

**INFLUENCE OF SELF HELP GROUPS ON ECONOMIC EMPOWERMENT  
OF WOMEN IN RONGO SUB COUNTY, MIGORI COUNTY, KENYA**

**BY**

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**A RESEARCH PROJECT REPORT SUBMITTED IN PARTIAL FULFILMENT  
OF THE REQUIREMENT FOR THE AWARD OF A MASTER OF ARTS  
DEGREE IN PROJECT PLANNING AND MANAGEMENT OF THE  
UNIVERSITY OF NAIROBI**

**2016**

## DECLARATION

This research project report is my own original work and has never been presented for examination or any other examination in any university.

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This research project report has been submitted for examination with my approval as the University supervisor

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## **DEDICATION**

I dedicate this research project report to my husband peter and my brother Fred for their inspired motivated and encouragement during the entire period of preparation of this work. Moreover, I also wish to dedicate the work to my sons Mark, Rich and my daughter Glory for their moral support.

## **ACKNOWLEDGEMENTS**

I wish to thank the University of Nairobi for giving me an opportunity to study my master degree in your institution. Your lecturers provided the relevant knowledge and guidance that made me to go through the whole process of this academic work. I would like to single out specific persons, whose contributions in different forms, I count on the realized work. To begin with I acknowledge my supervisor, Dr.Moses Otieno for offering professional guidance, advice and encouragement that helped in ongoing up this research project.

Besides, I wish also to appreciate the efforts of my course work lecturers, Mr. George Onwonga, Madam Martha Isanda, and Madam Nancy among many who taught us various course work units and the librarian who assisted me to get library services to polish my work so as to ensure my project meets the thresholds of an academic work. I wish also to thank the self help group members and the entire community of Central Kamagambo ward who contributed their time and voices towards this research project.

Moreover, it is also vital to recognize the role played by my classmates Isabella, and Steve for offering healthy criticisms that led to the preparation of this work. Without forgetting David, Noam and Gibson for their tireless effort of typing, formatting and printing.

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## LIST OF ABBREVIATIONS AND ACRONYMS

<b>GDP:</b>	Gross Domestic Product
<b>GOK:</b>	Government of Kenya.
<b>IEA :</b>	Institute of Economic Affairs.
<b>IFAD:</b>	International Fund for Agricultural Development
<b>IGAs :</b>	Income Generating Activities
<b>MDGs :</b>	Millennium Development Goals
<b>NGOs :</b>	Non Governmental Organizations
<b>NPGD :</b>	National Policy on Gender Development.
<b>SBLP :</b>	Self Bank Linkage Programme.
<b>SHG :</b>	Self Help Group
<b>SHGs :</b>	Self Help Groups.
<b>SMEs :</b>	Small Micro Enterprises
<b>SPSS:</b>	Statistical Packages for Social Scientists
<b>UN :</b>	United Nations.
<b>UNDP:</b>	United Nation Development Program
<b>UNESCO:</b>	United Nations Economics, Scientific Cultural Organisation

## **ABSTRACT**

Poverty in most families in Kenya is very high, Central Kamagambo ward, Rongo sub county, Migori County being one of the poor and least densely populated areas. Therefore this study was to help examine the influence of SHGs on economic empowerment of women in Central Kamagambo ward, Migori county, Kenya. The study is guided by the following objectives: To establish the extent to which socio-economic background of SHG members influence economic empowerment of women in Central Kamagambo Ward, Migori County, to establish the extent to which training of members of SHG influence the economic empowerment of women in Kamagambo Ward, to establish the extent to which regular groups meetings of the SHG members influence the economic empowerment of women in Central Kamagambo Ward and finally to establish how the SHG members benefit economically from membership individually. The study was also be guided by the theory of group development whose prominent was Tuckman Bruce in 1965. The theory emphasize five stages that the group has to undergo in order to achieve harmony, cohesion and development. These stages are forming, storming, norming, performing and adjourning .The study population was thirty SHGs with a total of six hundred member's .The data collection method was a combination of simple random sampling and stratified sampling procedures. The study adopted descriptive design to analyze the primary data and use ordinal scale to measure various indicators. The data was analyzed using frequency distribution table. Qualitative data in a form of experience, opinion and suggestion will be analyzed by using frequency distribution tables to strengthen the quantitative findings. A total of 120 questionnaires were administered to cover the SHG members in Kabuoro, Koderobara and Kanyig'ombe locations, Central Kamagambo Ward. The study exposes the facts based on simple random sampling and stratified sampling to measure the economic empowerment of women in Central Kamagambo ward. A descriptive technique has been used. The list of members has been obtained from each group and twenty members have been selected by using simple random method. Thus 10% of 1200 members were selected to form a base of the study. The questionnaire was prepared for the selected SHGs members and care was taken to avoid errors in data collection

## CHAPTER ONE

### INTRODUCTION

#### 1.1 Background of the study

A woman is the glue that holds any society together. The impact of women has been felt since time immemorial, some regions; however, traditions and stereotypes hinder women's participation in areas that requires more responsibility or those that call for decision making. Empowerment of women is very essential for economic development of any country and lays a firm foundation for social change. Parpart (2008), states that power and empowerment have influence on thinking and development. Empowerment of women with the help of group activity and macro- finance facility has become a major strategy in developing countries like Kenya. SHGs are voluntary organizations that are basically informal that value personal interactions and mutual aid as means of solving financial problems perceived to be common among vulnerable groups of people. IEA (2007), states that solving member's problems, the groups have also been used as vehicles for improving members social economic conditions.

