

**INFLUENCE OF PARTICIPATION IN SELF-HELP GROUPS ON THE  
SOCIO-ECONOMIC EMPOWERMENT OF WOMEN IN TIGANIA WEST  
SUB-COUNTY, MERU COUNTY, KENYA**

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**Thesis Submitted to Graduate School in Partial Fulfillment of the Requirements  
for the Master of Science Degree in Community Studies and Extension of  
Egerton University**

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## DECLARATION AND RECOMMENDATION

### Declaration

This Thesis is my original work and has not been submitted to any university or institution of higher learning.

**Peter Maina**

EM21/3763/14

Sign.....



Date: 06/08/2020

### Recommendation

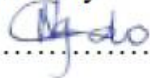
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## **DEDICATION**

My special dedication goes to my beloved wife, Anne Wanjiru Maina, our children Gideon Mwangi, Nicole Nyambura and Nathan Muchiri as well as my father in love Rev. Geoffrey Ochana.

## **ACKNOWLEDGEMENTS**

I thank the Almighty God for his faithfulness and mercy that are new every morning. His grace was sufficient on me that I was able to develop this thesis document. I sincerely acknowledge my dedicated supervisors Dr. Catherine Ng'endo Munyua and Dr. Agnes Nkurumwa who I have a lot of confidence. They challenged and supported me with a lot of patience to make sure I acquired the right skills in the whole process of writing this thesis. To Egerton University fraternity I say thank you for giving me an opportunity to be part of them in their endeavour on transforming communities with skills and knowledge. I appreciate Rose Kigwaini who did the editing and typesetting work on this document. My gratitude go to His grace Most Right Rev. Jackson Ole Sapit, Professor Rev. Father Mbugua of Egerton University, Rev. Samwel Nduati Chaplain Egerton University and Dr. Catherine K. Mwangi Executive Director Anglican Development services of Mt Kenya East for their kindness, love and encouragement that enabled me get this far. I acknowledge Carol Gakii and Lucy Mungai who supported me during data collection and all the women in Tigania West Sub-County who freely gave information freely that made me come up with this research work.

## ABSTRACT

Women's participation in self-help groups' activities aims mostly towards their empowerment. In Tigania West Sub-county, there was insufficient empirical literature that could be used to enhance support for the self-help groups by development agencies. The purpose of this study was to establish the influence of participation in self-help groups on socio-economic empowerment of women. The study was guided by the family systems theory. Women groups that had been in operation for a minimum of four years and registered with the Ministry of Labour and Social Protection, Department of social Development were considered. The study used descriptive and exploratory research design. This was important in enabling an objective description of the items as they are on the ground without any manipulation. The explorative research design on the other hand was key in enabling an exploration of relationships among variables. The target population was all women in self-help groups in Tigania West Sub-County in which accessible population was 3610 women from 25 registered self-help groups. A sample size of 150 was selected through stratified simple random sampling. The study results indicated that participation in the women self-help groups had an influence on the self-confidence of the women. This was due to a positive beta coefficient of 0.252 with a p value of 0.000. The results of the regression indicated that participation in women self-help groups led to an increase in level of social networks due to a positive beta coefficient of 0.380. The p-value less than 0.05 (significance level) indicates that participation in self-help groups has statistically significant influence on their social networks. The results indicated that women participation in self-help groups had positive influence on credit access of the women. The p-value less than 0.05 (significance level) indicates that participation in self-help groups has statistically significant influence on their income. The conclusion was participation in self-help groups helped in improving on the confidence of the group members, social networks of the self-group members, credit access and level of income amongst women in self-help groups. The study recommends that participation in women self-help groups can be improved through sensitization and empowerment in agricultural activities and the capacity for the women in the self-help group should be enhanced for decision making on the financial management and entrepreneurship aspects. The study further recommended that women groups to diversify their sources of income to ensure that they are not over dependent on agricultural activities.

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## **LIST OF ABBREVIATIONS AND ACRONYMS**

<b>CBO</b>	Community Based Organizations
<b>DFID</b>	Department for International Development
<b>EADDN</b>	East Africa Dairy Development News
<b>FBO</b>	Faith Based Organizations
<b>FEMNET</b>	African Women's Development and Communication Network
<b>RoK</b>	Republic of Kenya
<b>IFAD</b>	International Fund for Agricultural Development
<b>IMF</b>	International Monetary Fund
<b>MFI</b>	Micro Finance Institution
<b>NACOSTI</b>	National Commission for Science, Technology and Innovation
<b>NGO</b>	Non-Governmental Organization
<b>OECD</b>	Organization for Economic Cooperation and Development
<b>SHG</b>	Self-Help Groups
<b>SPSS</b>	Statistical Package for Social Sciences
<b>UN</b>	United Nations
<b>UNDP</b>	United Nations Development Programme
<b>UNESCO</b>	United Nations Educational, Scientific and Cultural Organization
<b>UNICEF</b>	United Nations International Children's Emergency Fund

# **CHAPTER ONE**

## **INTRODUCTION**

### **1.1 Background Information**

In the modern world, the issue of women empowerment is taken as a major drive of international development and a component of poverty reduction. The idea of both genders participating in development enabled development agencies to shift resources to promote women in development. This was enforced by the grassroots groups' efforts that were geared towards empowering poor communities to ensure women had an upper role in development (The African Women's Development and Communication Network [FEMNET], 2009). Women's participation in self-help groups at grassroots was greatly involved in changing and shaping the development agenda. As a result, the world started appreciating the role played by women in reducing poverty. This led to establishment of institutions such as the microfinance programmes in line with the livelihood interventions. The aim was to empower women to manage their groups so that they could get good results as stated by International Fund for Agriculture Development [IFAD], (2003). IFAD further stated that women self-help groups ensure formation of social capital and mobilization of resources.

Women's participation in socio-economic activities aims always towards their empowerment (Eyben, Kabeer & Cornwall, 2008). Empowerment is a process whereby individuals psychologically think and act positively while acquiring skills on issues that affect them individually and at social levels. This includes individual self-efficacy, positive self-image, perceptions, personal control and competence (Zimmerman, 2000). Self-help groups enable women to access credit, trainings, loans and capital for initiating small businesses (Nabarro, 2016). These resources make women to have a boost in their income, savings and ability to repay borrowed loans through group support. As they participate in self-help groups, women become less dependent for financial support and enhance their self-confidence and efficiency.

According to Hora (2014) women's participation in groups or organizations face a lot of challenges that prevent them from active participation. Among the key constraints they face are poor social structures. Society's negative attitude towards women can

also be a hindrance to their participation which goes hand in hand with the traditional and cultural roles the society bestows on women. As reported by United Nations (2015), the secretary general reminded the delegates of member countries as they commemorated the twentieth Beijing declaration that it was also a moment of ushering in the continuous fight against poverty by embracing of sustainable development goals by the year 2030. The secretary general added that the process of women's empowerment remained a key issue and though their lives had improved, the rate of improvement was still wanting among and within countries.

United Nations Development Programme (UNDP, 2016) report on Africa Human Development highlighted that social issues among women cannot be separated with economic opportunities in African continent if there is gainful development to be realized. Deliberate effort to do away with traditional social norms and culturally outdated practices that create negative impact on women empowerment require attention by all. This calls for collaboration between all development agencies such as Non-Government Organizations (NGOs), Faith Based Organizations (FBOs), Community Based Organizations (CBOs), local governments and National governments. The report further suggest that as governments in Africa strive on achieving the Sustainable Development Goals, gender equality that translates into women empowerment deserve proper support. A report by Nabarro (2016) the special adviser of the United Nation Secretary General on 2030 Agenda for sustainable Development and climate change states that, one year after the promulgation of sustainable development goals, the world was on the right track. It also states that stakeholders must ensure that inclusive social participation is upheld, meaning women participation in development agenda is undebatable in achieving all the sustainable development goals.

In India for instance, the move towards self-help groups is a major breakthrough in improving the lives of womenfolk and alleviating rural poverty. They represent a unique community-based approach to rural development through team building, self-management and financial intermediation (Manjunatha, 2013). According to Ndlovu and Mutela (2013), women's participation in self-help groups has an impact on political and social economic empowerment in Africa.

In Tanzania, self-help groups have acted as a platform for organizing women who form some networks and rural organizations where individual members participate and build each other's capacity. Through self-help groups, individuals have opportunity to participate and integrate their ideas with the rest of the community members in their activities. Social cohesion has been promoted through the self-help groups, fostering the member's ability in decision-making leading to improvement of life among the rural women (Aikarua, Sumari & Maleko, 2014). The authors further state that social change becomes eminent through self-help groups in relation to their running and design since they influence the community ideas, their values, attitude and traditional norms that hinder women from participating in decision making towards their own socio-economic empowerment.

In 1960s during colonial rule in Kenya, women started looking for solutions to their social and economic issues. In Nyeri, Kenya, a movement referred to as *mabati* (Iron sheets) movement was started. Women participation in the movement focused on empowerment. Among the issues they addressed were buying each other iron sheets to replace the thatched roofing. Their participation in women groups was perpetuated by their common need of roofing their houses. This prompted the women to engage in other social economic issues after realizing that by uniting and having common unity of purpose, they could fight poverty. The movement became popular and agitated for women from the surrounding and other parts of the country towards engaging themselves in women groups with the aim of improving their social economic status (UNESCO, 2014).

As women participate in development activities, they must have attachment with self-help groups. Such developments ensure their inclusion in national social economic issues. This plays a key role in promoting awareness of the role self-help groups have in women social economic empowerment. Their interests are known and even needs get well understood (Oino, Auya & Luvega, 2014). Wanjiku (2015) argues that the history of women participation in self-help groups has a long history in Kenya and the most commonly used word for the groups is "Chama". The groups mobilize resources from members with the aim of improving the livelihood of its members. Within the groups, members borrow loans from their contributions and operate small businesses and this loan is repaid back with a small interest.



In Tigania West Sub-county women groups are vibrant as most women are members to self-help groups and participate in their day to day activities. The women have a lot of commitment and passion to groups' welfare. This is indicated by women attending group meetings on time, individual consistency in group membership, effective group leadership and timely member contribution to the group. Tigania West Sub-County has five administrative wards and there are 250 registered women self-help groups (Republic of Kenya (RoK), 2015). The main reason why women join self-help groups is to enable them improve their livelihoods and meet their daily needs such as school fees for their children. The major economic activities carried out by women in Tigania West Sub-county are farming, poultry keeping and operating small businesses which require little capital to operate. Conducting the study in this area aimed bringing to light the extent of women empowerment in relation to their participation in self-help groups in Tigania West Sub-county.

The women participation in self-help groups has been established to have diverse effect on their social economic empowerment aspects including self-confidence, social networks, access to credit and income levels. The self-confidence of the women members is often associated with the self-help groups through interactions with group members, exposure to a wide variety of skills and mastery of specific tasks that are undertaken within the self-help groups. The self-help groups also create and enhance social networks amongst the women (Al-Hebaish, 2012). This is through the interaction with members, bonding and joint undertaking of various activities together. Through these processes the women develop social relationships amongst themselves. The women participation in self-help groups have enabled them to access credit through group lending and revolving loans amongst the members (Aikarua, Sumari & Maleko, 2014). The self-help groups create social security that enables the lending from financial institutions to the group in which they guarantee each other. The social ties amongst the group members enables the provision of the revolving loans in which the individual members are issued with loans and then thereafter other members are issued with loans after loan repayments (Manjunatha, 2013). The self-help groups enable different members to undertake diverse economic activities together thus improving on the economic wellbeing of the individual members. Amongst the economic activities that women engage in include small-scale trade

activities such as weaving, poultry keeping, and making of detergents amongst others (Hora, 2014).

Despite the fact that there are benefits associated with women's participation in self-help groups, there was no empirical evidence about women socio-economic empowerment in Tigania West Sub-County. This necessitated this research to explore the women participation levels and economic empowerment in Tigania West Sub-County.

## **1.2 Statement of the Problem**

In Tigania west sub county, there are observed social economic challenges despite the presence of self-help groups in the region. This study therefore sought to examine on whether participation in the self-help group had any influence to this social economic advancement. This is premised on participation in self-help groups activities has a lot of benefits since members are able to come together and address their common needs. Despite the fact that women are committed in self-help group activities in Tigania West Sub-county, there was no study that had been conducted to establish on how participation in women groups influences their socio-economic empowerment. There was a need to come up with empirical evidence that would show the influence of women participation in self-help groups and demonstrate socio-economic benefits if any, associated with their empowerment.

## **1.3 Purpose of the Study**

The purpose of this study was to determine the influence of participation of women in self-help groups on their socio-economic empowerment in Tigania west Sub-County, Meru County, Kenya.

## **1.4 Objectives of the Study**

The objectives of this study were to:

- i. Determine the influence of women's participation in self-help groups on their self-confidence in Tigania West Sub-County.
- ii. Examine the influence of women's participation in self-help groups on their social networks in Tigania West Sub-County.

- iii. Establish the influence of women's participation in self-help groups on their access to credit in Tigania West Sub-County.
- iv. Determine the influence of women's participation in self-help groups on their income in Tigania West Sub-County.

### **1.5 Research Hypotheses**

The following were the hypotheses of study:

**H<sub>01</sub>:** There is no statistically significant influence of women's participation in self-help groups on their self-confidence in Tigania West Sub-County.

**H<sub>02</sub>:** There is no statistically significant influence of women's participation in self-help groups on their social network in Tigania West Sub-County.

**H<sub>03</sub>:** There is no statistically significant influence women's participation in self-help groups on their access to credit in Tigania West Sub-County.

**H<sub>04</sub>:** There is no statistically significant influence of women's participation in self-help groups on their change in income in Tigania West Sub-County.

### **1.6 Significance of the Study**

The study findings are of value to women's socio-economic empowerment. From this study, the recommendations may lead to more research to be conducted by other researchers on women empowerment. The findings may guide Non-Governmental and faith based organizations in Tigania West sub-county in their quest for strategies to enhance social economic empowerment of women. The County Government of Meru, National Government and other development partners may use the findings from this research in designing and supporting women programs on empowerment in Tigania West Sub-County. The support will in creation of enabling environment for the women to undertake their activities and in capacity building for them to undertake their activities. The study will also contribute to the knowledge base on studies on women empowerment and development.

### **1.7 Scope of the Study**

The study focused on the influence of women's participation in self-help groups and their socio-economic empowerment in Tigania West Sub-county in Meru County. Whereas there are many dimensions of empowerment, the study considered the following key aspects; self-confidence, social networks, access to credit and income.

Only women self-help groups that were in operation for a minimum of four years and also registered with the Department of social services in Tigania West Sub-County were considered. The choice of the four years is to enable the group to be fully operational and to have issued a loan and collected the same. This means only members in groups with valid registration certificates were considered for the study.

### **1.8 Assumptions of the Study**

The assumptions to this study were:

- i. Members of the women self-help groups would freely give correct information.
- ii. The participants able to fill the questionnaire without help were to respond and return the questionnaires for analysis and reporting. Those who wouldn't be able to fill the questionnaires on their own would be willing to be assisted.

### **1.9 Limitations of the Study**

The study was limited by the following:

- i. Illiteracy among some participants who could not read for themselves the researcher took more time explaining the questionnaire in their local dialects and documented their responses. This was done in order to mitigate against the challenges of the illiteracy posed to self-administration of the questionnaire.
- ii. The groups had specific times when they met and some groups were meeting simultaneously. This posed a challenge to the researcher to access these groups in a timely manner. This challenge was mitigated through scheduling appointments to the time the groups were meeting and also ensuring that groups meeting at the same time were met on different days.

### 1.10 Operational Definition of Terms

The study used the following terms:

**Credit Access** is the receipt of money for particular purposes often businesses related which are to be paid at a later date (Rajendran, 2012). In this study credit access was the total money in Kenya shillings received as loans by women as they participated in self-help groups to meet their financial needs.

**Decision-making** is the process of making choices by identifying a clear line of action, gathering information, and assessing alternative resolutions (Rajendran, 2012). In this study, decision making refers to the ability to make planning, decision making, group facilitation skills and enterprise management after group participation.

**Documentation** is the act of keeping records as a proof or evidence of something (Horby, 1989). In this study, the term documentation was used to mean collection and organizing of data to ascertain the influence of women participation in self-help group on their socio-economic empowerment in Tigania West Sub-County.

**Economic Empowerment-** Is defined as access to savings and credit that gives people great economic role in decision making and as they control decision regarding credit and saving they optimize their own and household welfare. It includes income generation, employment, contributions to family assets, land and access to credit, macro-economic markets and entrepreneurship development (Mathur *et al.*, 2015). In this study the researcher was assessing the extent to which women participation in self-help groups influenced their change in income and credit access.

**Empowerment** is a process by which people gain greater control over resources like income, knowledge, information, technology, skill and training, challenge the notion of patriarchy and participate in leadership and decision-making process (Selvi & Shanmughun, 2016a). In this study, the term “empowerment” was used to mean how women socio-economic abilities such as self-confidence, social networks, change in income and credit access have improved over time.

**Micro credit** is the extension of small financial loans to the poor who cannot borrow from financial institutions but borrow from among themselves due to lack of collateral, stable job and have no credit history to be traced (Njangiru *et al.*, 2014). Micro savings and micro credits help in economic development and solve women issues related to finances and this enhances their positive social change. In this

study, the term micro credit was used to refer to money in Kenya shillings that women got as loan from fellow group members or from financial institutions.

**Participation** refers to taking part or being involved in an activity (Mok, Cheung & Cheung 2008a). In this study, participation in self-help groups involved regularity in attending group meetings, being involved in group activities and amount each woman contributed in Kenya shillings per meeting.

**Satisfaction** is a feeling of contentment with one's feeling, status and life aspirations (Park *et al.*, 2007). In this study, satisfaction refers to the contentment with the social economic progress of the women after participation in women groups.

**Self-Trust** refers to the ability of the women in self-help group to gain trust on their capacity to make and execute diverse decisions relating to their social economic empowerment (Heggani & Jaganath, 2014). In this study, the self-trust refers to the ability of the women to execute social economic decisions as a result of participation in the self-help groups.

**Self-Confidence** is defined as situation where by people interact, learn from each other and undertake appropriate decisions which enable them gain specific feedbacks about their abilities thus developing belief in those abilities (Park *et al.*, 2007). In this study, the term self-confidence referred to individual ability in making decisions in regard to their socio-economic empowerment through participation of self-help groups. Such decision would include taking part in church, community, school and household roles.

**Self-Help Group (SHG)** is defined as a voluntary group valuing personal interactions and mutual aid as a means of altering or ameliorating the problems perceived as alterable, pressing and personal by most of its participants (Heggani & Jaganath, 2014). In this study, the term self-help group referred to gathering of women with a purpose of pursuing family goals, church institution and other groups aiming to improve their livelihood.

**Social Empowerment** refers to the change of social processes and existing structures that perpetuate women inferiority status in the society while enabling them participate in decision-making, make social networks and have fair treatment (Rahma, 2013). The researcher assessed the social issues within the groups such as the self-confidence women acquire as they participated in self-help groups, skills acquired because of trainings in groups and formation of social networks that enabled women to achieve their goals.

**Socio-Economic Empowerment** refers to purposeful change of existing structures that make women inferior while enabling them to take key role in decision making while also ensuring both women and men participate and make contribution towards certain growth and benefit from it as resources and opportunities (Eyben *et al.*, 2008). The term referred to a change in individual confidence, social networks, credit access and individual income.

**Social Networks** are the relationships that exist between individuals, groups and relevant stakeholders (Oke, 2013). In this study, social networks were the interactions, relationships and links that existed among group members within one group, other self-help groups, financial and non-financial institutions. These networks enable women to acquire assets, information and learn business skills and opportunities.

**Sustainable Development Goals (SDGs)** is a framework for international development. The framework was adopted on 25th September 2015 as a successor to the former Millennium Development Goals. They are a universal call to action to end poverty, protect the planet and ensure people on earth enjoy peace and good health. The SDGs are seventeen in total (UN, 2015). The study concentrated on goal number five, which focuses on gender equality that aims at empowering women.

**Women Empowerment** refers to an increase in ability among women in areas such as spiritual, political, social or economic. The most common explanation of “Women’s Empowerment” is the ability to exercise full control over one’s actions (Narang, 2012). In this study, women empowerment referred to their ability to support their families. This was contributed to by household budget, being able to make decisions as they got loan due to their participation in self-help groups.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

This chapter contains a review of related literature drawn from various sources that relate to influence of participation in self-help groups on the socio economic empowerment of women in Tigania west sub county, Meru County, Kenya. Information from various sources that contribute to the influence of women participation in self-help groups towards their Socio-economic empowerment is incorporated. The information is categorized under four topics and these are: Self Confidence and Participation in Self-help Groups, Social Network and Participation in Self-help Groups, Credit Access and Women Participation in Self-help Groups, and individual income of women and participation in self –help Groups.

#### **2.2 Concept of Participation Drivers and Forms**

The term participation as a concept, is commonly and widely mentioned particularly by community development agencies. Participation stands for individual voluntary contribution in activities that improve their livelihood and that of their community at large. It also calls for people involvement in decision making on matters pertaining their well-being and being involved in sharing benefits that may be realized through their participation (Jyothi, 2016). People may bring their resources together to achieve a common goal. Some drivers of participation may include involvement in decision making, willingness to participate in a given task and enjoying benefits that are achieved (Narasaiah & Davi, 2016). The participation drivers detail the factors making it attractive for women participation levels in the self-help groups. The potential benefits of getting involved in the self-help groups, is key motivation towards such involvement levels. In addition, there are various forms of participation leading to empowerment. These may include monetary contribution, participating in group affairs such as meetings and elections. Participation can also be active or passive. Active participation calls for individual giving contributions and attending meetings while passive one contributes and does not attend meetings (Nikkhah & Redzuan, 2009). The forms of participation are also key in the benefits that the women will get from the groups.



### **2.3 Women Participation in Self-help Groups**

Women self-help groups are participatory informal institutions established with an aim of reducing poverty among the poor. They try to create opportunities for the members to develop their vision and mission as well as develop sound organizational financial systems. In doing so, the women self-help group members grow in confidence and actively participate in groups' affairs and public affairs. In this context, the ability of the women members to manage their finances develop, contribution increases and members desire to participate in group elections increases. As they look for ways to make their institutions grow their level of outreach develops leading to members becoming agents of change (Jyothi, 2016).

Positive results in women participation in self-help groups can be achieved through increased commitment to group meetings, self-motivation, more recognition and say in the family matters, also in the whole community at large (Vasantha, 2014). Although it is a gradual and consistent process, women should build their mindset for taking additional effort willingly for their overall development. SHGs have the potential to have an impact on women empowerment as they fully participate towards their set goals (Sharma & Sharma, 2014). Women participation in Self Help Groups creates a great impact on the lifestyle of poor women and empowers them at different levels as individuals, members of the family, community and the society as whole. They come together with a common purpose of solving their common felt need through self-help and mutual understanding. Their participation in SHGs enables them to address their problems with fewer struggles as they support each other (Narasaiah & Davi, 2016).

Though it is widely acceptable that women self-help groups help in the improvement of their welfare and general community development, their participation is hindered by lack of necessary support from stakeholders pursuing similar tasks, gender inequalities, negative socio-cultural values and unequal access to finance opportunities for development (Kumari, 2018). Lack of collaterals prevents them from seeking financial support and making them stick to their groups for such services. Women participation in rural development through self-help groups need to be taken seriously since it can promote sustainable rural development. With proper mentorship,

groups regulations, solidarity and unity of purpose women members of self-help groups can realize their visions and dreams (Oino, Auya & Luvega, 2014).

Participation of women in self-help groups is determined by a number of issues which play key role on empowerment. Among the key factors include age, education, number of children of the member, status as head of the household, sources of income, social order, informal debt, distance from the banks, individual stability and the economic status of households (Sarania, 2015). Marital status of house head is also another factor that influences participation of women in self-help groups (Shah & Panigrahi, 2015). These factors have been established to have mixed influence on the performance of self-help groups. This is dependent on the country and the context in which the women groups are formed. The formation of the groups often require people of the same social economic and demographic characteristics. In such a context, possession of those characteristics leads to individual members seeking to join the groups while lack of common factors with the members of a group would lead to lack of incentive to going an existing group (Ndinda *et al.*, 2018). According to Akkas (2014) women participation in development affairs is a challenge that will remain so long as their empowerment strategies and principles do not originate from within. The author argues that for participation to have an impact that is sustainable, the principles have to be generated locally. As they participate in self-help groups, their empowerment has to be enhanced with exchange of ideas which will help in minimizing disagreements within self-help groups.

The women groups have various participation rules that they abide with. The members are supposed to participate in group meetings and a fine is imposed on those members that are late or fail to participate at all. Women group members need to make contributions in respect to the agreed monthly installments in the required amounts and the required timelines (Kumari, 2018). Members who fail to abide with the monthly contributions rules are often expelled from those groups. The members when provided with credit facilities must repay their principal amounts and interests at the required timelines (Ndinda *et al.*, 2018). Failure to abide by these loan terms may lead to loan recovery measures being instituted by other group members.

The reviewed empirical literature examined the influence of the participation in the self-help groups in other contexts other than Tigania west sub county through creating a contextual gap that was to be filled by this study. This study was thus important in exploring the manner in which factors determining their influence in self-help group and in what ways such participation influenced their social economic empowerment.

#### **2.4 Self Confidence and Participation in Self-help Groups**

World Bank (2014) states “An empowered woman is one who can help herself and others, who has a job, knows about herself and her environment and her community. You cannot stay in the house and be empowered. If you join societies, organizations, communities and other social engagements, even spiritually, you are empowered. If you are enlightened, empowerment will follow”. As women participate in self-help groups, they get empowered with technical and entrepreneurial skills through trainings. They interact and also share their experiences (Das, 2012). Women also get empowered with managerial skills such as planning, decision making, group facilitation skills and enterprise management. Through self-help groups women are given trainings for self-employment, income generation, education health and other services thus becoming empowered through collective identity and solidarity (Mahmudul & Rahman, 2015). Individual self-confidence boosts oral expression and enhances confidence on public speaking. People with self-confidence strive to improve their performance. Individual moral depends on self-confidence and this improves the output. Without self-confidence one lacks clear understanding of what can be achieved through their own effort (Al-Hebaish, 2012).

Women’s participation in self-help groups improves individual confidence. Through social support, individuals benefits from the group when they cooperate on issues of common interest. Members meet and share their worries or similar concerns and this enables women establish their individual confidence. During group meetings practical skills are shared which sharpen individual’s knowledge and information that translates to empowerment. Individuals learn and develop coping mechanisms which help one to deal with day to day challenges and concerns. Also individual’s view of life changes as they learn from each other. One gets emotional control and acquires more skills on community issues (Mok, Cheung & Cheung, 2008).

Approximately 205 million people in the world are engaged in activities that require microcredit for their existence. From the 205 million about 137million are first time borrowers of microcredit and fall under the category of the poorest group of people. In this group, an estimated 80percent are said to be women including women in self-help groups. When women get involved in microcredit activities and programmes that address poverty, their confidence is strengthened and also the livelihood of their families get positively improved (Kato & Kratzer, 2013). Women get engaged in social economic activities for empowerment. In Bangladesh, women's engagement in socio-economic activities boosts their self-confidence. Such activities include weaving, agriculture and poultry industries. Social cultural norms have less negative influence and men have little interest particularly in poultry layering (Khan & Rahman, 2015). Women empowerment enhances their self confidence in terms of group management. Handling of money meant for other group members also creates confidence among the members on financial decision making and this creates a sense of solidarity ensuring individual respect from other group members, family and the community at large. In addition, an aspect of psychological self-confidence is experienced by women as they participate in self-help groups (Brody *et al.*, 2016).

In a study based in Njoro District, Moraa, Mwangi, and Bor (2014) indicated that empowerment of women can lead to sustained participation towards socio-economic improvement and lead to individual self-confidence must originate from within the community but not from outside. In a study based in Kisumu East sub county, Atieno (2017) noted that women involvement and participation in dialogues, the individual and self-help groups members confidence can be enhanced. Solving conflicts that arise within the groups leads to group unity that ensures sustained social economic empowerment. Women also come to realization of their right as they participate in self-help groups. They are able to identify their problems, prioritize them and come up with a solution to them. Individual ideological power increases which can be referred to as the power within (Akkas, 2014). Within women self-help groups, members undergo trainings that enhance their self-confidence. Among the skills that members acquire include marketing skills of their farm produce, basic literacy, family planning and primary health care which enable them deal with family daily challenges (Bali & Varghese, 2010).

Women empowerment needs to be holistic in terms of social, economical, political and psychological. Women self-help groups act as the base or platform on which women empowerment can be established. Participation of women in self-help groups empowers them to fight poverty, changing their outlook and attitude on how they tackle family issues, group and the community concerns. This means that their participation empowers them to have self-confidence as they participate in self-help groups (Rahul, 2015).

Participation of women in self-help groups has a great impact on their self-confidence. Some of the impacts that participation has on individual self-confidence include; women are able to operate their own businesses thus creating self-employment, improvement on household wellbeing, financial stability, investment on family's development and welfare, self-reliance and can make rational decisions pertaining their own lives. Through social economic empowerment women are able to access resources and therefore their confidence becomes fully established. They become motivated positively and their participation is recognized by all towards social economic development (Sharma & Sharma, 2014).

Through self-help groups, women develop a saving culture which enhances their savings despite their little earnings. Their capital base gets strengthened which translate to investment in small and medium businesses. Women get the capacity and courage to approach financial institutions to borrow loans. Their capacity and skills in book keeping get enhanced (Chepchirchir, 2013). Saving culture is a form of developed confidence among the women in self-help groups of which members view it as a very strong pillar in their day to day activities. Members contribute the agreed amount for a particular period of time and later borrow among themselves (Padala, 2011).

Enhancing women's self-confidence can be achieved in many ways. Through participation in self-help group activities women get chances to transact with banks. Holding different leadership positions build their leadership skills. Carrying out group issues with less outside interference give women confidence to handle complex issues and gain confidence to take leadership positions in the community and even nationally. Women get exposed to ideas and practices during exposure to tours and

exchange visits. Participating in groups discussions gives women a chance to express their feelings and ideas. The shy members get chances to express their opinions (Thangamani & Muthuselvi, 2013). According to Quasba *et al.*, (2016) confinement of women within their homes is eliminated and women cooperate with their leaders to explore the outside world away from their homes. This enable them participate in social welfare within their villages and their social economic status get improved. Their participation in self-help groups promotes their morale in addressing community issues. Women are able to address family matters with confidence and their opinions respected.

Through self-help groups, women can lobby for actions in addressing social problems such as gender biasness, irresponsible alcohol consumption in their villages, community dowry payment, girl child education and water shortage thus promoting sustainable development amongst the women (Quasba *et al.*, 2016). Through socio-economic empowerment, members of women self-help groups have become self-dependent and economic decision designers not recipients of decision made by others. The confidence has made women to occupy the centre stage in productive engagements competing positively with men (Selvi & Shanmughun, 2016).

To claim that women are empowered, their accessibility to economic resources has to change, self confidence among them has to exist, motivation, strength, women recognition as key players in family and community matters and participation in decision making respected. Through recognition of their roles as development workers, their mindset must be transformed so that they can put in efforts that can enable them gain experience in overall socio-economic development (Sharma & Sharma, 2014). For holistic development to be realized participation of women need not to address socio-economic issues alone but also political, cultural and psychological challenges which play a great role in their development. By addressing all these issues, their livelihood achievements can be improved and enhance their quality of life (Saravana , 2016).

Although a lot has been researched on self confidence in self-help groups, many authors have researched on effects of self-confidence but how it comes about as women participate in self-help groups is the question this study seeks to answer. The

study aimed at finding out how participation influences individual confidence in taking leadership roles within the community. The study also focused on determining the influence of participation on confidence in decision making at home and community level among women participating in self-help groups in Tigania West Sub-county.

## **2.5 Social Network and Participation in Self-help Groups**

For many years women have had self-governed self-help groups that enable them bring their resources together as a way of empowering themselves and developing each other sustainably. Through their networks referred as *chama* which means group, women form very strong system of network that hastens development. As women participate in these *chamas*, they empower each other and improve on their social economic livelihood. Women in self-help groups establish networks of people who share common interests. During their weekly and monthly meetings members tend to exchange ideas and contacts. This improves their individual relationships with others (Mok, Cheung & Cheung, 2008).

Lutter (2015) states that women tend to have few connections, which may be a disadvantage, particularly to those who are in business. This is because for their business to succeed they need to have networks. With few connections the chances of success in entrepreneurship is hampered. Social networks are key among women who are involved in small business. According to Peltier and Naidu (2012) women entrepreneurs get frequent advices from members of their families and close friends during the business initial stages. These networks change with expansion in business and chances of succeeding are very high. Chowdhury and Amin (2011) state, women develop strong ties through socializing and end up succeeding in business start-ups. Social network can be measured with the participation of family members in the business plan. When women access money and have its control, they also require proper networks as well as empowerment strategies failure to which the consequence was a transfer of household debt and subsistence on to women leading to more complicated results, instead of improving their livelihood (Orso & Fabrizi, 2015).

In Pakistan women participation in social economic activities has proved to lower the poverty levels of the society and raising the economic status. With globalization

effects, women's social networks are improved leading to a continuous agitation for reforms in trade for the benefit of both gender (Zakaria & Fida, 2012). Women make effort in building their own capacity by participating in self-help groups to address the socio-economic challenges facing them. They exchange ideas on existing partners who can collaborate with women groups to address various issues. This creates awareness, hence improving their social networks for their own social economic empowerment (Irshad & Bhat, 2015). Operations of women self-help groups are normally strengthened as leaders of these groups collaborate with the local NGOs, development agencies, faith-based organizations, the government and other local groups such as CBOs (Community Based Organizations). When they work together with these development partners, the groups' social networks improve and members can benefit through trainings on issues like group management, entrepreneurship skills and dynamics leading to self-reliance of members (Akudugu and Rathinam, 2014).

In Bengal, India, Subhadip (2016) undertook a study that examined the influence of social economic empowerment through self-help groups. The women participation in self-help groups was established to be socially empowering in nature. The women participation in the self-help groups led to the undertaking of common social and economic activities leading to a wider social circle from the women group members. This view was further shared by Salvi (2019) in a study based in India. The study noted that amongst the activities that women need to undertake in their self-help included making detergents for sale. These activities also led to social bonding aspects. The participation in the self-help groups led to development of the social networks. These results were further consistent with those of (Kadam & Vidya, 2017) in a study undertaken focusing on self-help groups in Kadur city, in India.

The role of the participation of women on the social economic empowerment in Tigania west sub county has not been explored by other studies hence creating a contextual gap to be filled by the study. The information on social networks and participation of women in self-help groups is readily available across the globe. However, there is need to establish how social networks operate within the self-help groups in Tigania West Sub-County. The study aim was to find out the various networks women form as they participate in self-help groups in Tigania West Sub-



county. The study sought to find out the influence of social networks on women socio-economic empowerment in Tigania West Sub-county. This was thus related to objective two of the study.

## **2.6 Credit Access and Women Participation in Self-help Groups**

Financial sector development promotes and ensures economic empowerment which can help in reducing poverty among the communities. Rural people, especially women lack collaterals for accessing loans from financial institutions. The savings which are held as assets by these institutions allow households to maintain balance against shocks. Rural finance triggers savings-led growth of the rural economy. Rural credit supports development of agricultural and non-agricultural livelihoods. Household vulnerability to socio-economic shocks are reduced through a strategy that aims at protecting the households through financial systems such as rural finance (Kamar, Manjunatha & Srikanth, 2012).

Ngugi (2016) elaborating on enacted new law on interest rates on loans in Kenya states that despite the fact that Kenya has a very effective and efficient financial market, its return of equity for most banks is the highest in Africa. This has a negative impact on borrowers. The author appreciates the new move of lowering the credit rates as it is aimed at reaching out to the needs of the majority poor and vulnerable groups of whom women fall under this category. Signing of the law marked the new beginning particularly to borrowers since they were getting affordable credit, restoration of fairness within credit markets and relief from costly borrowed credit. Women in self-help groups will not be left out in this. RoK (2013) report states that the country has complied with the international and regional requirements on women empowerment and equality. A number of approaches have been put in place to bring about gender parity. Women's participation in leadership, decision making and governance improved from 20.5 percent in 2008 to 38.6 percent in 2012 as a result of purposeful action of all relevant stakeholders. Social inclusion on gender mainstreaming such as performance contract process ensure women empowerment particularly in public service. Involvement of women in alternative financial services such as merry go round and women enterprise fund enhances their socio-economic status.

Self-help groups are mostly geared towards bringing together members of the community who have desire in volunteering by participating in the groups with an aim of disentangling themselves from the power of poverty. The first attempt the groups normally take is to redeem members from poverty by mobilizing the little financial resources at their disposal in form of individual savings. The savings are later loaned to members as capital to initiate small business (Vetrivel & Mohanasundari, 2011). The major drive to most self-help groups is that they are formed by members who in their own capacity cannot access credit due to lack of collateral which can enable them get loans from financial institutions such as banks. The aim is to bring resources together in form of weekly or monthly savings to jointly benefit from this pool of resources (Das, 2012). For any women self-help group to thrive, it must have saving as one of the activities. Individuals must meet the agreed amount of savings within a given period. The amounts of money saved by members empower them to access credit from the group and also from financial institutions such as banks (Padala, 2011).

In Bangladesh, self-help effort is seen mainly in solving the economic problems of the poor population. It provides mutual trust among members which is fundamental for micro-credit programmes (Mahmudul & Rahman, 2015). It is believed that major beneficiaries of micro credit in the world are women. According to Khan and Rahman (2015), micro-credit eliminates the exclusion of women in social economic development. Through microcredit, women are able to acquire business skills which later stimulate community economic empowerment particularly on women. They also indicate that International Monetary Fund (IMF) has confidence in loaning women because they have few issues with loan repayment as compared to men and loans given to women have high likelihood of benefiting the family.

According to Rogerson and Hewitt (2009), women empowerment when seriously undertaken can lead to their equitable access to key services such as loans and assets. This promotes women's rights in terms of production that in turn ensures the families are free from hunger and women economic empowerment gets strengthened. Women self-help groups are characterized by the aspect of table banking which necessitate and allow them to access credit which members use to establish small and medium enterprises. The lowered interest rates on borrowed loan enable group members to

repay back the loan with little stress. The amount of credit one can access within a borrowing period influence the type and size of enterprise started and the level of individual member social economic empowerment.

As women participate in self-help groups and engage themselves in economic activities, chances of accessing credit from financial institutions increase and lead to the both social and economic empowerment. These financial institutions offering credit to women help to monitor the groups and build their capacity so that they can responsibly control and make rational decision related to the loans acquired by group members. A microfinance targeting women self-help groups can create great impact to women and to their extended families (Swain & Wallentin, 2012).

Previous researches on credit access and women participation in self-help groups is well documented. However, there is need to establish the utilization of the loan borrowed by women from their groups or other financial institutions particularly in Tigania West Sub-County. This was in a bid to fill the existing research gap in respect to the link between credit access and women participation in self-help groups in Tigania West sub county. This study aimed to find out how women self-help groups mobilize their financial resources, the level of access to credit by women in rural areas in Tigania West Sub-county. There was focus on the key indicators of credit access among women participating in self-help groups, the influence on immediate family members and the community livelihood in Tigania West Sub-County.

## **2.7 Individual Change in Income and Women Participation in Self-help Group**

Socio-economic empowerment is the participation capacity of women and men in contribution to and benefit from growth processes. These benefits are accrued in ways which acknowledge the value of stakeholders' contributions, and respect to their dignity. It also makes it possible to negotiate for a fairer and equitable distribution of the benefits of growth. Economic empowerment increases the access of women to economic resources and opportunities like jobs, financial services, productive assets, skills and information. Women perform 66 percent of the world's work, and produce 50 percent of the food, yet earn only 10 percent of the income and own 1 percent of the property (OECD, 2011). For any nation to develop, women socio-economic

empowerment has to be given priority since they are key drivers of rural development. Among the activities women confidently undertake while in self-help groups include opening of small shops, buying of animals such as goats and poultry. These activities assist in helping on the economic improvement (Orso & Fabrizi, 2015).

In Kenya, Women Enterprise Fund (WEF) was established in August 2007 to act as semi-autonomous government agency which operates under the ministry of Gender, children and social development. The major mandate is to spear head the fight against poverty and to ensure gender equality and the empowerment of women leading to achievement of goal number five of the Sustainable Development Goals. The goal aims to achieve gender equality and empowerment of all women and girls. The aim of the WEF is to provide answers to financial challenges that women have encountered for many decades in establishing and developing their businesses. These challenges include but not limited to access to credit, high cost of repayment, lack of tangible collaterals and illiteracy (Kenya vision, 2030). According to DFID (2010), women's participation in socio-economic activities enable them improve individual income and therefore lead to investment in education of their children, health of their family members and nutrition. This translates to women acquiring economic growth that enhances their livelihood and enables them to live more dignified lives.

UNICEF (2006) states that women who participate in self-help groups get empowered leading to achievement of the sustainable development goal on gender equality particularly among the least developed countries. It is of great importance for any government to incorporate women self-help groups in development strategies since this reduces poverty among women and improve on their income. In extreme cases where women earn low income it is always important to focus attention on activities that empower women economically. Women require rights to access and control over resources to effectively play their role in household duties. Governments need to have well stipulated strategies that are concerned with the contribution of women to the socio-economic empowerment agenda. This will make women active participants of development.

Women empowerment is adversely affected by the fact that majority of women living in rural areas are poor. This has negative impact on the social economic status of the

women. Inability of women to develop their income generating activities leads to little income which cannot sustain themselves and their families (Orso & Fabrizi, 2015). Economic factors in self-help groups have great impact to the empowerment of women (Mohopatra & Sahoo, 2016). Most women self-help groups particularly those in rural areas that focus on income generation to improve economic status play a great role in empowering the women. For any women self-help group to create an admirable result its major objective needs to be on income generation (Swain & Wallentin, 2012).

According to Savita and Jyothi (2012) great change is experienced in the economic status of women as they participate in self-help groups particularly when their lives are compared between the time before they engage themselves with self-help groups and after joining and participating in groups' affairs. Singh (2013) states that SHG members after participating positively, they make meaningful contribution to their families' incomes and also acquire other benefits like skills development, understanding on banking procedures, leadership and communication skills. Quasba *et al.*, (2016) state that women participation in self-help groups has proven to give positive impact to their individual income. Repayment of loans borrowed from fellow group members or from financial institutions is always paid on time. Dofla (2012) states that there is a link between women empowerment and economic development. Development contributes to women empowerment and their empowerment through decision making improves creating an impact on general development. This calls for policy makers to deliberately have actions that give priority to women empowerment in order to overcome acquired ideologies by societies against them.

There is literature on how self-help groups help women improve their income across the globe. However, there is little empirical literature on the Kenyan context and in respect to Tigania West Sub-County. This study sought to find out how the change in income affects members livelihood in Tigania West Sub-County. The study aim was to determine the influence of women's participation in self-help groups on women's level on their change in income.

## **2.8 Theoretical Framework**

The study was informed by the family system theory which was established by Dr. Murray Bowen in 1966. Family systems theory proposes that family systems organize themselves to deal with challenges, individual tasks of life and developmental needs of its members. To clearly understand the family a holistic approach needs to be applied. Family interaction with others and the rules that govern them make them unique from others. How a family comes together defines itself and also the way others see them from outside (Brown, 1999).

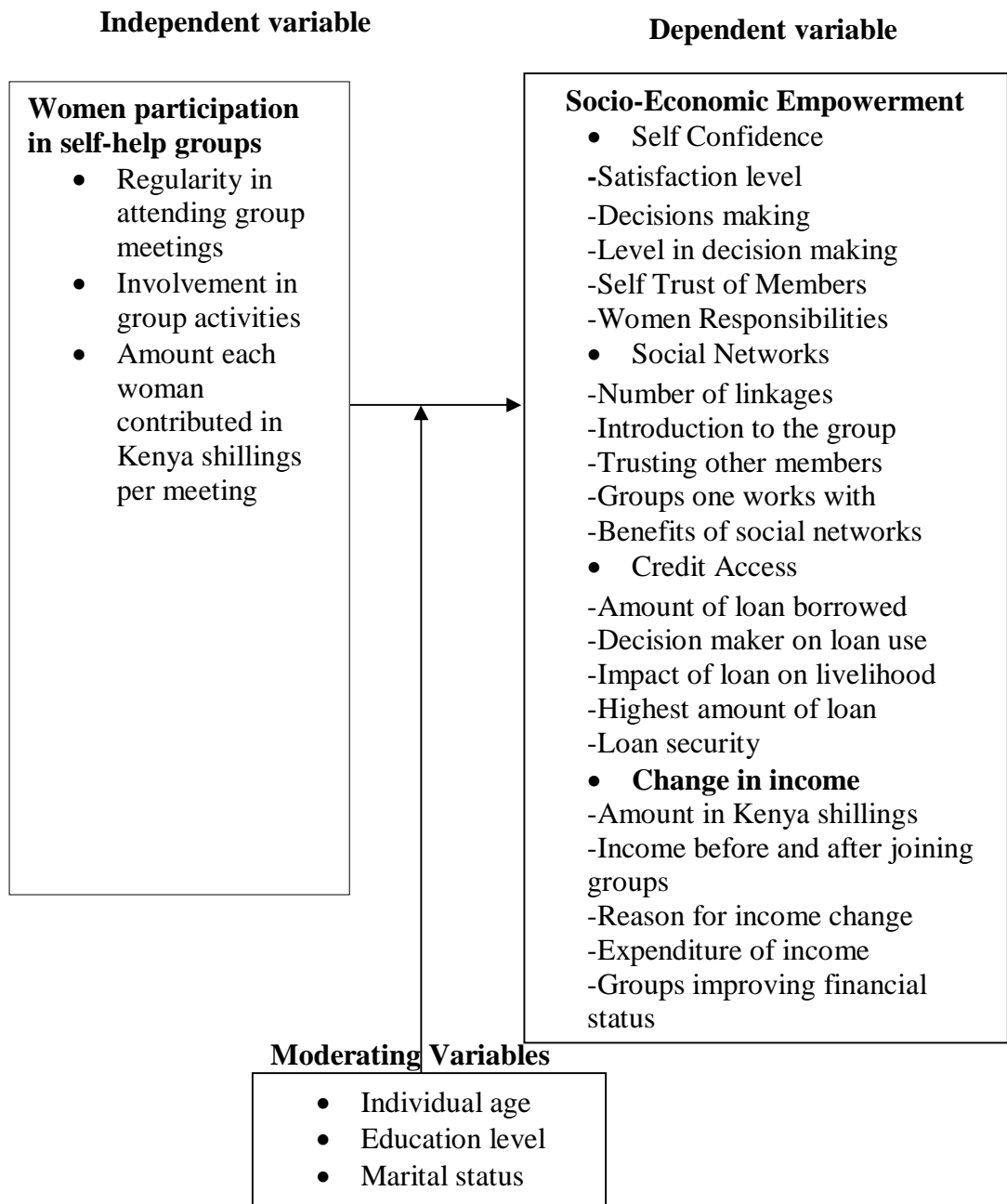
Families draw boundaries between what is included in the family system and what is external to the system. These boundaries influence the movement of family members in and out. Information is regulated within the system. Some families have open while others have restricted movement in and out. What happens to one family member or what a member does influence other members. They have different patterns of rule, strategies and therefore are dynamic in nature. These dynamics ensure members are able to deal with daily challenges. According to Steinglass (1987) family is believed to have ability to maintain constituency in its organizational characteristics despite the challenges that may arise over time. The family is goal oriented with set objectives. It is able to accomplish the same goals through different routes and patterns of feedback may influence the achievement of a set goal in the family.

Family systems theory helps to understand self-help groups, their characteristics, interactions, purpose and outcomes. In self-help groups, members come together with an aim of pooling their resources together in order to deal with their socio-economic challenges and developmental needs. Self-help groups have rules that bind them together and make them function normally. Like families, groups have boundaries. The theory was applied to understand how these rules and boundaries influence the information flow within a group. Self-help groups have social and economic dynamics that determine their members' participation and empowerment. Through the help of family systems theory, the researcher established out how groups try to maintain balance between challenges and the resources as part of the dynamics in order to achieve the set objectives.

In this study family system theory was applied to understand how women participation in self-help groups influence the achievement of set objectives on socio-economic empowerment, how interaction of members influence their self-confidence and group networks. The theory helped to enlighten on how groups unity and members participation influence change income and credit access. The theory is applicable to this study because the women participating in the self-help group is analogous to the family aspects indicated in the theory. Such groups' similarity to the family enables the women to address individual and collective social economic challenges through improvement of such as self-confidence, social networks, access to credit and income levels.

## **2.9 Conceptual Framework**

This conceptual framework shows the interaction between the independent variables, dependent variable and the intervening variables (Figure 1). The independent variable was the participation of women in self-help groups and socio-economic empowerment is the dependent variable. The research aimed at finding out the influence of participation in self-help groups on socio-economic empowerment of women which was the dependent variable. The study looked at participation indicators including regularity attendance to group meetings, member monetary contribution and consistence in group membership, number of groups one is associated to. Under socio-economic empowerment, the study was assessing individuals' self-confidence this was to be determined by decisions one can make, social networks which were to be measured by number and types of empowering networks one has, income in Kenya shillings and credit access which were measured by number of loans and amount an individual has been able to borrow. The moderating variable was the demographic characteristics of individuals, that is, age, education level and marital status. To control the intervening variables, the researcher incorporated them in the study to assess their influence on participation towards women empowerment



**Figure 1:** Conceptual Framework on influence of participation in self-help groups on Social-Economic empowerment of women



## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Introduction**

This chapter describes research design and the study area. It also covers the population studied, sampling procedure and sample size, the instruments used in the study, their validity and reliability. The procedure followed in data collection, data analysis and ethical considerations were also presented.

#### **3.2 Research Design**

The study used descriptive and explorative research designs. The descriptive research design was utilized for the purposes of describing the research phenomenon as it is on the ground without any manipulation of the variables. According to Mugenda and Mugenda (2003), the descriptive research design is important in enabling an objective description of the items as they are on the ground without any manipulation. The explorative research design on the other hand was key in enabling an exploration of relationships among variables (Mugenda & Mugenda, 2003). In this study it has been used to discover the link the women participation in self-help group on the social economic empowerment.

#### **3.3 Location of Study**

Tigania West sub-county in Meru County was the targeted area of study. The sub-county has five administrative wards namely Athwana, Kianjai, Nkomo, Mbeo and Akithi. The sub-county is located on the slopes of Nyambene hills. It borders Imenti North sub-county to the West, Tigania East to the East, Isiolo County to the North and Tharaka Nithi County to the South. The major economic activities in this sub-county were crop farming, livestock keeping and small enterprises. The population of Tigania West was approximately 135,980, comprising of 70,999 women and 64,981 men. The Sub-County has an area of 455.10 square kilometers. Rainfall range from 1250mm-2514mm on the eastern and southern slopes of the Nyambene Ranges. On the leeward side of Nyambene ranges, the rainfall ranges between 100mm and 380mm annually. The areas that received high rainfall had more agricultural activities compared to the areas that receive low rainfall (RoK, 2019). The women in the selected area

demonstrate high levels of commitments to the women groups. This study thus sought to examine the influence of such participation on the social economic empowerment. The choice of the Tigania west sub county was further influenced by the vibrancy of the women self-help groups within the target area.

### **3.4 Population of the Study**

Target population was all women in self-help groups in Tigania West Sub-County. The target population was 3610 women from 250 registered self-help groups. These groups had been active for a minimum of four years, and involved in social economic development activities. This was deemed to be a sufficient period of time for women to have participated in self-help groups.

### **3.5 Sampling Procedure and Sample Size**

Sampling frame of the 250 registered self-help groups for women was obtained from the Ministry of Labour and Social Protection, Department of Social Development in Tigania West Sub-County. The number of women in the 250 groups was 3610. Sample size was determined using a formula by Nassiuma (2008) and calculated as follows:

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

Where n=Sample size

N=Population size

C= Coefficient of variation-which is fixed between 0-30percent

e=Margin of error which is fixed between 2-5percent

Therefore, the sample size was calculated at 25percent coefficient variation and 2 percent margin of error

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

$$n = \frac{3610(0.25)^2}{(0.25)^2 + (3610-1)0.02^2}$$

$$= \frac{3610(0.0625)}{(0.0625) + (3609)0.02^2}$$

$$= \frac{225.625}{0.0625 + (0.0004 \times 3609)}$$

$$= \frac{225.625}{1.5061}$$

$$= 149.81$$

$$= 150 \text{ (sample size)}$$

$$= 150 \text{ (sample size)}$$

$$= 150 \text{ (sample size)}$$

$$= 150 \text{ (sample size)}$$

$$= 150 \text{ (sample size)}$$

$$= 150 \text{ (sample size)}$$

Calculation gave a sample size of 150.

Ten percent of the groups were utilized in the study that is 25 groups. The 25 groups were picked through use of proportionate sampling from five administrative wards in Tigania West Sub-County as shown in Table 1. Proportions of the groups in the different wards were determined and then simple random sampling was used to select the groups. The study used the lottery method of simple random sampling process to pick the individual members per group. This was achieved through listing the group

members' names in pieces of papers that were then then mixed before randomly picking (without replacement) a member to participate in the study.

Table 1: Sampling Process for the Self-Help Women Groups

Wards	Number of active groups (B)	Proportion $P = B/250$	Number of groups Selected per ward = $P \times 25$
Athwana	37	0.1	3
Kianjai	63	0.252	6
Nkomo	45	0.18	5
Mbeu	48	0.192	5
Akithi	57	0.228	6
<b>Total</b>	<b>250</b>	<b>1.0</b>	<b>25</b>

Selection of members within groups was done as shown on table 2.

Table 2: Participants Per Group

Ward/ Women Groups (Wg)	Membership (B)	Proportion $P = B/747$	Sample Size $= [B/747]150$
<b>1 Mbeu</b>			
i Rwanjoe Wg	10	0.013	2
ii Makandi Muungano Wg	10	0.013	2
iii Kanja Kabuline	18	0.024	4
iv Gaichui Karimba Wg	15	0.020	3
v Kawira Kieru	15	0.020	3
<b>2 Akithi</b>			
i Makena Thinyaine	30	0.040	6
ii Thinyaine	25	0.034	5
iii Kaithuraniri	25	0.034	5
iv Tumaini	25	0.034	5
v Twarama Wendani	50	0.067	10
vi Laithithi Kangenyone	20	0.027	4

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<b>3 Kianjai</b>				
i	Gaicwiri Wg	25	0.034	5
ii	Mwenda Wg	40	0.054	8
iii	Kathambi Wg	30	0.040	6
iv	Mirintu Wg	59	0.079	12
v	Upendo Wg	28	0.038	6
vi	Railangi Wg	30	0.040	6
<b>4 Nkomo</b>				
i	Ntobo Wg	46	0.062	9
ii	Luthiri Wg	37	0.050	7
iii	Kamakirune Wg	24	0.032	5
iv	Kathure Golden Girls Wg	35	0.047	7
v	Amwari Kiega Wg	15	0.020	3
<b>5 Athwana</b>				
i	Karamene	69	0.093	14
ii	Linguri Visionaries	31	0.042	6
iii	Twongo Tweru	35	0.047	7
	<b>25</b>	<b>747</b>	<b>1.0</b>	<b>150</b>

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### 3.6 Instrumentation

The researcher used semi-structured questionnaires in data collection. Structured and semi-structured questions were included in the questionnaires. The semi structured questions gave the respondent a chance to reflect on a question before responding and freely express their feelings, views, opinions and ideas. The questions were focused, direct and simple to encourage the respondent to answer faster and correctly. The structured questions asked had a list of all possible alternative answers. Participants were required to select the answer that best suits their situation to the best of their knowledge. The questionnaire had the following sections; Brief introduction of the researcher, section A participants' demographic information, section B participation

in self-help groups, section C individual self-confidence, section D social networks, section E credit access and section F individual income.

### **3.6.1 Validity**

To check for validity the researcher used content validity in which the questionnaire was given to research supervisors in the Department of Applied Community Development Studies Egerton University, Njoro. The questionnaires were also presented to the experts during the pilot study phase. They checked on content and provided guidance in reference to the study objectives and relevance of the questions to the study. Having assessed the validity of questionnaire and making sound correction it qualified for data collection. This helped the researcher to have valid results that correctly represented the phenomenon under study.

### **3.6.2 Reliability**

To test the reliability of the instrument, the researcher carried out a pilot study in one registered women self-help group in Tigania East sub-county. Tigania East Sub-County was the neighboring Sub-county to Tigania West, the activities of women's self-help groups were similar and aim at empowering women. This helped the researcher to test the reliability of the data collection instrument without interfering with the groups in the area of study. Mugenda and Mugenda (2003) recommend that 10 percent of the sample size be used in testing the reliability of research instrument. Twenty members were involved in the pilot. Piloting of the questionnaire helped the researcher to identify ambiguous items, unclear questions and any other problems encountered during the administration of the questionnaires. The reliability tests was undertaken through test and retest method in which the coefficient of reliability of 0.7 or above was used as the threshold. The coefficient of reliability achieved included 0.867 for participation levels, 0.824 for self-confidence, 0.844 for social networks, 0.870 for access to credit and 0.845 for income change aspects. The study variables were thus deemed reliable in nature.

### **3.7 Data Collection Procedure**

The researcher got an approval from Egerton University Postgraduate School and a permit from National Commission for Science, Technology and Innovation

(NACOSTI). The permit and approval letter were presented to the County Commissioner Meru County seeking authorization for the researcher to carry out the study, among the women in self-help groups in Tigania West Sub-County. Self-help groups' leaders were alerted in advance about the data collection exercise in order to support by encouraging participants to avail the information to the researcher. Consent to collect data was obtained from each individual respondent before process. The questionnaire was availed to each group by the researcher during group meetings. Both self-administered and researcher administered methods were used to get information from the participants. The self-administered questionnaires method was utilized for participants who were literate and were capable of addressing the questionnaires on their own. On the other hand, the participants who are not literate were assisted to fill the questionnaires. The data collection phase lasted two months to ensure that data was collected effectively from all participants.

### **3.8 Data Analysis**

After data collection and cleaning up for any errors such as inaccurate marking of responses, data was systematically organized to facilitate analysis. Coding and recording for analysis was done. Analysis was carried out using Statistical Packages for Social Sciences (SPSS) version 24. Quantitative data was analyzed using descriptive statistics such as frequencies, tables and percentages. The study used simple linear regression statistics to test the influence between participation, self-confidence, social networks, change in income and credit access. The following linear regression model was utilized for the study;

$$\hat{Y} = \beta_0 + \beta_i + \epsilon$$

where  $\hat{Y}$  is the predicted values of women empowerment;

$i=1,2,3,$  and  $4$  where  $\beta_1, \beta_2, \beta_3$  and  $\beta_4$  would correspond to self-confidence, social networks, credit access, and change in income respectively;

$\epsilon$  is the Standard Margin of Error

The results are presented in form of pie charts, graphs and tables for clarity and easier interpretation of the data. A summary of data analysis is shown on Table 3.

**Table 3: Summary of data analysis**

<b>Research Objectives</b>	<b>Independent variable</b>	<b>Dependent variable</b>	<b>Statistics</b>
To determine the influence of women's participation in self-help groups on their self confidence in Tigania West Sub –County.	Women Participation	Individual confidence	Frequency distributions Simple linear regression
To examine the influence of women's participation in self-help groups on their social networks in Tigania West Sub-County.	Women participation	Social networks	Frequency distributions Simple linear regression
To establish the influence of women's participation in self-help groups on their individual access to credit in Tigania West Sub-County.	Women participation	Credit access	Frequency distributions Simple linear regression
To determine the influence of Women's participation in self-help groups on their individual change in income in Tigania West Sub-county.	Women participation	Change in Income level	Frequency distributions Simple linear regression

### **3.9 Ethical Considerations**

During the study the following ethical issues were considered. For the researcher to obtain information from the participants, they had to give their consent. The Deputy sub-county commissioner authorized data collection from the women groups. Information shared by the participants was treated with utmost confidentiality. This was achieved by processing the data in a manner that the specific questionnaire could not be linked to a specific respondent. The data was also kept confidential by ensuring that during the data processing data entry phase only the researcher was involved. The data was further to be used for academic purposes only. Cultural



values, religious beliefs and individual free will to share information were handled with respect by the researcher. The respondents were also provided with the right to withdraw from the study at any the point if they so wished at during the execution of the research. The participants were informed that if they so withdrew they would not suffer any harm or disadvantage because of doing so.

## CHAPTER FOUR

### RESULTS AND DISCUSSION

#### 4.1 Introduction

This chapter presents the study findings, analysis and discussions. The first section presents the background information of the participants in terms of age of participants, marital status, highest level of education, and daily activities of women. The descriptive statistics in regard to various study variables were then presented. The findings and discussions are organized as per the objectives of the study.

#### 4.2 Demographic Characteristics

The researcher had distributed 150 questionnaires of which 146 questionnaires were returned making a response rate of 97 percent. The study first sought to establish the ward from which the women group is based as well as age, marital status, level of education and daily work of the participants. The findings are represented in the following sections.

##### 4.2.1 Age of participants

The study sought to establish the age groups of participants. Table 4 shows a summary of the findings.

**Table 4: Age of the Participants**

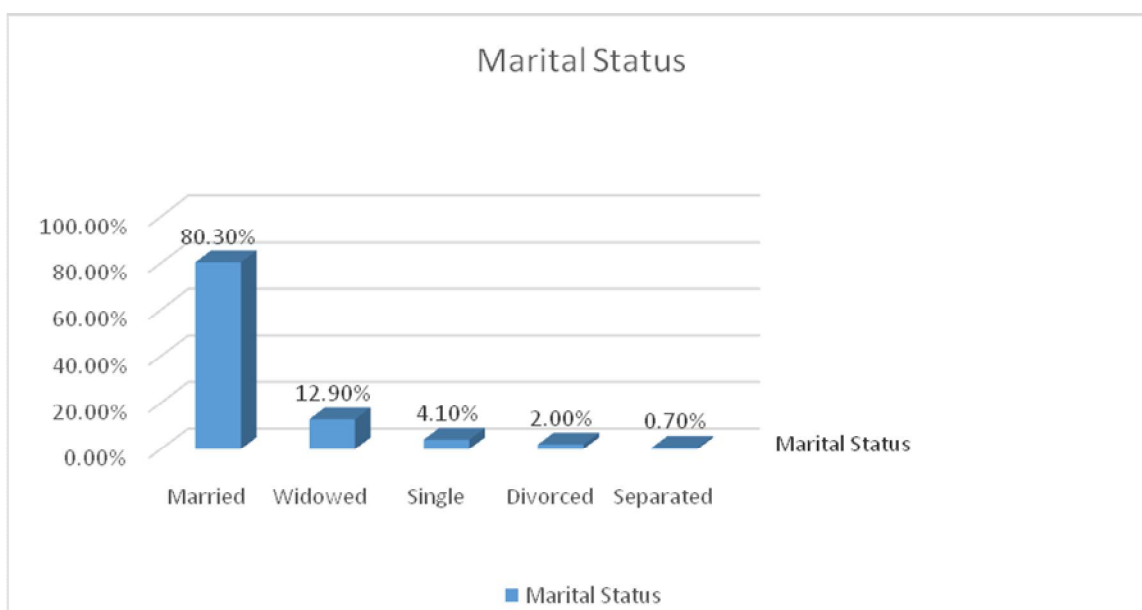
<b>Age Bracket</b>	<b>Frequency</b>	<b>Percent</b>
20-29 years	8	5.5
30-39 years	33	22.6
40-49 years	42	28.8
50-59 years	34	23.3
60 years and Above	29	19.9
<b>Total</b>	<b>146</b>	<b>100.0</b>

The study established that majority of women were aged between 40-49 years (28.8%) followed by those aged between 50-59 years at a frequency of 23.3 percent. Those aged 30-39 years were 22.6 percent while those aged 60 years and above were

19.9percent. Women within 20-29 years of age were the least at 5.5 percent. The study noted that there were older women in the groups as evidenced by 72 percent of the participants being over forty years of age. This could be attributed to movements such as *Maendeleo ya Wanawake* (an advocacy group advocating women development) which created awareness to women of need to engage in self-help group (Atieno, 2017). The results of this study are consistent with those of Kumawat and Bansal (2017) and Atieno (2017) in respect to the composition of self-group membership and age factor. These studies showed that the increasing financial needs are due to the children growing older and hence financial demands in the household. This leads to increased pressure for the women to contribute to their family needs and hence the reasons for women above forty years joining groups compared to their younger counterparts (Kumawat & Bansal, 2017).

#### 4.2.2 Marital status

The findings on the marital information of the participants are as shown in Figure 2.



**Figure 2: Marital Status of Participants**

The study established that 80.3 percent of the participants were married while the rest at 19.7% were widowed, single, divorced, and separated. The participants who were single were 4.1 percent of the total participants while 2.0 percent and 0.7 percent of the participants were divorced and separated respectively. Also looking at the age

demographics of the women in groups, a majority of them are elderly of over 30 years of age and most of them will have been married. The results of this study established that a majority of women in self-help group being married. These results are consistent with those of a study by Vasantha (2014) in India. Vasantha (2014) argued that married women often have higher financial needs due to the need to maintain households and the growing financial pressure of children as they grow up.

### 4.2.3 Highest Level of Education

The study examined the level of education of the women in various groups and results are presented in Table 5.

**Table 5: Highest Level of Education**

<b>Highest Level of Education</b>	<b>Frequency</b>	<b>Percent</b>
None	14	9.5
Primary	93	64.0
College	3	2.0
Adult Education	3	2.0
Secondary	30	20.4
University	3	2.1
<b>Total</b>	<b>146</b>	<b>100.0</b>

A majority of the participants had primary level education at 63.3%. This had the effect of making these women be reliant on the blue collar work and hence more likely to be in groups. This is attributable to the fact that the women with lower education status are more likely to be in blue collar work, small businesses and house wives compared to their more educated counterparts (Al-Hebaish, 2012). This lessens their ability to access formal and established credit facility and social economic empowerment programs. To mitigate these challenges, most of them thus find a need to participate in self-help groups to improve on their social economic welfare. This further imparts on their credit access capacity and level of income aspects.

#### 4.2.4 Daily Activities for the Women

The study further sought to find out the daily work of the participants. Figure 3 shows the findings of the daily work of the participants. The study revealed majority of the participants were farmers, 71.4 percent, while 21.1 percent of them were business women. The study further revealed that 4.8 percent of the women who participated in the study were housewives and the rest, 2.7 percent were in salaried employment. These could be attributed to the rural geographical scope of the participants and the modest level of education of the majority of the women in self-help groups earlier demonstrated.

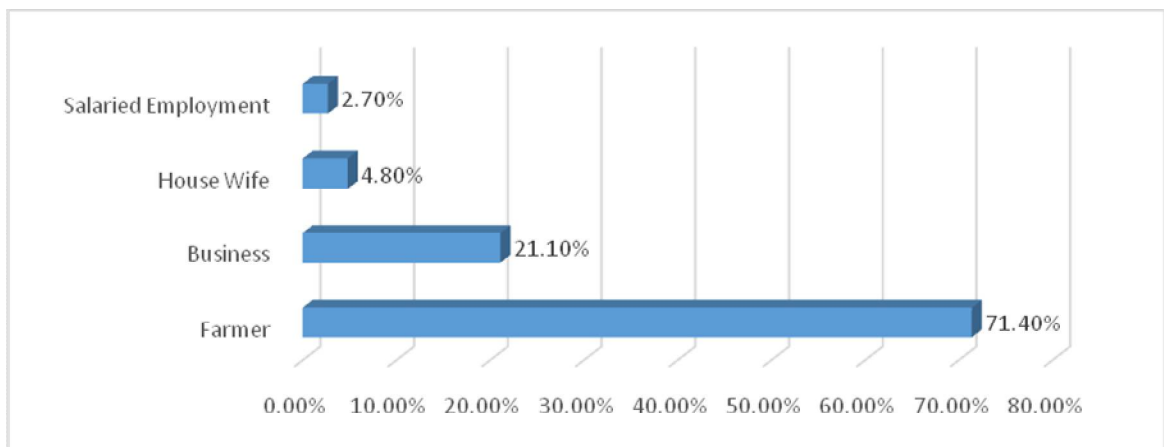


Figure 3: Daily Work of Women in Self Help Groups

This has led to a majority of the participants not being formally employed as up to 97.3 percent of the participants are not in salaried employment. This makes it attractive to join the groups to enable them save and borrow money as the alternative access of such economic opportunities in established financial institutions is limited in nature (Peltier & Naidu, 2012). The study further established that farming is the main source of livelihood of women in self-help groups.

#### 4.3 Participation in Self-Help Women Groups

The study used several indicators to measure the level of participation of women in self-help groups in Tigania West Sub-county. These metrics included attendance to group meetings, level of contribution to the group, duration of participation in the group, number of activities one is engaged in, reasons for joining the group, role in

the group and duration that a member takes to clear an outstanding credit balance. The findings are presented in the following sections.

#### 4.3.1 Attendance to Group Meetings

The study sought to establish the frequency with which the participants attended meetings for their self-help group within a month. The results for attendance to group meetings are as shown in Table 6. The study revealed that majority of the participants 95.8 percent met weekly and therefore implying that they met four times a month. It was established 3.5 percent of the participants met once in a period of two weeks and therefore implying that they met twice in a month. It was further established out 0.7 percent of the women in self-help groups in Tigania West met once in a month.

**Table 6: Attendance of Meeting Per Month**

Meeting Attendance	Frequency	Percent
One	1	0.7
Two	5	3.5
Four	137	95.8
<b>Total</b>	<b>143</b>	<b>100.0</b>

The women who meet more frequently were deemed to participate more in self-help groups than those who met less frequently. Attendance of the group meetings is a critical indicator of the participation in self-help groups. This is because higher attendance is associated with higher levels of involvement in the self-help group operations and decisions as well higher levels of contributions by the individual members (Orso & Fabrizi, 2015). This leads to an improvement on the overall welfare of the group. Variation of groups number of meeting per month were based on prescribed frequency of meetings as per the constitution of a particular group.

#### 4.3.2 Monetary Contribution to Self-Help Women Groups

The level of individual monetary contributions in the self-help groups indicated the level of participation in the groups. The study results in regards to this aspect are as shown on Table 7.

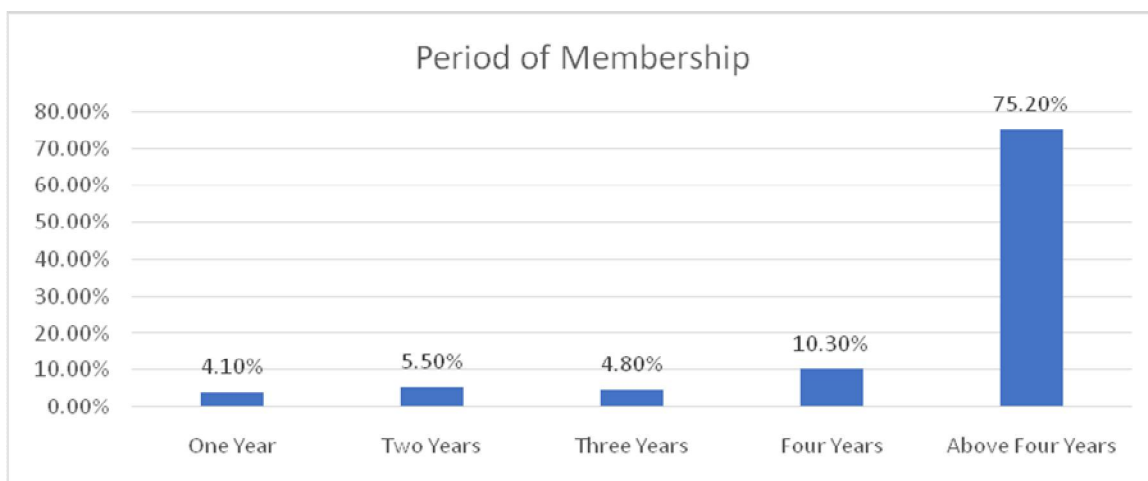
**Table 7: Monetary Contribution (KSh)**

<b>Monetary Contribution</b>	<b>Frequency</b>	<b>Percent</b>
[1-200]	79	54.1
[201-400]	44	30.1
[401-600]	12	8.2
[601-800]	5	3.4
[801-1000]	2	1.4
Above 1000	4	2.7
<b>Total</b>	<b>146</b>	<b>100.0</b>

The findings reveal that 54.1 percent of the participants made a contribution of between 1-200 Kenyan Shillings while 30.1 percent of them made a contribution of between 201-400 Kenyan Shillings. It was established only 1.4 percent made individual contributions of 801-1000 whenever they met for a group meeting which was the lowest percentage. This implied that the level of participation in self-help among women in Tigania West Sub-County was relatively small due to majority of them making small amount of contribution. The study noted that a majority of the participants of up to a cumulative percentage of 84.1percent of the participants contributed less than four hundred shillings. This can be associated to the low levels of disposable income given the economic activities that the participants engage in with a majority being farmers and a substantial number being homemakers (Das, 2012). The income from farming is seasonal in nature while the contribution to the groups is regular and therefore to manage to make regular payments then the contribution needs to be low. Homemakers on the other end contribute what they are able to save from their strained household budgets. The women contributed the funds to the groups based on their capacity to make contributions.

#### **4.3.3 Period of Membership in the Group**

The study sought to find out the length of period that the participants have been a member of a self-help women group in the study area. The results of this question were as shown in Figure 4.



**Figure 4: Period of Membership**

The study revealed that majority 75.2 percent of the participants were members of their current self-help group for a period of more than four years while 10.3 percent of them were members of their current group for a period of four years. The study further established that 5.5 percent of the women under study had two years of membership in their current group. The study also revealed that 4.8 percent of the women had a membership of three years in their current group while 4.10 percent of them had a membership of only one year. This implied that most of the participants had been part of self-help women groups for long time and therefore, high participation in their respective groups.

The period of membership is an important indicator of the level of participation in the self-help group. The members who have stayed in the group for long have also likely contributed the most in its growth and have also subsequently benefited much from its existence. It implies that these group members continue to be appreciative of the benefits of the group and therefore their continued membership in the same. Majority of women having participated in groups for more than four years indicate that self-help groups are social security to women in Tigania West Sub-County. The results established in this study in respect to the membership levels is consistent with those by Orso and Fabrizi (2015) that indicated women in self-groups are likely to be members of these groups for long periods of time due to benefits associated with them and loan obligations to the organizations.



#### 4.3.4 Group Activities

The number of activities carried out by the group that a member engaged in was used as an indicator of the level of participation of women in the groups. In this regard, the more the number of activities a group engaged in, the more participative were its members. Table 8 gives a summary of the findings.

**Table 8: Number of Group Activities in Which Women were Involved In**

<b>Group Activities</b>	<b>Frequency</b>	<b>Percent</b>
Loaning	122	84.1
Utensils Purchasing	91	62.8
Farming	44	30.3
School fees	29	20.0
Improving Shelter	21	14.5

The question in this study had multiple responses in nature and therefore the participants could choose more than one category in respect to the activities that the group members engaged in. The totals will thus in this context not add up to 100%. The study established that loaning was the most cited activity by various groups at a frequency of 84.1 percent. The study further revealed that buying of utensils was also a common activity at a frequency of 62.8 percent. Farming, paying of school fees and improving shelter were the other activities that were carried out by the women self-help groups in Tigania West Sub-County.

The majority of the participants whose means of income is unsalaried sector join groups with a view of incrementally saving money and then at some point take up a loan to offset large financial commitments that they would have otherwise been incapable of undertaking. The major activity of the self-help group is borrowing activities. The groups thus need to be undertaking lending activities. The relatively high number of participants indicating that utensils purchasing is a major activity of the group is in line with the family roles expected of women. Within the family set up, the women are often involved with the kitchen affairs including the furnishing of the kitchen with utensils amongst other activities.

Women participation in SHGs created positive change on the lifestyle of poor women and empowers them at different levels as individuals, members of the family, community and the society as whole. They come together with a common purpose of solving their common felt need through self-help and mutual understanding. This was consistent with the findings of Narasaiah and Davi (2016) who established that women participation in the SHGs enabled them to address their problems with fewer struggles as they support each other.

#### **4.3.5 Reason for Joining the Group**

The study further sought to establish the reasons why the participants chose to join a given self-help group. Findings in regard to reasons are given in Table 9.

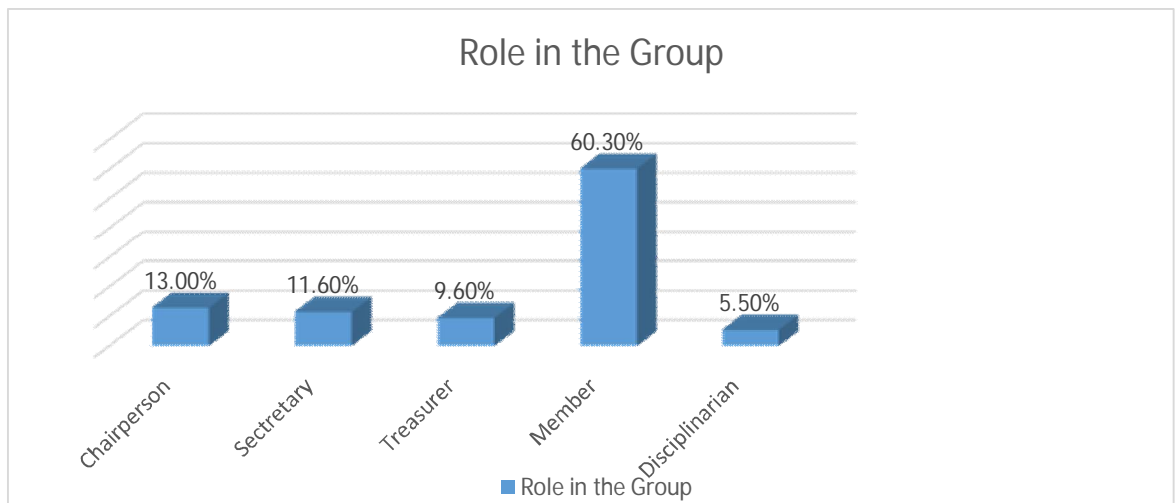
**Table 9: Reason for Joining the Group**

<b>Reason</b>	<b>Frequency</b>	<b>Percent</b>
Social Network	92	63.9
Credit Access	56	38.9
Income	45	31.2
Self Confidence	26	18.1

Majority (63.9 percent) of the participants stated that they were in need of a social networking in joining their self-help group. In this regard, the self-help groups provide avenues for socialization amongst the women. This is critical because majority of activities especially within the rural set up are done in a communal way. In this context, the social-network of individual women is critical in enabling social progress. This reason could be contributed by social network that had the highest cited reasons for joining groups. Credit access is also critical in joining groups at cited by 38.9 percent of the participants due to the fact that a majority of group members are farmers and housewives who had no access to alternative sources of credit facilities based on their economic activities. Anyiro and Ajuka (2014) in a study on determinants of women's participation in self-help group led micro-financing of farms in Isuikwuato local government area of Abia State, Nigeria established that the women joined the groups due to various reasons including social network and credit access amongst others.

#### 4.3.6 Role in the Group

The level of participation can be established from the role an individual plays in the group. Figure 5 shows the various roles played by women in their self-help groups.



**Figure 5: Role in the Group**

The findings show that 13 percent of the participants were chairpersons of their self-help groups while 11.6 percent of the participants were secretaries. The study also established that 9.6 percent of the participants were treasurers while 5.5 percent acted as disciplinarians of their groups. Majority 60.3 percent of the participants were ordinary members of their groups. The high number of ordinary members can be attributed to the fact in any group the leadership would be fewer than the people that they lead. This is important since groups are able to attract and gain members thus leading to self-sustenance of the groups. There is also a high number of members that are serving in various capacities in the group. This implies that these members are largely involved in the group's day-to-day activities. These findings are consistent with those of Anyiro and Ajuka (2014) who noted that healthy self-help groups are able to attract membership beyond the officials of the group and sustain that membership. The groups must have sufficient membership for them to be self-sustaining in nature.

#### 4.3.7 Duration of Clearing Loan

The duration of clearing loan was established and the findings presented in Table 10.

**Table 10: Duration of Clearing Loan**

<b>Duration</b>	<b>Frequency</b>	<b>Percent</b>
Less than one year	103	70.5
One year	40	27.4
Two years	3	2.1
<b>Total</b>	<b>146</b>	<b>100.0</b>

The findings show that 70.5 percent of the participants had cleared paying their previous loan within a period of less than one year and 27.4 percent took one year to clear their previous loan. It established that 2.1 percent of the participants cleared their previous loan within a period of two years. The high number of participants clearing the loans within the year could be associated to the relatively low loan amounts that the groups often advanced to the individual women members and the need to pay within a short time in order to free up the money for other members to borrow. The women groups with long repayment period need to be in contact with the group for longer period of time as they service their loans. In respect to the loan duration and women participation levels, Treng (2015), in a study in Cambodia indicated that the loan duration enabled the women to remain loyal to their groups. Treng (2015) also noted that women with longer clearing period are likely to have received a substantial amount of money. They thus demonstrate more commitment to the group in order to secure whatever they may have acquired after borrowing the loan.

#### **4.3.8 Skills gained in Self Help Groups**

The study sought to establish various ways in which women participation in self-help groups enhanced their skills. Among the skills that were enhanced include: information and ideas sharing were promoted among women as they participated in self- help groups activities. This information would include how to run groups affairs and where to get support in terms of trainings. The participants expressed that their skills on sustainable development had improved since they previously relied on external support from developmental agents which was not sustainable in the long term. Skills on record keeping were improved particularly on self-help groups financial management and this had protected the groups from losing members money

hence creating confidence and good relationship among group members. The study further established that leadership skills improved through participation in self-help groups. There was feeling among the participants that communication skills improved meaning that they could communicate effectively as compared to before joining the groups.

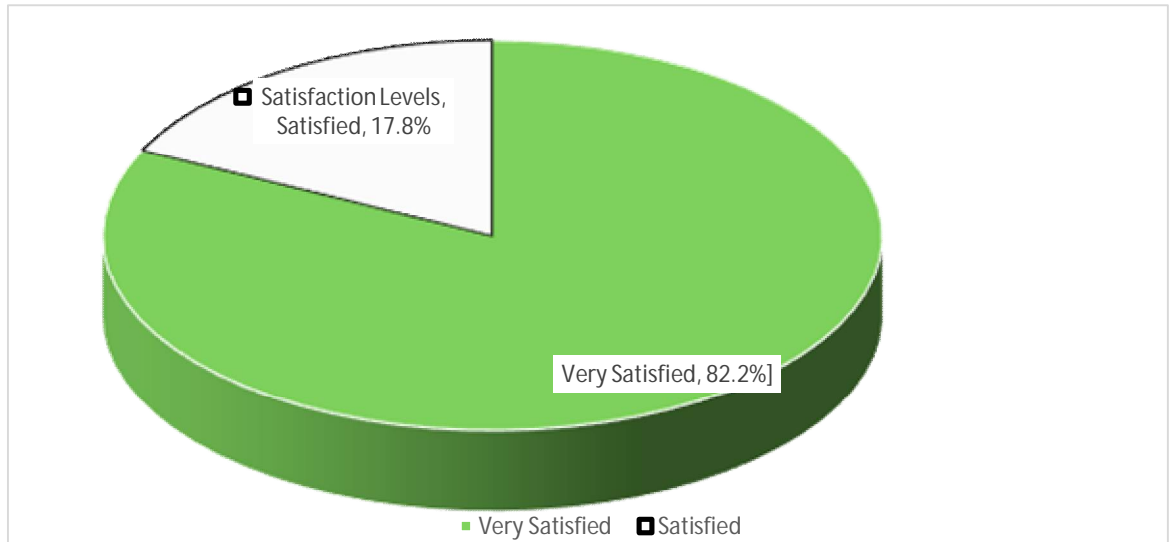
Women entrepreneurial skills changed through their participation in self-help groups. This is consistent with the findings by Mahmudul and Rahman (2015) and Al-Hebaish (2012) in their studies based in Bangladesh and Saudi Arabia respectively. These scholars indicated that women entrepreneurship improved business management skills for those engaged in entrepreneurship. Skills on farming which is the main activity among the rural women improved boosting the farm production because of the skills attained during trainings. Saving culture skills were promoted through women participation in self-help groups (Al-Hebaish, 2012). This was because it was established that women in Tigania West sub-County particularly those above forty years had higher participation in the groups and thus higher savings contributions. Decision-making capacity had been improved through participation in self-help groups among women in Tigania West Sub-County. The study further established out that soil conservation skills were enhanced that prevented farms from soil degradation boosting production per unit area. Also technological skills were acquired by women in self-help groups for example skills on production of soap locally and hospitality.

#### **4.4 Confidence in Self-Help Women Groups and Women Participation Levels**

The first objective of the study was to determine the influence of women's participation in self-help groups on their self-confidence in Tigania West Sub-County. To support this research objective, the hypothesis that there is no statistically significant influence of women's participation in self-help groups on their self-confidence in Tigania West Sub-County was examined. Self-confidence was taken as a measure of socio-economic empowerment of women and focused on satisfaction level of members of self-help women groups, their level of self-trust and their other responsibilities outside the group.

#### 4.4.1 Satisfaction Level in Group Membership

The study sought to establish whether the participants were satisfied with the activities being undertaken in their groups. The findings are as shown on Figure 6.



**Figure 6: Satisfaction Levels in Group Membership**

The study established that members of various self-help women groups in Tigania West Sub-county were overall satisfied by being a member of their group. In respect to this, 82.2 percent were very satisfied while 17.8 percent were satisfied. Akkas (2014) stated that, women come to the realization of their rights as they participate in self-help groups. They are able to identify their problems, prioritize them and come up with a solution to them. Individual ideological power increases, which can be referred as the power within. Within women self-help groups, members undergo trainings that enhance their self-confidence. Among the skills that members acquire include marketing skills of their farm produce, basic literacy, family planning and primary health care which enable them deal with family daily challenges amongst other aspects (Bali & Varghese, 2010).

#### 4.4.2 Strength in Decision Making

The study further sought to establish the strength in decision making in respect to the social economic activities of different self-help groups. The level of decision-making is an indicator of the level of confidence a member has in regard to social empowerment. Table 11 shows the findings of this question.

**Table 11: Level of Decision Making**

<b>Level of Decision Making</b>	<b>Frequency</b>	<b>Percent</b>
Very strong	103	79.2
Somewhat strong	40	19.4
Neutral	3	1.4
<b>Total</b>	<b>144</b>	<b>100.0</b>

The findings in Table 11 show that 79.2 percent had a very strong level of decision making while 19.4 percent indicated that they had a somewhat strong decision-making capacity. However, 1.4 percent of the participants were not sure of their capacity to make decision on their group matters. This implied that the women's confidence level was high in regard to decision making in women self-help groups. The participation in groups thus enables decision-making. These findings are consistent with Mahmudul & Rahman (2015) assertions that women get empowered with managerial skills such as planning, decision making, group facilitation skills and enterprise management. Through self-help groups women are given trainings for self-employment, income generation, education, health and other services thus becoming empowered through collective identity and solidarity.

The strength in decision making results are also consistent with Quasba *et al.*, (2016) findings in studies undertaken in Jammu and Kashmir. These authors established that through socio-economic empowerment, members of women self-help groups have become self-dependent and economic decision designers and not recipients of decision made by others. The confidence has made women to occupy the centre stage in productive engagements competing positively with men (Selvi & Shanmughun, 2016).

#### **4.4.3 Self-Trust of Members**

The study sought to establish whether the self-help women groups had any long-term effect on the perceptions of self-trust of the individual member. This checked on the individual member trust in themselves as a result of belonging to a self-help group. This is characterized a belief in one's self ability. The findings are as shown in Figure 7.

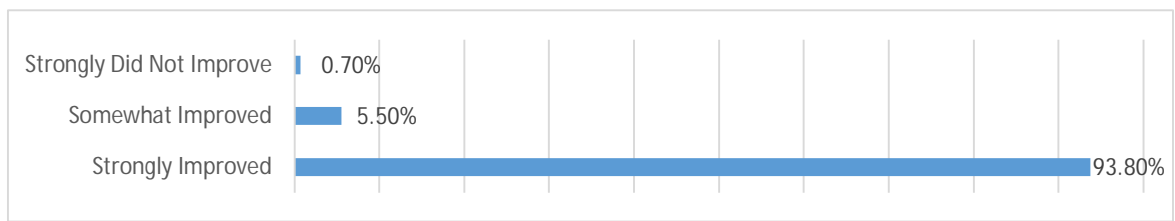


Figure 7: Self Trust of Self Help Group Women

The findings revealed that 93.8 percent of the women in self-help group in Tigania West sub-county strongly perceived as improving their level of self-trust as a result of being a member of the group. Only 0.7 percent of the participants indicated that their self-trust did not improve at all as result of joining the self-help women group. This implied that the participants improved their self-trust as a result of joining the group. The participation in groups could lead in self-trust in many ways. The group members through socialization, undertaking of entrepreneurial trainings and diverse social economic projects leads to process of learning from peers.

Women's participation in self-help groups also improves individual's self-trust. Through social support, individuals benefit from the group when they cooperate on issues of common interest. Members meet and share their worries or similar concerns and this enables women establish their individual self-trust. Also individual's view of life changes as they learn from each other. This is consistent with Mok, Cheung and Cheung (2008) findings in China established that one gets emotional control and acquires more skills on community issues when their self-trust is built.

#### 4.4.4 Women Responsibilities of the Participants

The study further sought to establish whether the participants had other responsibilities outside the women self-help groups they belonged to. The question was a multi response question and therefore members could choose several activities. Table 12 shows the results.



**Table 12: Self Help Group Women Responsibilities Besides Group Activities**

<b>Responsibilities</b>	<b>Frequency</b>	<b>Percent</b>
Church	77	73.3
Community	48	45.7
School	21	20.0
Institution	3	2.9

The study established out that 73.3 percent of the participants had other responsibilities in church, 45.0 percent of them in community, 20.0 percent in school and 2.9 percent had other responsibilities in institutions. The study findings revealed that a majority of the participants had other responsibilities besides the group activities. These activities were in church as compared to community, school and other institutions. With regard to self-confidence, the study established that majority of the participants had high level of self-confidence for they were involved in other responsibilities outside the group. The presence of other responsibilities is critical to the self-confidence of the participants through enabling them to be socially exposed and to be in an interactive environment with diverse social phenomenon. Individual self-confidence boosts oral expression and enhances confidence on public speaking. People with self-confidence strive to improve their performance. This is consistent with Al-Hebaish (2012) findings that without self-confidence one lacks clear understanding of what can be achieved through their own effort.

#### **4.4.5 Hypothesis Testing**

The study sought to test the null hypothesis (Ho) that there was no statistically significant influence of women's participation in self-help groups on their self-confidence in Tigania West Sub-County. To test this hypothesis, simple linear regression was used. The dependent variable had several antecedent variables that cumulatively measured it that were either nominal or ordinal in nature. In respect to the ordinal data, the response options were already ranked from 1 to a given maximum number based on the response options available. The nominal data was converted to ordinal data through noting the number of responses picked in a multiple response questions to denote rank and hence convert it to ordinal data. The ordinal data response options from 1 to number 5 were then summated up and averaged in order to yield a composite variable of the dependent variable. This composite variable

is continuous in nature thus enabling simple linear regression analysis. The results of the simple linear regression are presented in Table 13.

**Table 13: Model Coefficients<sup>a</sup> for Self-Confidence**

Model		Unstandardized		Standardized	t	Sig.
		Coefficients		Coefficients		
		B	Std. Error	Beta		
1	(Constant)	74.194	4.725		15.701*	0.000
	Participation	0.252	0.093	0.635	2.711*	0.000

a. Dependent Variable: Self-Confidence

P<0.05\*

The results indicated that participation in the women self-help groups had an influence on the self-confidence of the women. This was due to a positive beta coefficient of 0.252 with a p value of 0.000. The null hypothesis that women's participation in self-help groups didn't have significant influence on self-confidence was rejected. This could have been attributed to various factors. Among the participants, confidence in sharing information was enhanced as they participated in women self-help groups. Individual acceptance by the community improved as they participated in self-help groups leading to community giving them roles to play in joint activities. The participants revealed that the confidence they had acquired enabled them to handle emergencies at household and community level. This is consistent with the findings by Das and Bhowal (2014) who established that women become confident because of their involvement in self-help groups and this enabled them tackle business and family challenges.

Kumar (2014) also established that individual self-confidence among women had also improved and created desire for women to form more networks within and outside their community. The study was based on the tool for improving decision making in agriculture activities and household food consumption pattern. Ideas from different members of the groups enhanced women in Tigania West Sub- county self-confidence creating power in them to address their issues without fear. The participants also revealed that self-confidence boosted socializing ability among women. Self-help group members had their self-confidence greatly improved due to mentorship

practices among various group leaders. These results are consistent with Das and Bhowal (2014) who indicated that creativity amongst the members in the self-help group increase because of increased self-confidence among members. Member spiritual growth improved when given opportunities to lead group members in prayers during weekly meetings. The vision of leading bigger groups had also been created because of the confidence built as they participated in self-help groups.

#### **4.5 Women Participation in Self Help Groups and Social Networks**

The second objective of the study was the examination of the influence of women’s participation in self-help groups on their social networks in self-help women groups. The study sought to measure the level of social networking as a measure of social empowerment of women. The study sought to establish who introduced the participants to their current self-help group, their relationship with other members of the group, number of women the participants can trust from the current self-help group, benefits that the respondent has obtained from the social networks and the number of groups the respondent can work with as per time of this research. The results of the influence of the women participation in self-help groups on the social networks are presented in the following sections.

##### **4.5.1 Introduction to the Group**

The manner in which the members were introduced to the current self-help groups were sought. The results are as shown on Table 14.

**Table 14: Introduction to the Group**

<b>Person</b>	<b>Frequency</b>	<b>Percent</b>
Self	83	57.3
Friends	31	21.4
Neighbour	24	16.6
Relative	4	2.8
Husband	4	1.9
<b>Total</b>	<b>146</b>	<b>100%</b>

The study revealed that 57.3 percent of the participants gained membership through own initiative. It was also noted that friends introduced 21.4 percent of the participants, 16.6 percent by their neighbours, 2.8 percent by relatives and 1.9c

percent were introduced by their husbands. The participants introduced by friends were considered to be more socially networked than those who introduced themselves. In terms of ranking of social networking, those introduced by friends were ranked first, then neighbour second, followed by relative, husband and lastly those who introduced themselves. The results of this study that showed that most participants were introduced through their own initiative differs from that of Mahmudul and Rahman (2015) who established in their study that majority of the participants were introduced by their friends. This was after their friends benefitted from self-help group membership and thereafter introduced their friends. The study attributed these high levels of self-introduction to the women within the study area being ambitious and seeking financial independence on their own initiative.

#### 4.5.2 Relationship with other Members

In measuring the level of social networking of the participants, the study investigated the level of relationship of the participants with other members of the group. Good relationship is an indication of good social networking. Table 15 shows the results obtained.

**Table 15: Relationship with other Members**

<b>Relationship</b>	<b>Frequency</b>	<b>Percent</b>
Very Good	135	92.9
Somewhat Good	9	6.2
Very Poor	1	0.7
<b>Total</b>	<b>145</b>	<b>100.0</b>

The results reveal that 92.9 percent of the participants had a very good relationship with fellow members of their group while 6.2 percent of them had somewhat good relationship with the other members. However, one woman 0.7 percent had a very poor relationship with other members of the group. On average, the study reveals that the participants had strong social networks with other members of their group. For many years' women have had self-governed self-help groups that enable them bring their resources together as a way of empowering themselves and developing each other sustainably. Through their networks referred as *chama*, which means group, women form very strong system of network that hastens development. These results

are established to be consistent with those of Chisholm (2014) and Kasthuri (2014) who established that women participation in the self-help groups led to their financial empowerment and improvement of their social networking. This was attributed to the women in the self-help groups enabling the sharing of common interests during their periodic meetings. In this context, Chisholm (2014) noted that the women in self-help groups establish networks of people who share common interests.

### 4.5.3 Trusting other Members

The study further sought to establish the number of women the respondent can trust from the group members. This is an indicator of the level of social empowerment and the results are shown in Table 16.

**Table 16: Trusting other Members**

<b>Person</b>	<b>Frequency</b>	<b>Percent</b>
One	1	0.7
Two	8	5.6
Three	12	8.3
Four	9	6.3
More than four	114	79.2
<b>Total</b>	<b>144</b>	<b>100.0</b>

The study established that 0.7 percent of the participants could only trust one person from their group, 5 percent could trust two people, and 8.3 percent could trust three people while 6.3 percent could only trust four people. However, majority of the participants 79.2 percent could trust more than four members of their group. This implied that on average, majority of the participants were socially empowered and have high level of trust to each other. This is in agreement with Brody *et al.*, (2016) that women empowerment enhances their trust on other members in terms of group management. Handling of money meant for other group members also creates trust among the members on financial decision making and this creates a sense of solidarity ensuring individual respect from other group members, family and the community at large (Das & Bhowal, 2014). In addition, women experience an aspect of psychological self-confidence as they participate in self-help groups.

#### 4.5.4 Benefit of Social Networks

The study further sought to establish the benefits that the members have gained from their social networks. The question had multiple responses and the participants could select more than one answer hence the percentage total is greater than 100 and the frequency greater than the sample size .The findings are presented in Table 17.

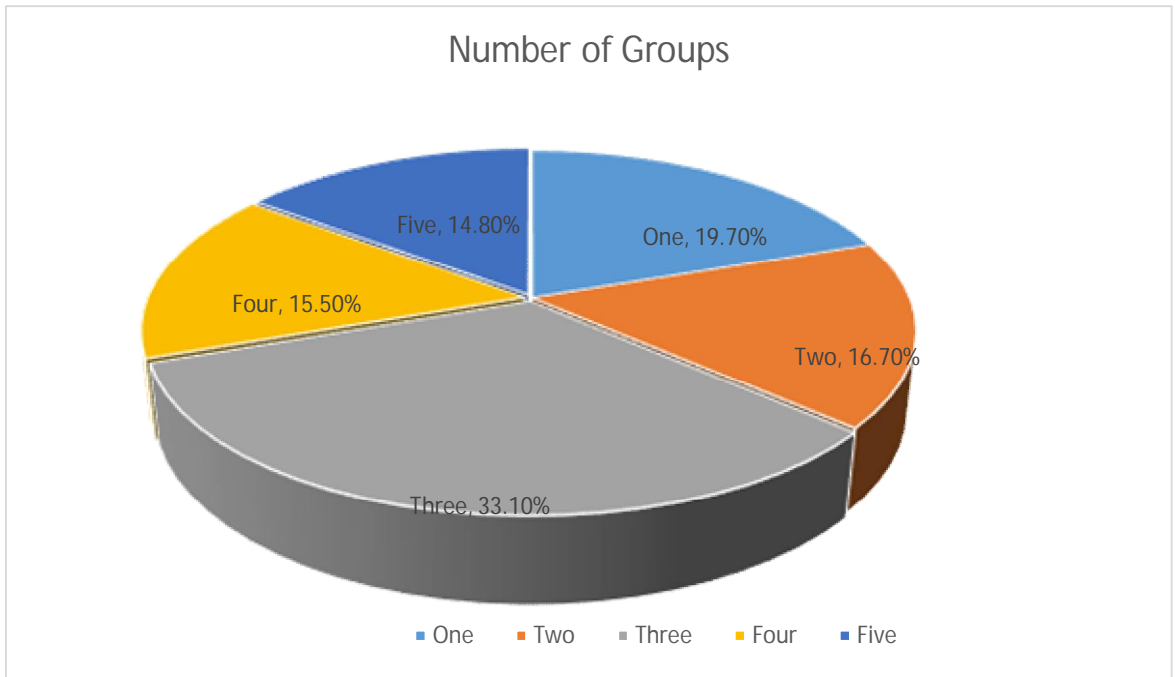
**Table 17: Various Benefits of Social Networks to Members**

<b>Benefit</b>	<b>Frequency</b>	<b>Percent</b>
Financial support	118	81.4
Training on capacity building	65	44.8
Material support	58	40.0
Information sharing	58	40.0
Moral support	40	27.6

The findings reveals that majority 81.4 percent of the participants were able to obtain financial support from their social networks and 44.8 percent got training from their social networks. It was also established that 40.0 percent of the participants got material support and an equivalent proportion 40.0 percent was able to share information in their social networks. The support was in kind. The study further revealed that through social networks, 27.6 percent of the participants were able to obtain moral support. World Bank (2014) assert that an empowered woman is of beneficial to themselves and their community. This empowerment is achieved through the participation in women groups. As women participate in self-help groups, they are empowered with technical and entrepreneurial skills through trainings. They interact and share their experiences (Das, 2012).

#### 4.5.5 Groups that Participants is Able to Work with

The study further sought to establish whether the number of groups a respondent works with is an indicator of the level of social empowerment. Figure 8 shows the findings with regard to this aspect of social empowerment.



**Figure 8: Number of Groups**

The study established that 19.7 percent of the participants they were able to work with one group while 16.9 percent indicated that they were able to work with two groups. The study established that 33.1 percent of the participants were able to work with three groups and 15.5 percent could work with four groups. This implied that majority of the participants were socially empowered for they were able to work with more than one women self-help group. This findings were consistent with the findings of Pillai (2017) who stated that most of the women are likely to be members of several self-help groups depending on their social network levels. The women who are socially active are members of various groups based on their activity levels in various social groups such as church, family and their localities.

#### **4.5.6 Hypothesis Testing**

The second hypothesis was that women’s participation in self-help groups had no statistically significant influence on their development of social network in Tigania West Sub-County. The null hypothesis was tested using simple linear regression. The data was converted to interval data to enable linear regression analysis through data transformation process. This was achieved through summing the responses of the

variables in order to turn them from ordinal based scales to continuous data in order to enable the regression analysis aspects.

**Table 18: Model Coefficients<sup>a</sup> for Social Networks**

Model		Unstandardized		Standardized	t	Sig.
		Coefficients		Coefficients		
		B	Std. Error	Beta		
1	(Constant)	54.896	7.466		7.353*	0.000
	Participation	0.380	0.147	0.757	2.586*	0.000

a. Dependent Variable: Social Networks

P<0.05\*

The results of the regression indicated that participation in women self-help groups led to an increase in level of social networks due to a positive beta coefficient of 0.380. The p-value less than 0.05 (significance level) indicates that participation in self-help groups has statistically significant influence on their social networks. This led to the rejection of the hypothesis stating that women's participation in self-help groups has no statistically significant influence on their development of social network in Tigania West Sub-County.

The significance of the results can be attributed to the importance of the social networks amongst the women in self-help groups. The results are similar to those of Chowdhury and Amin (2011) who established out that when women develop strong ties through socializing, they end up succeeding in business start-ups. Vasantha (2014) study further established that women participation in the self-help groups leads to the development of social networks through meetings, discussions and joint participation of activities.

#### **4.6 Influence of Women's Participation in Self-Help Groups on their Access to Credit Facilities**

The third objective of the study was to determine the influence of women's participation in self-help groups on their access to credit in Tigania West Sub-County. Credit Access was used as a measure of economic empowerment of women in self-help groups. In respect to this, the study sought to find out if the participants were



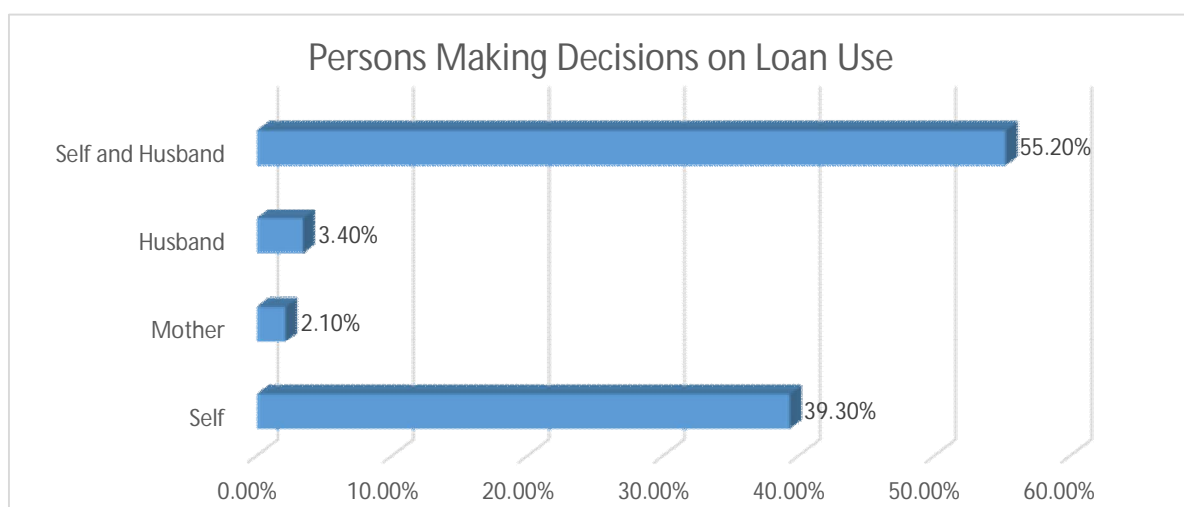
able to borrow loan, who makes decision on loan use, the role of the loan in their livelihood, number of loans awarded, highest amount of loan awarded and different types of loan securities attached.

#### 4.6.1 Access to Loan

The study sought to establish if the participants were able to obtain loans from their self-help women groups. The study established that almost all the members 99.3 % of the self-help group were able to obtain loans. Only one person 0.7 % indicated that she was not able to get a loan. Women access to credit has possible effects on the women social economic development which include promotion of women's rights such as right to borrow and use loan without interference. These findings are similar to those by Barkha, Sandhya and Swarnakar (2012) who noted that women participation in self-help groups assisted in credit access in various ways. This is achieved through involvement in table banking components within the self-help groups that allow them to access credit at low interest rates which members use to establish small and medium enterprises. The lowered interest rates on borrowed loan enable group members to repay back the loan with ease. The amount of credit one can access within a borrowing period influence the type and size of enterprise started and the level of individual member social economic empowerment.

#### 4.6.2 Decision Maker on Loan Use

The study also sought to find out who makes decision on loan use once the loan is obtained. Figure 9 shows the results.

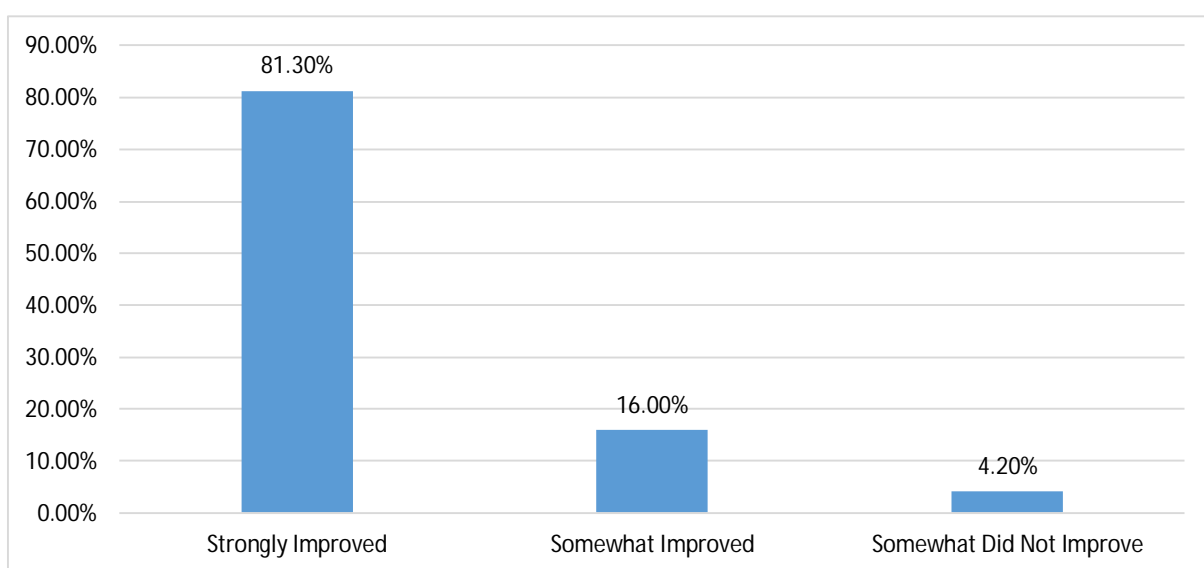


**Figure 9: Persons Making Decisions on Loan Use**

The study established that 39.3 percent of the applicants decided on their own on the usage of the obtained loan. 55.2 percent of the loan use was decided by both the respondent and the husband. It further revealed that 2.1 percent involve their mothers in decision making. This implied that the participants on average were able to decide on the loan use and therefore were fully accessible to the loan obtained. The results of this study are consistent with those of Kumari (2018) who indicated that various parties are often involved in respect to the decision making in uptake of loans products by the women. The involvement of the husband in decision making often occurs due to the patriarchal set up and cultural inclination amongst most families across the world.

#### 4.6.3 Improvement of Loan on Livelihood

The study sought to find out whether the loan obtained by the participants was able to improve their livelihood. Figure 10 shows these results.



**Figure 10: Improvement Levels on Women Livelihood after loan access**

The findings indicate that the livelihood of 81.3 percent of the participants strongly improved because of borrowed loans. On the same context, 16.0 percent of the participants indicated that their livelihood improved due to the loans obtained from the self-help women groups. However, the livelihood of 4.2 percent of the participants did not improve. Generally, the findings implied that there was improvement in the livelihood due to credit access through self-help groups. The findings of this study

were similar to those of Swain and Wallentin (2012), Vetrivel and Mohanasundari (2011) and Das (2012). Swain and Wallentin (2012) established that as women participate in self-help groups and engage themselves in economic activities, chances of accessing credit from financial institutions increase and lead to the both social and economic empowerment. These financial institutions offering credit to women help to monitor the groups and build their capacity so that they can responsibly control and make rational decision related to the loans acquired by group members. A microfinance targeting women self-help groups can create great impact to women and to their extended families.

#### **4.6.4 Number of Loan Applications**

The study sought to find out the number of times the participants applied for a loan in a period of one year and the results are presented in Table 19.

**Table 19: Number of Loan Applications**

<b>Number</b>	<b>Frequency</b>	<b>Percent</b>
One	47	32.6
Two	36	25.0
Three	42	29.2
More than Three Times	19	13.2
<b>Total</b>	<b>144</b>	<b>100.0</b>

The study established that 32.6 percent of the participants applied for loan once per year, 25.0 percent applied two times and 29.2 percent of them applied for a loan three times within a period of one year. The findings of this study on the frequency numbers of loan applications is consistent with the findings by Das (2012 that the more the loan applied for, the more the person has access to credit. This is because it implies that the person was able to borrow and complete making payments. This enabled them to be eligible for the subsequent loan applications. The higher the number of loan applications guaranteed higher the level of credit access.

#### **4.6.5 Highest Amount of Loan**

The participants were asked to indicate the highest amount of loan they ever obtained from their self-help group and whose findings are presented on Table 20. The study

established that majority (55.2 %) of the participants obtained less than Ksh. 9,000 as the highest amount of loan ever received from their self-help group. The study also established out that 18.6 percent of the participants obtained a loan of between Ksh. 10,000 to Ksh. 19,000. Only 2.8 percent of the participants obtained a loan as high as 50,000 and above. This indicates the borrowing power of majority is low among the women in Tigania West Sub-County.

**Table 20: Amount of Loan**

<b>Amount</b>	<b>Frequency</b>	<b>Percent</b>
9,000 and below	80	55.2
10,000-19,000	27	18.6
20,000-29,000	20	13.8
30,000-49,000	14	9.7
50,000 and Above	4	2.8
<b>Total</b>	<b>145</b>	<b>100.0</b>

This results are consistent with those of Padala (2011) in their study on effect of self-help groups in economic empowerment of rural women in Andhra Pradesh established that the amount of loan applied for within the self-help groups are often little in amounts but has significant influence on the social economic development of the women.

#### **4.6.6 Loan Security**

The study sought to establish the different types of security the members in self-help groups attach when borrowing credit. Table 21 shows the different items mentioned by the participants.

**Table 21: Items offered for Loan Security**

<b>Amount</b>	<b>Frequency</b>	<b>Percent</b>
Farm Animals	75	52.1
Shares	56	38.9
Guarantors	28	19.4
Household Items	11	7.6
Title Deeds	9	6.2
<b>Total</b>	<b>179</b>	<b>100%</b>

The study established that 52.1 percent of the participants cited they used farm animals as security for their loans they receive from their self-help groups while 38.9 percent of them used their shares in the group. The study further revealed that 19.4 percent of the participants used guarantors in obtaining loans. Though on low frequencies, 7.6 percent and 6.2 percent of the participants used household items and title deeds respectively. There were several items used as security to loans and therefore there was increased access to credit in the self-help women groups. The security provided for the loans were largely farm animals, which can be attributed to the economic activities of the participants where a majority were farmers. The farm animals could also be the item of value that can guarantee loans amongst the farmers. The results are consistent with the Manjunatha (2013) findings on the items that the women group members can provide for the security for the loans. The need for the security of the loan is important in ensuring that the loan is paid.

#### 4.6.7 Hypothesis Testing

The third hypothesis was that there is no statistically significant influence of women's participation in self-help groups on credit access. To establish the influence of women's participation in self-help groups on credit access the simple linear regression was used. The dependent variable had several antecedent variables that cumulatively measured it that were either nominal or ordinal in nature. The data was transformed using SPSS software in order to achieve the continuous data. This was undertaken through aggregating the responses provided in respect to the multiple response questions and averaging them on software. The continuous data was then used for the purposes of linear regression analysis.

**Table 22: Model Coefficients for Credit Access**

Model		Unstandardized		Standardized	t	Sig.
		Coefficients		Coefficients		
		B	Std. Error	Beta		
1	(Constant)	49.546	4.824		10.270*	0.000
	Participation	0.343	0.095	0.725	3.612*	0.000

Dependent Variable: Credit Access

P<0.05\*

The results indicated that women participation in self-help groups had influence on credit access of the women. This was attributed to the p value (0.000) which is less than 0.05. This led to the rejection of the null hypothesis. The results of this study are consistent with the available studies done by scholars such as Ngugi (2016), Khan and Rahman (2015), as well as Rogerson and Hewitt (2009) who linked women participation in Self-Help Groups on their access to credit. These scholars note that the women self help groups enable the members to leverage on their numbers, collective skills and social ties to access credit facilities from the collected group contribution or external financial service providers. Khan and Rahman (2015) noted that women in self help groups are able to co-guarantee each other and use small household items to guarantee their loan uptakes. The credit access is linked with woman participation due to the women need to economically develop. This need for economic development leads to the women to participate in groups where they are likely to access credit facilities.

#### **4.7 Influence of Women's Participation in Self-Help Groups on Their Income Change**

The fourth objective was to determine the influence of women's participation in self-help groups on their income in Tigania West Sub-County. A null hypothesis that women's participation in self-help groups has no statistically significant influence on their income in Tigania West Sub-County was examined.

##### **4.7.1 Individual Income Levels Before and After Joining the Self Help Groups**

Level of individual income was used as a measure of the level in which the respondent was economically empowered. The study focused on income before and after joining the group, reason for income change and expenditure of their income. The results are presented in Table 23, Figure 11 and Table 24.

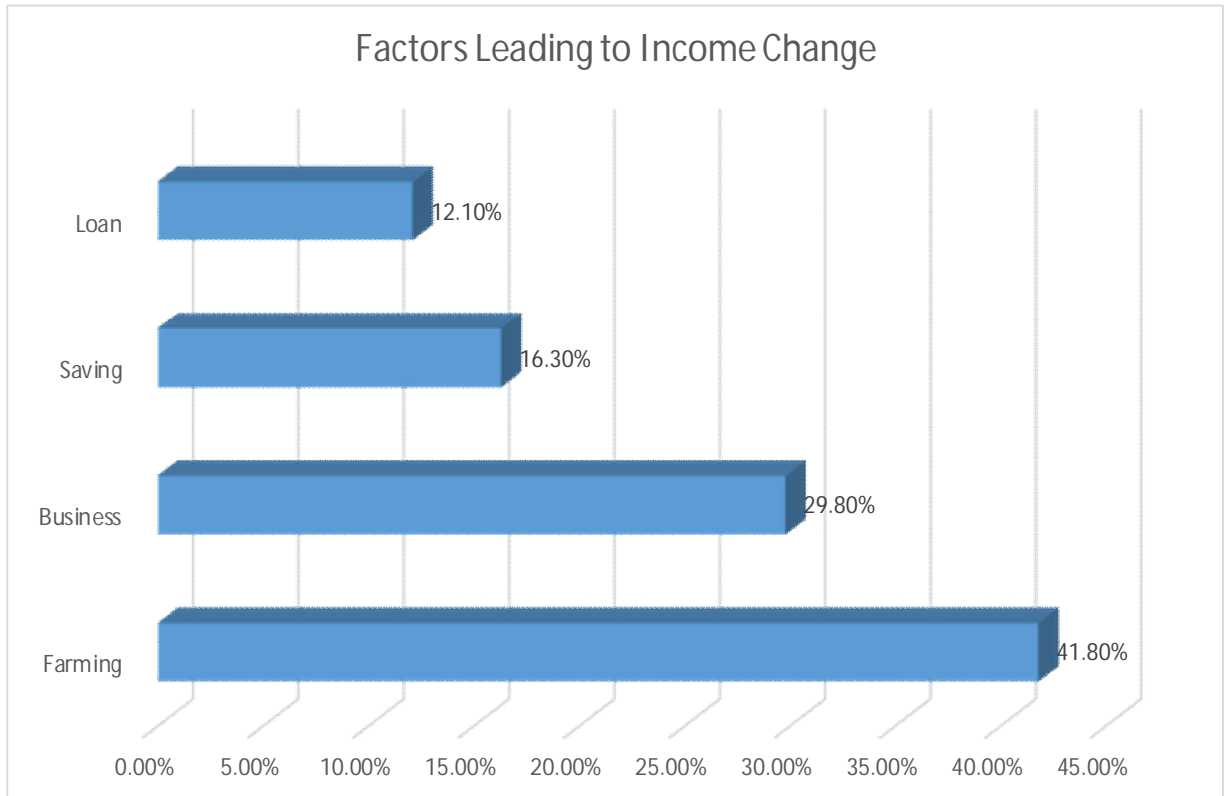
**Table 23: Comparative Levels of Individual Income levels before and after Joining Self Help Groups**

Amount	Before Joining		After Joining	
	Frequency	Percent	Frequency	Percent
Below 1000	70	48.6	8	5.6
1001-2000	31	21.5	21	14.6
2001-3000	21	14.6	36	25.0
3001-4000	7	4.9	19	13.2
4001-5000	8	5.6	15	10.4
Above 5000	7	4.9	45	31.3
<b>Total</b>	<b>144</b>	<b>100.0</b>	<b>144</b>	<b>100.0</b>

The study revealed that there was a large increase in the level of income after joining the women self-help group. For example, before joining the group, majority (48.6 percent) of the participants were earning below Ksh. 1000 per month. However, after joining the group, majority (31.3 percent) of the participants were earning above Ksh. 5000. Likewise, a small percentage of 4.9 percent was earning above Ksh. 5000 before joining the group. This percentage improved to 31.3 percent of participants who were earning above 5000 after joining the group. The study thus established that women benefitted from joining the self-help groups as their income improved in comparison to before they joined the group. This was attributable to the commercial activities that they undertook using the savings and the credit facilities that they obtained from the groups.

#### **4.7.2 Reason for Income Change**

The study sought to establish the reason behind the income change of the participants and the findings are presented in Figure 11.



**Figure 11: Factors Leading to Income Change**

The study revealed that majority 41.8 percent of the respondent’s attributed their change of income to farming, 29.8 percent to business, 16.3 percent to saving levels and the rest 12.1 percent attributed their increase in income to loans. This implied that farming was the major income earner of the women in self-help groups in Tigania West Sub-county. The participation in women groups helps the women increase on the platforms available for access to income opportunities and or the information on diverse aspects of income generating opportunities. As women participate in self-help groups in Tigania West Sub-County, local enterprises also benefit when the women make various commodity purchases with borrowed funds. These results are similar to those of Kumari (2018) who also indicated improvement in the income levels of the women members as a result of joining self-help groups. This was attributed to engagement in income generating activities as a group or utilizing the skills gathered from the group membership for their own personal income generation activities.



### 4.7.3 Expenditure of Income

The study further sought to establish various expenditures to which the earned income is channeled to. The findings are as shown on Table 24. It was established that majority (78.1 percent) of the participants used their income for education purposes and then followed by those who used it in farming, 70.5 percent. It was noted that 40.4 percent of the participants used their income for buying food while 34.9 percent used it for business purposes. The findings further reveal that 16.4 percent of the participants used their income in buying clothes, 13.7 percent in acquiring property and 12.3 percent for health needs. It therefore implies that women self-help groups in Tigania West Sub-County mostly help in achieving education and farming needs of family members.

**Table 24: Uses of Income for Women Group Members**

	Frequency	Percent
Education	114	78.1
Farming	103	70.5
Food	59	40.4
Business	51	34.9
Clothes	24	16.4
Acquire Property	20	13.7
Health	18	12.3

The results of this study are consistent with those of Khan and Rahman (2015) who studied women participation in economic and NGO activities in Bangladesh and Rogerson and Hewitt (2009) who studied international aid system among women across the globe. These studies established that women often use their income to support their children to enable better their lives in future. They also use their income to improve on their daily activities such as farming and food activities amongst other items.

### 4.7.4 Self-Help Group Enabling One To Improve Financial Status

The study sought to find out how the participants' membership in self-help groups influenced their financial status. Their response was as follows: By borrowing loans from their groups the women's small businesses were improved hence high income being earned by the women participating in self-help groups. It was established that

participation in self-help group enabled women cater for their health services by paying money to National Health Insurance Fund (NHIF). This enabled them save money that could cater for hospital bills expenses. As members of self-help groups borrowed money enabled them buy certified seeds and this boosted their farms produce, and in return good income was realized.

Some group members were engaged in tents and chairs renting business which they had purchased from borrowed loan and this improved their financial status. Self-help groups loaning helped women from Tigania West Sub-County improve their businesses and farming thus enabling women borrow much more loan to do investment in other businesses such as constructing rental houses which improve their monthly earnings. Buying of livestock was investments that women in self-help groups ventured into that enhanced their financial gain as they reduced on household expenditure through sale of milk and other products such as manure. At household level women dependency on men had declined due to their participation in self-help groups since they could get money to cater for their very basic needs. Through self-help groups women acquire skills on financial management that enabled them to learn how to invest and manage finances wisely. Women in Tigania West Sub-County were practicing poultry business and this had improved their individual income thus enhancing their financial status.

#### **4.7.5 Hypothesis Testing**

The fourth objective of the study was examination of the influence of women's participation in self-help groups on the income of the women. The influence of the women's participation in self-help groups on income levels were examined using simple linear regression. The dependent variable had several antecedent variables that cumulatively measured it that were either nominal or ordinal in nature. The dependent variable was therefore measured in a latent (indirect) manner through use of several antecedent variables that had various levels of measurements. In respect to the ordinal data, the response options were already ranked from 1 to a given maximum number based on the response options available. The nominal data was converted to ordinal data through noting the number of responses picked in a multiple response questions to denote rank and hence convert it to ordinal data. The ordinal data response options from 1 to a given number were then summated up and averaged in order to yield a

composite variable of the dependent variable. This composite variable is continuous in nature thus enabling simple linear regression analysis.

**Table 25: Model Coefficients for Income**

Model		Unstandardized		Standardized	t	Sig.
		Coefficients		Coefficients		
		B	Std. Error	Beta		
1	(Constant)	58.729	6.589		8.914*	0.000
	Participation	0.313	0.109	0.719	2.873*	0.000

a. Dependent Variable: Income p<0.05

The results were that women’s participation in self-help groups influenced income levels of the women. The p-value less than 0.05 (significance level) indicates that participation in self-help groups has statistically significant influence on their income. This led to the rejection of the null hypothesis stating that Women’s participation in self-help groups has no statistically significant influence on their change in income change. The results are similar to those of Kumari (2018) who also documented the significant influence of the participation in the women self-help groups on income levels.

## **CHAPTER FIVE**

### **SUMMARY, CONCLUSIONS AND RECOMMENDATIONS**

#### **5.1 Introduction**

This chapter presents the summary of the major findings of the study as well as the study conclusions. Based on the study conclusions, the chapter presents recommendations for both policymaking and for further studies.

#### **5.2 Summary of the Findings**

The researcher had distributed 150 questionnaires of which 146 questionnaires were returned giving a response rate of 97 percent. The study established that majority of women were aged between 40-49 years (28.8%) followed by those aged between 50-59 years at a frequency of 23.3 percent. The study established that 80.3 percent of the participants were married while the rest at 19.7% were widowed, single, divorced, and separated. The participants who were single were 4.1 percent of the total participants while 2.0 percent and 0.7 percent of the participants were divorced and separated respectively. A majority of the participants had primary level education at 63.3%. This had the effect of making these women be reliant on the blue collar work and hence more likely to be in groups. The study revealed majority of the participants were farmers 71.4 percent while 21.1 percent of them were business women. The study further revealed that 4.8 percent of the women who participated in the study were housewives and the rest, 2.7 percent were in salaried employment.

The study used several indicators to measure the level of participation of women in self-help groups in Tigania West Sub-county. The study noted that a majority of the participants of up to a cumulative percentage of 84.1 percent contributed less than four hundred shillings. This is because of the low levels of disposable income given the economic activities that the participants were engaged in with a majority being farmers and a substantial number being housekeepers.

The study revealed that majority 75.2 percent of the participants were members of their current self-help group for a period of more than four years while 10.3 percent of them were members of their current group for a period of four years. The study established that loaning was the most cited activity by various groups at a frequency

of 84.1 percent. The majority of the participants whose means of income is non-salaried sector join groups with a view of incrementally saving money and then at some point take up a loan to offset financially demanding commitments that they would have otherwise been incapable of undertaking. Majority of the self-help group engage themselves with lending activities.

The study established out that majority of the participants were in need of social networking in joining their self-help group. Ranked second was need to access credit by women. The third reason that was cited for joining a self-help group was need to get a source of income and lastly self-confidence. The high number of participants clearing the loans within one year was attributed to the relatively low loan amounts advanced to the individual women members. Loan taken by women is based on timeliness towards a season in a year. The study revealed that the high percentage (84.2 %) of participants who were contributing below 400 shillings would equally qualify for small loan amounts since they were also making some contribution.

The first objective of the study was to determine the influence of women's participation in self-help groups on their self-confidence in Tigania West Sub-County. The study revealed that 93.8 percent of the women in self-help group in Tigania West Sub-County strongly improved their level of self-trust as result of being a member of the group. The participation in groups could lead in self-trust in many ways. The group members through socialization, undertaking of trainings and diverse projects leads to process of social learning. This has the effect of improving the self-trust of the members in undertaking some of the tasks that the groups have. This explains on why a large portion of 93.8 percent of the participants indicated that there was improvement in self-trust levels because of group participation.

The study established out that 73.3% of the participants had other responsibilities in church affairs, 45.7 % of them in community affairs, 20.0 % in school affairs and 2.9% had other responsibilities in institutions. With regard to self-confidence, the study revealed that majority of the participants had high level of self-confidence for they were involved in other responsibilities outside the group. The study results revealed that a majority of the participants had other responsibilities in church as compared to community, school and other institutions. The presence of other

responsibilities is critical to the self-confidence of the participants through enabling them to be socially exposed and to be in an interactive environment with other members of the community. The results indicated that participation in the women self-help groups had an influence on the self-confidence of the women. This was due to a positive beta coefficient of 0.252 with a p value of 0.000. The null hypothesis that women's participation in self-help groups didn't have significant influence on self-confidence was rejected.

The second objective of the study was to determine the influence of women's participation in self-help groups on their social network in Tigania West Sub-County. The study sought to measure the level of social networking as a measure of social empowerment of women. The study revealed that 57.3 percent of the participants stated that they gained membership through self-introduction. Others in order of influence included friends, neighbor, relatives and husbands. The participants introduced by friends were seen to be strongly networked than those joining through self-initiative. The study established that 92.9 percent of the participants had a very good relationship with fellow members of their group while 6.2 percent of them had somewhat good relationship with the other members. The study revealed majority of the participants were able to obtain financial support from their social networks. The study also established that 33.1 percent of the participants were of the opinion that they could work with three groups and 15.5 percent could work with four groups. It was established 14.8 percent of the participants were able to work with five groups. This implied that majority of the participants were socially empowered for they were able to work with more than one women self-help group. The results of the regression indicated that participation in women self-help groups led to an increase in level of social networks due to a positive beta coefficient of 0.380. The p-value less than 0.05 (significance level) indicates that participation in self-help groups has statistically significant influence on their social networks. This led to the rejection of the hypothesis stating that women's participation in self-help groups has no statistically significant influence on their development of social network in Tigania West Sub-County.

The third objective of the study was the determination of the influence of women's participation in self-help groups on their access to credit in Tigania West Sub-County.

The study established almost all the members 99.3 percent of the self-help group were able to obtain loans. Only one person 0.7 percent was not able to obtain loan from the self-help group. The study revealed that the livelihood of 81.3 percent of the participants strongly improved because of borrowed loans. On the same context, 16.0 percent of the participants indicated that to some extent their livelihood improved due to the loans obtained from the self-help women groups. The study established that 32.6 percent of the participants applied for loan one time per year, 25.0 percent applied two times and 29.2 percent of them applied for a loan three times within a period of one year. It was established 13.2 percent of the participants applied for a loan more than three times in a year. The more the loan applied for, the more the person has access to credit. This is because it implies that the person was able to borrow and complete making payments. This enabled them to be eligible for the subsequent loan applications. Thus the higher the number of loan of applications guarantees a higher level of credit access. The study established that majority (55.2 percent) of the participants obtained less than Ksh. 9,000 as their highest amount of loan ever received from their self-help group. The results indicated that women participation in self-help groups had influence on credit access of the women. This was attributed to the p value (0.000) which is less than 0.05. This led to the rejection of the null hypothesis.

The fourth objective was the determination of the influence of women's participation in self-help groups on their income in Tigania West Sub-County. The study revealed that there was increased income after joining the women self-help group. Majority of the respondent's attributed their change of income to farming. This implied that farming was the major income earner of the women in self-help groups in Tigania West Sub-county. It was established that majority 78.1 percent of the participants used their income for education purposes followed at 70.5 percent. The results were that women's participation in self-help groups influenced income levels of the women. The p-value less than 0.05 (significance level) indicates that participation in self-help groups has statistically significant influence on their income. This led to the rejection of the null hypothesis stating that Women's participation in self-help groups has no statistically significant influence on their change in income change.

### **5.3 Conclusions**

The following conclusions were made from the findings of the study:

(i) Participation in self-help groups helps in improving on the self-confidence of the self-help group members in Tigania West Sub-County. This is attributable to the women members of the self-help groups socializing and undertaking various activities jointly hence improving on the self-confidence.

(ii) Participation in self-help groups has an influence on the social network of the group members due to interaction while undertaking group activities. This enhances their bonding and consequently social networking.

(iii) Participation in self-help groups' activities led to credit access as the members get saving opportunities and thereafter credit facilities based on their saving levels. The participation in the self-help groups led to the access to credit facilities through loans granted by the group to the individual group members.

(iv) Participation has positive influence on level of income among women in Tigania West Sub-County. This can be attributed to the women undertaking various economic activities within and outside the self-help groups which enhance their income levels.

### **5.4 Recommendations For Policy and Practice**

Based on the study conclusions, the following recommendations were given for policy:

- i. The participation in women self-help groups can be improved through sensitization and empowerment in agricultural activities. This is due to a majority of women engaging themselves in farming activities. This calls for County government in Tigania West Sub-County to take an upper hand in having more extension officers who can spearhead the farming activities in agribusiness sector.
- ii. The capacity for the women in the self-help group should be enhanced for decision making on the financial management and entrepreneurship aspects. The research identified these skills to be vital on social economic



empowerment of women in Tigania West Sub-County. This can be done by County government through the social services department and Non-Governmental Agencies Organizations.

The following recommendations for practice were made:

- i. The women groups should diversify their sources of income to ensure that they are not over dependent on agricultural activities.
- ii. Older women to encourage younger women to join the self-help groups in order to benefit from such an group interactions and activities.

### **5.5 Suggestions for Further Research**

The study suggests that the following themes for further studies:

- i. Examination on why young women are reluctant to join self-help groups as compared to elderly women in Tigania West Sub-County.

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## APPENDICES

### Appendix A: Questionnaire For Women In Self-Help Groups

My name is Peter Maina studying for a Degree of Master of Science in Community Studies and Extension at Egerton University. This study is part of the requirement for completion of my degree. The information you will give will be used for academic purposes and will inform on socio-economic empowerment of women in self-help groups. Please answer all the questions to the best of your knowledge in the spaces provided. There are instructions to guide you. All the information you provide will be treated with utmost confidentiality. You are not required to write your name on the questionnaire.

Date: -----

Questionnaire No.: -----

Administration area information:

County: ----- Sub-County: ----- Ward: -----

Group Name: -----

Instruction: Tick [  ] appropriately or write your opinion where necessary.

#### SECTION A

##### Participants Personal Information

1. What is your age bracket?

Below 20 [  ]                      30-39 [  ]                      50-59 [  ]  
20-29 [  ]                      40-49 [  ]                      Above 60 [  ]

2. What is your marital status?

Married [  ]                      Single [  ]                      Divorced [  ]                      Separated [  ]

3. What is the highest level of education you have attained?

None [  ]                      Primary [  ]                      College [  ]  
Adult Education [  ]                      Secondary [  ]                      University [  ]

4. What is your daily work?

Farmer [  ]                      Business [  ]  
Salaried employment [  ]                      House wife [  ]

#### SECTION B

##### Participants' Participation in Self-help Groups

5. How many times do you attend group meetings in a month?

1. One [ ]                      2. Two [ ]                      3. Three [ ]                      4. Four [ ]

6. How much do you contribute per meeting (KES)?

- 1-200 [ ]                      401-600 [ ]                      801-1000 [ ]  
201-400 [ ]                      601-800 [ ]                      Above 1000 [ ]

7. For how long have you been in your self-help group?

1. Less than one year [ ]    2. One year [ ]                      3. Two years [ ]  
4. Three years [ ]                      5. Four years [ ]                      6. Above four years [ ]

8. What are your group activities?

1. Loaning [ ]                      2. Buying of utensils [ ]    3. Farming [ ]  
4. Improving shelter [ ]    5. Paying school fees [ ]    6. Others (specify) .....

9. What was your main reason of you joining the self-help group?

1. Self confidence [ ]                      2. Social Networks [ ]                      3. The income [ ]  
4. Credit access [ ]                      5. None of these [ ]

10. What role do you have in your group?

1. Chairperson [ ]    2. Secretary [ ]                      3. Treasurer [ ]                      4. Member [ ]  
5. Disciplinarian [ ]

11. If you have ever borrowed a loan how long did it take you to clear?

1. Less than one year [ ]    2. One year [ ]                      3. Two years [ ]  
4. Three years [ ]                      5. Four years [ ]                      6. Above four years [ ]

12. In what ways has your participation in self-help group enhanced your group work skills?

.....  
.....

## SECTION C

### Self Confidence and participation in self-help groups

13. To what extent, do you feel satisfied as a member of your group?

1. Very Satisfied [ ]                      2. Satisfied [ ]                      3. Neutral/No option [ ]  
4. Unsatisfied [ ]                      5. Very unsatisfied [ ]

14. How do you rate your level of decision making as a self-help group member?

1. Very strong [ ]                      4. Poor [ ]                      2. Somewhat strong [ ]

5. Very poor [ ] 3. Neutral/ No option [ ]

**15. Being a member of a self-help group, has your self-trust improved?**

- 1. Strongly improved [ ] 2. Somewhat improved [ ]
- 3. Neutral/ No option [ ] 4. Somehow did not improve [ ]
- 5. Strongly did not improve [ ]

**16. In which other area outside the group do you have responsibilities?**

- Church [ ] Community [ ] Others (specify) [ ]
- School [ ] Institution [ ]

**17. How do you feel about your self-confidence in relation to participating in self-help group?**

.....  
.....

**SECTION D**

**Social Networks and participation in self-help groups**

**18. Who introduced you to your self-help group?**

- 1. Neighbor [ ] 2. Self [ ] 3. Relative [ ]
- 4. Friends [ ] 5. Urge from husband [ ]

**19. How do you rate your relationship with other members of your group?**

- 1. Very good [ ] 2. Somewhat good [ ] 3. Neutral/ No option [ ] 4. Somewhat poor [ ]
- 5. Very poor [ ]

**20. What activities if any do you collaborate with other self help groups that your are not a member to?**

.....  
.....

**SECTION E**

**Credit Access and participation in self-help groups**

**21. Has your participation in your self-help group enabled you to borrow loan from the group?**

- 1. Yes [ ] 2. No [ ]

**22.** After borrowing loan who decides on how it was used?

1. Self [ ] 2. Mother [ ] 3. Father [ ] 4. Husband [ ] 5. Group Leaders [ ]

**23.** Having borrowed loans from your self-help group, how much has your livelihood improved?

1. Strongly improved [ ] 2. Somewhat improved [ ] 3. Neutral/ No option [ ]

4. Somewhat not improved [ ] 5. Strongly not improved [ ]

**24.** How many times per year do you apply for a loan from your group?

Never [ ] Twice [ ] Others specify

Once [ ] Thrice [ ] .....

**25.** Which is the highest amount of loan you have ever borrowed from the group in (KSH)?

Below 9,000 [ ] 20-29,000 [ ] Above 50,000 [ ]

10-19,000 [ ] 30-49,000 [ ]

**26.** What do you use as security when borrowing credit from your group?

Farm animals [ ] Title deeds [ ] Shares [ ]

Household items [ ] Vehicle logbook [ ] Guarantors [ ]

## **SECTION F**

### **Level of Individual Income and participation in self-help groups**

**27.** What was your average income per month before you joined the group in KES?

Below 1000 [ ] 2001-3000 [ ] 4001-5000 [ ]

1001-2000 [ ] 3001-4000 [ ] Above 5000 [ ]

**28.** What is your income per month in KES after joining the group?

Below 1000 [ ] 2001-3000 [ ] 4001-5000 [ ]

1001-2000 [ ] 3001-4000 [ ] Above 5000 [ ]

**29.** What do you associate your income change to?

1. Business [ ] 2. Loan [ ] 3. Farming [ ] 4. Saving [ ] 5. Others (specify).....

**30.** Where does much of your earning as a member of a self-help group go to?

Education [ ] Health [ ] Acquire property [ ]

Farming [ ] Food [ ]

Business [ ] Clothes [ ]

Others (specify) .....

**31.** How has your membership in a self-help group enabled you to improve your financial status?

.....  
.....

I appreciate your time and participation in answering all the questions.

God bless you.

PETER MAINA



## Appendix C: Authorization Letter From County Commissioner



**THE PRESIDENCY  
MINISTRY OF INTERIOR AND COORDINATION OF NATIONAL  
GOVERNMENT**

Telegrams:  
Telephone:  
Email: [ccmeru@yahoo.com](mailto:ccmeru@yahoo.com)  
Fax:

COUNTY COMMISSIONER  
MERU COUNTY  
P.O. BOX 703-60200  
MERU.

When replying please quote  
Ref: ED.12/VOL.III/69  
And Date

13<sup>th</sup> November 2018


**TO WHOM IT MAY CONCERN**

**RE: RESEARCH AUTHORIZATION – Peter Maina**

This is to inform you that **Peter Maina** of Egerton University – Njoro, has reported to this office as directed by the Commission for Science, Technology and Innovation and will be carrying out Research on **“Influence of participation in self-help groups on the socio-economic empowerment of women in Tigania West Sub-County, Meru County, Kenya.”**

Since authority has been granted by the said Commission, and the above named student has reported to this office, he can embark on his research project for a period ending **1<sup>st</sup> November, 2019.**

Kindly accord him any necessary assistance he may require.

  
**W K KATONON**  
**FOR: COUNTY COMMISSIONER**  
**MERU**

COUNTY COMMISSIONER  
MERU COUNTY  
P. O. Box 703 -60200, MERU



**Appendix D: Approval Letter From County Director Of Education**



REPUBLIC OF KENYA  
MINISTRY OF EDUCATION  
*State Department of Early Learning and Basic Education*

Telegrams: "ELIMU" Meru  
EMAIL: [cdemerucounty@gmail.com](mailto:cdemerucounty@gmail.com)  
When Replying please quote

County Director Of Education  
Meru County  
P.O. Box 61  
MERU

Ref: MRU/C/EDU/11/1/221

13<sup>th</sup> November, 2018

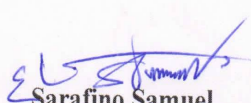
TO WHOM IT MAY CONCERN

RE: RESEARCH AUTHORIZATION – PETER MAINA

Reference is made to letter Ref: NACOSTI/P/18/87286/26668 dated 3<sup>rd</sup> November, 2018,

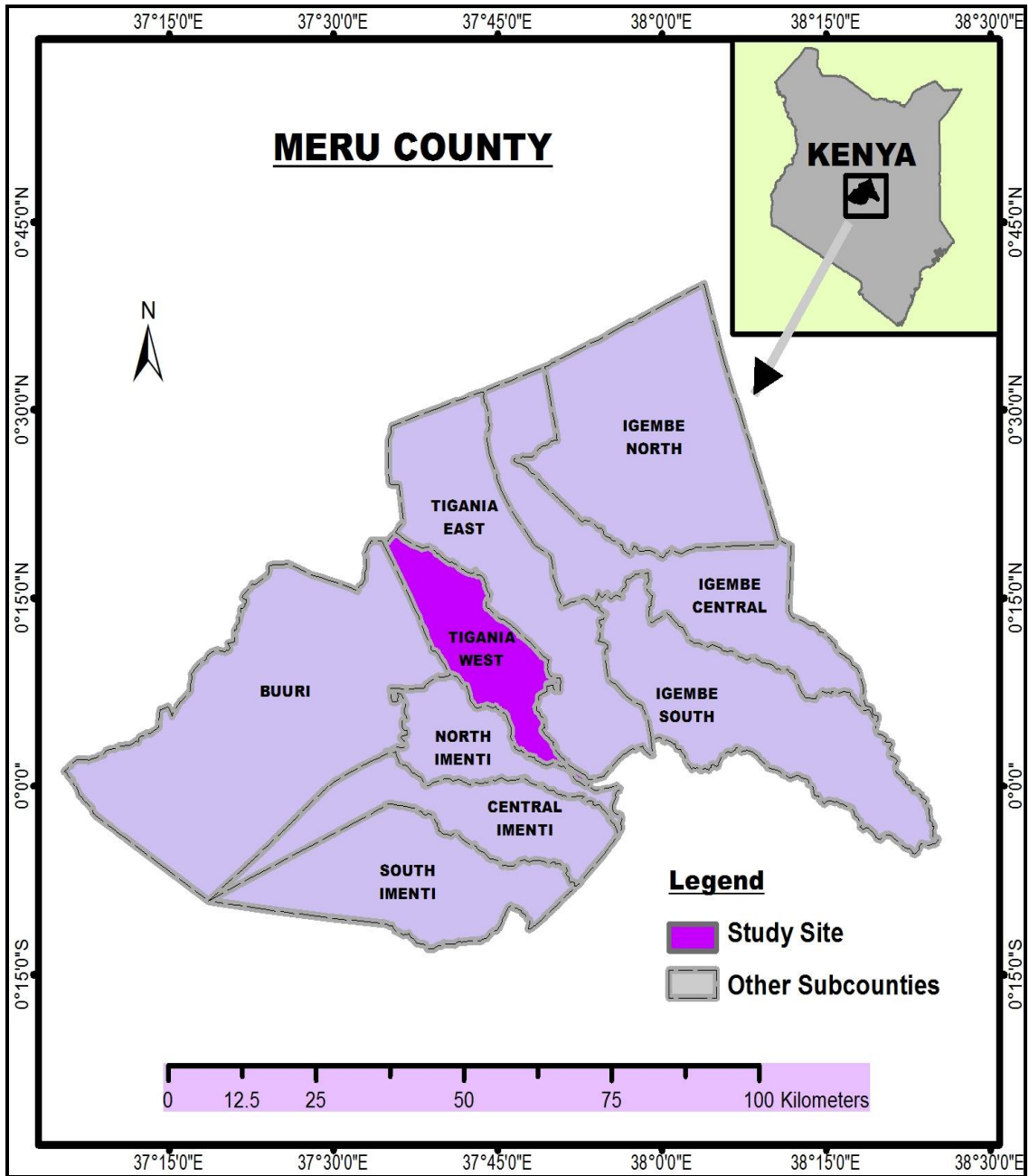
Authority is hereby granted to **Peter Maina** to carry out research on "*Influence of participation in self-help groups on the socio-economic empowerment of women in Tigania West Sub County*", Meru County for the period ending 1<sup>st</sup> November, 2019.

Kindly accord him the necessary assistance.

  
Sarafino Samuel  
For: County Director of Education  
MERU

COUNTY DIRECTOR OF EDUCATION  
MERU COUNTY  
P. O. Box 61-60200  
TEL: 064-32372 MERU

### Appendix E: Tigania West Sub-County Map



Source: Geography Department, Egerton University.

## Appendix F: Journal Article Extract

*IOSR Journal Of Humanities And Social Science (IOSR-JHSS)*  
*Volume 24, Issue 8, Ser. 10 (August. 2019) 69-77*  
*e-ISSN: 2279-0837, p-ISSN: 2279-0845.*  
*www.iosrjournals.org*

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### **Influence of Participation in Self-Help Groups on Self Confidence of Women in Tigania West Sub-County, Meru County, Kenya**

Peter Maina,<sup>1</sup> Dr Catherine N. Munyua,<sup>2</sup> & Dr Agnes Nkurumwa<sup>3</sup>

<sup>1</sup>*Masters' Student, Egerton University, P.o Box 536-20115, Njoro, Kenya.*

<sup>2&3</sup>*Lecturers, Egerton University P.o.Box 536- 20115, Njoro, Kenya.*

*Corresponding Author: Peter Maina*

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**Abstract:** Women's participation in self-help groups' activities is mostly geared towards their empowerment. The world today takes issues on women empowerment to enhance international development and poverty reduction. In Tigania West Sub-county there was insufficient well documented information that could be used to enhance support for the self-help groups by development agencies. The purpose of this study was to establish the influence of participation in self-help groups on self-confidence. The study was guided by the family systems theory. Target population was all women in self-help groups in Tigania West Sub-County and accessible population was 3610 women from 25 registered self-help groups. The sample size of the study was 150 respondents. The reliability was estimated through a test –retest method. The threshold of 0.7 was used to check to establish the reliability of the study. In this context, the achieved coefficient of stability for the test-retest reliability test achieved was, 0.82 for self-confidence. Data was analyzed using Statistical Package for Social Sciences (SPSS) version 24 computer programme. The study established that women's participation in self-help groups had statistically significant influence on their self-confidence at  $p < 0.05$  significance level. The study concluded that participation in self-help groups helped in improving on the confidence of the group members in Tigania West Sub-County.

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## Appendix G: SPSS Extracts

### Age

	Frequency	Percent	Valid Percent	Cumulative Percent
[20-29] years	8	5.5	5.5	5.5
[30-39] years	33	22.6	22.6	28.1
[40-49] years	42	28.8	28.8	56.8
[50-59] years	34	23.3	23.3	80.1
60 years and Above	29	19.9	19.9	100.0
Total	146	100.0	100.0	

### Marital Status

	Frequency	Percent	Valid Percent	Cumulative Percent
Married	117	80.3	80.3	80.3
Divorced	3	2.0	2.0	82.3
Widowed	19	12.9	12.9	95.2
Single	6	4.1	4.1	99.3
Separated	1	.7	.7	100.0
Total	146	100.0	100.0	

### Highest Education Level

	Frequency	Percent	Valid Percent	Cumulative Percent
None	14	9.5	9.5	9.5
Primary	93	64.0	64.0	73.5
Collage	3	2.0	2.0	75.5
Adult Education	3	2.0	2.0	77.5
Secondary	30	20.4	20.4	97.9
University	3	2.1	2.1	100.0
Total	147	100.0	100.0	

**Daily Work**

	Frequency	Percent	Valid Percent	Cumulative Percent
Farmer	104	71.4	71.4	71.4
Business	31	21.1	21.1	92.5
Valid Salaried Employment	4	2.7	2.7	95.2
House Wife	7	4.8	4.8	100.0
Total	146	100.0	100.0	

**Attendig meetings in month**

	Frequency	Percent	Valid Percent	Cumulative Percent
One	1	.7	.7	.7
Valid Two	5	3.4	3.5	4.2
Four	137	93.2	95.8	100.0
Total	143	97.3	100.0	
Missing System	4	2.7		
Total	147	100.0		

**Contribution**

	Frequency	Percent	Valid Percent	Cumulative Percent
[1-200]	79	54.1	54.1	54.1
[201-400]	44	30.1	30.1	84.2
[401-600]	12	8.2	8.2	92.5
Valid [601-800]	5	3.4	3.4	95.9
[801-1000]	2	1.4	1.4	97.3
Above 1000	4	2.7	2.7	100.0
Total	146	99.3	100.0	

**Period**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	One year	6	4.1	4.1	4.1
	Two years	8	5.5	5.5	9.7
	Three years	7	4.8	4.8	14.5
	Four years	15	10.3	10.3	24.8
	Above four years	110	75.2	75.2	100.0
	Total	146	98.6	100.0	

**Loaning**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	24	16.4	16.4	16.4
	Yes	122	83.6	83.6	100.0
	Total	146	100.0	100.0	

**Utensils**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	55	37.7	37.7	37.7
	Yes	91	62.3	62.3	100.0
	Total	146	100.0	100.0	

**Farming**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	102	69.9	69.9	69.9
	Yes	44	30.1	30.1	100.0
	Total	146	100.0	100.0	

**Improving Shelter**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	125	85.6	85.6	85.6
	Yes	21	14.4	14.4	100.0
	Total	146	100.0	100.0	

**School fees**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	117	79.6	80.1	80.1
	Yes	29	19.7	19.9	100.0
	Total	146	99.3	100.0	
Missing	System	1	.7		
Total		147	100.0		

**Self confidence**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	118	80.3	81.9	81.9
	Yes	26	17.7	18.1	100.0
	Total	144	98.0	100.0	
Missing	System	3	2.0		
Total		147	100.0		

**Social network**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	54	36.1	36.1	36.1
	Yes	92	63.9	63.9	100.0
	Total	146	100.0	100.0	

**Income**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid No	99	68.8	68.8	68.8
Valid Yes	45	31.3	31.3	100.0
Total	146	100.0	100.0	

**Credit Access**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid No	88	61.1	61.1	61.1
Valid Yes	56	38.9	38.9	100.0
Total	144	100.0	100.0	

**Role**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Member	88	60.3	60.3	60.3
Valid Disciplinarian	8	5.5	5.5	65.8
Valid Treasurer	14	9.6	9.6	75.3
Valid Secretary	19	13.0	13.0	88.4
Valid Chairperson	17	11.6	11.6	100.0
Total	146	100.0	100.0	

**Duration of clearing loan**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Less than one year	103	70.5	70.5	70.5
Valid One year	40	27.4	27.4	97.9
Valid Two years	3	2.1	2.1	100.0
Total	146	100.0	100.0	



**Satisfaction**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Satisfied	26	17.7	17.8	17.8
	Very Satisfied	120	81.6	82.2	100.0
	Total	146	99.3	100.0	

**Self-Trust**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly did not Improve	1	.7	.7	.7
	Somewhat Improved	8	5.4	5.5	6.2
	Strongly Improved	137	93.2	93.8	100.0
	Total	146	99.3	100.0	
Missing	System	1	.7		
Total		147	100.0		

**Introduction to the group**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Self	83	57.3	57.3	57.3
	Friends	31	21.4	21.4	78.7
	Neighbour	24	16.6	16.6	95.3
	Relative	4	2.8	2.8	98.1
	Husband	4	1.9	1.9	100.0
	Total	146	100.0	100.0	

**Relationship with other members**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very Good	135	92.9	92.9	92.9
	Somewhat Good	9	6.2	6.2	99.1
	Very Poor	1	0.7	0.7	99.8
	Total	145	98.6	100.0	

**Number of women one can trust**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	One	1	.7	.7	.7
	Two	8	5.4	5.6	6.3
	Three	12	8.2	8.3	14.6
	Four	9	6.1	6.3	20.8
	More than four	114	77.6	79.2	100.0
	Total	144	98.0	100.0	

**Training**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	80	54.4	55.2	55.2
	Yes	65	44.2	44.8	100.0
	Total	145	98.6	100.0	
Missing	System	2	1.4		
Total		147	100.0		

**Information sharing**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	87	59.2	60.0	60.0
	Yes	58	39.5	40.0	100.0
	Total	145	98.6	100.0	
Missing	System	2	1.4		
Total		147	100.0		

**Financial sharing**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	27	18.4	18.6	18.6
	Yes	118	80.3	81.4	100.0
	Total	145	98.6	100.0	

**Moral support**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid No	105	71.4	72.4	72.4
Valid Yes	40	27.2	27.6	100.0
Total	145	98.6	100.0	

**Material support**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid No	87	59.2	60.0	60.0
Valid Yes	58	39.5	40.0	100.0
Total	145	98.6	100.0	

**Groups one is able to work with**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid One	28	19.0	19.7	19.7
Valid Two	24	16.3	16.9	36.6
Valid Three	47	32.0	33.1	69.7
Valid Four	22	15.0	15.5	85.2
Valid Five	21	14.3	14.8	100.0
Total	142	96.6	100.0	

**Decision maker on loan use**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Mother	3	2.0	2.1	2.1
Valid Husband	5	3.4	3.4	5.5
Valid Self and Husband	80	54.4	55.2	60.7
Valid Self	57	38.8	39.3	100.0
Total	145	98.6	100.0	

**Number of loan applications in a year**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid One	47	32.0	32.6	32.6
Two	36	24.5	25.0	57.6
Three	42	28.6	29.2	86.8
More than three times	19	12.9	13.2	100.0
Total	144	98.0	100.0	

**Highest amount borrowed**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Below 9,000	80	54.4	55.2	55.2
[10,000-19,000]	27	18.4	18.6	73.8
[20,000-29,000]	20	13.6	13.8	87.6
[30,000-49,000]	14	9.5	9.7	97.2
50,000 and Above	4	2.7	2.8	100.0
Total	145	98.6	100.0	

**Farm animals**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid No	69	46.9	47.9	47.9
Yes	75	51.0	52.1	100.0
Total	144	98.0	100.0	
Missing System	3	2.0		
Total	147	100.0		

**Title deeds**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid No	135	91.8	93.8	93.8
Yes	9	6.1	6.3	100.0
Total	144	98.0	100.0	
Missing System	3	2.0		
Total	147	100.0		

**Shares**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	88	59.9	61.1	61.1
	Yes	56	38.1	38.9	100.0
	Total	144	98.0	100.0	
Missing	System	3	2.0		
Total		147	100.0		

**Household items**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	133	90.5	92.4	92.4
	Yes	11	7.5	7.6	100.0
	Total	144	98.0	100.0	
Missing	System	3	2.0		
Total		147	100.0		

**Vehicle logbook**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	144	98.0	100.0	100.0
Missing	System	3	2.0		
Total		147	100.0		

**Guarantors**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	116	78.9	80.6	80.6
	Yes	28	19.0	19.4	100.0
	Total	144	98.0	100.0	
Missing	System	3	2.0		
Total		147	100.0		

**Income before joining**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 1000	70	47.6	48.6
	[1001-2000]	31	21.1	70.1
	[2001-3000]	21	14.3	84.7
	[3001-4000]	7	4.8	89.6
	[4001-5000]	8	5.4	95.1
	Above 5000	7	4.8	100.0
	Total	144	98.0	100.0

**Income after joining**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 1000	8	5.4	5.6
	[1001-2000]	21	14.3	20.1
	[2001-3000]	36	24.5	45.1
	[3001-4000]	19	12.9	58.3
	[4001-5000]	15	10.2	68.8
	Above 5000	45	30.6	100.0
	Total	144	98.0	100.0

**Education**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	32	21.8	21.9
	Yes	114	77.6	100.0
	Total	146	99.3	100.0

**Health**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	128	87.1	87.7
	Yes	18	12.2	100.0
	Total	146	99.3	100.0

**Acquire Property**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid No	126	85.7	86.3	86.3
Valid Yes	20	13.6	13.7	100.0
Total	146	99.3	100.0	

**Farming**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid No	43	29.3	29.5	29.5
Valid Yes	103	70.1	70.5	100.0
Total	146	99.3	100.0	

**Food**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid No	87	59.2	59.6	59.6
Valid Yes	59	40.1	40.4	100.0
Total	146	99.3	100.0	

**Business**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid No	95	64.6	65.1	65.1
Valid Yes	51	34.7	34.9	100.0
Total	146	99.3	100.0	

**Clothes**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid No	122	83.0	83.6	83.6
Valid Yes	24	16.3	16.4	100.0
Total	146	99.3	100.0	

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	74.194	4.725		15.701*	0.000
	Participation	0.252	0.093	0.635	2.711*	0.000

a. Dependent Variable: Self-Confidence

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	49.546	4.824		10.270	0.000
	Participation	0.343	0.095	0.725	3.612	0.000

Dependent Variable: Credit Access

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	58.729	6.589		8.914	0.000
	Participation	0.313	0.109	0.719	2.873	0.000

a. Dependent Variable: Income