According to IEA (2008), states that various national, regional and international conventions and documentation emphasize that enabling the population, regardless of gender to actively participate in social and economic well being is critical for long-term and sustainable development of any society. It has become a condition to empower women by making sure that their role is maximum attained. As a result it is, acknowledged that SHGs are economically empowered through macro-economic policy. Macro-economic influence gender inequality and gender inequality influence macro-economic outcomes (World Banking, 2009). Following where the money comes from and where it goes, budgets determine how group funds are raised, how they are used and who benefits from them. Increased evidence indicates that gender equality contributes to poverty reduction and sustainable growth (UNDP, 2008).

SHGs are favorable and suitable community organizations among the marginalized poor who are obviously excluded from the formal organizations like formal investments sector, employment sector, and decision making structure and financial and social security organizations. SHGs have been rural based institutions in many countries of the world. Women increased education and participation in labor force, women's enterprise fund and passing of the National policy on



harmonious growth of a country can be witnessed. Women's empowerment is the process where women individually and collectively with some vision and spirit become active, goal oriented and knowledgeable to take initiative activities to overcome gender inequality. Seibel and Khadka (2011), states that a number of SHGs especially in Assam, India have been established .Their activities indicate a positive result in economic empowerment by creating income, self employment and savings. Many SHGs are from low class groups. Their activities have shown that they can boost their standard of living financially. They collect their own contributions and transform their savings into loans to members on interest and plough back their interest income into equity. PurbaBasu (2005) noted that SHGs in India came up as a successful means of improving the socio-economic conditions of rural families with very little administrative assistance.

Globally women and children bear unequal share of the burden of poverty due to patriarchal society and other structural barriers hindering them from income generation activities (GOK, 2007). SHGs have been perceived as a community mobilization activity of the poor people. World Bank (2008), voices a widely shared assessment that gender effects are generally associated with poverty and that poor women's vulnerability is accentuated when mixed with race, ethnicity and old age marginalization.

The World Bank (2010), states that gender inequality lowers the productivity of labor and efficiency of labor allocation in households and economy intensifying the unequal distribution of resources. This makes women to face social and economic constrains that lead to poverty. The UNDP (2008), states that achieving the goals will be impossible without closing the gap between men and women in terms of capacities, access of resources and opportunities and vulnerability to violence and conflicts. The Kenyan Government recognizes those interventions that aim at creating employment locally. Women self help groups in Kenya have been one popular platform through which women in rural and urban put effort together to relate poverty. This is in line with Kenya vision 2030 which emphasizes gender equality in power, resource distribution, and improve livelihood for all vulnerable groups. This leads to affirmative action to promote economic empowerment through introduction of women enterprise fund (UNESCO, 2006).

SHGs creates an avenue for women to have income generating groups programs that will give them access to working capital to increase their ability, self confidence, self worth and belief in

one's ability to secure desired changes (UNESCO, 2006). According to Mbugu-Murithi, (1997), Integration of women in development takes shape in projects for parts of projects focus on women whose aim is to increase revenue and ability to assume their traditional roles thus contributing to the mobilization of all available human resources. Suguna (2002), mentioned three dimensions of women empowerment namely: economic, social and political. The economic empowerment include skill development, income generations, credit availability whereas the social empowerment consist of equality of treatment ,equality opportunity ,equality of respect, equality of recognition and equality of status. The political empowerment represents the process of controlling power and strengthening of their vitality. Villi (2005), the woman having lesser decision making power in their day to day life. But it has been changing because of their SHG membership and their micro enterprises.

In developing countries, Kenya being among, mobilization of the poor people in self help groups has been regarded as way of organizing communities to take initiatives of their own development endeavors. In Western province, these groups are also very common among rural and urban communities and have been existence for a long time. They have been widely used by development actors such as governmental and non- governmental organizations as a way of mobilizing people for the purposes of reducing poverty levels thus bringing development to the people both socially and economically.

Tripathy (2004), identified that the success of the economic activities taken up by the self employed persons largely depend on their social influence, their role in decision making process, broader financial base through enhanced thrift, and credit activities and widened ownership right to the asset created by them. Thus, increased community solidarity has to be insured to have a collective action and address location specific problems. The government, non-governmental organizations and financial institutions are implementing various programs for the economic empowerment of women .Women have gained significantly through SHG and other government sponsored programs .Women's access to and control over their savings, credit and income have improved. Women have improved freedom to move and interact with officials and other women after undertaking economic activities.

## **1.2. Statement of the Problem**

Women in Kenya have been oppressed culturally, socially, economically and politically for a number of years. They are exploited at home, in the family, in the community and in the country at large. In the multi ethnic and multi cultural societies like that exist in Kenya, because such exploitation takes various forms. The core of this problem is that women shoulder a number of responsibilities, but they are not given adequate participatory or decision making power in the family or elsewhere, except a few who enjoy top government positions. Women can gain such power if their economic status, cultural and social status improve .Such type of overall empowerment of the power is called women empowerment Kabeer, (2005).

The empowerment of a woman is one of the central issues in the process of development of countries all over the world. Involvement in Self Help Groups has enabled women to gain greater control over resources like material possession, education, information, ideas and decision making in homes, community, society and country. Thus ,empowerment means working from a position of enforced powerlessness to power, Freeman,H.A,Ellis and Allison, (2004).There are various indicators that define women empowerment. These indicators are decision making, freedom from dominations in the family, ownership of household assets, mobility, autonomy, political and legal awareness, participation in social and development activities, contribution in family expenditure, reproductive right, and exposure to information media and participation in development programs.

## **1.3. Purpose of the Study**

The purpose of the study was to investigate the influence of self help groups on economic empowerment of women in Central Kamagambo Ward, Rongo sub-County, Migori County.

## **1.4. Objectives of the Study**

The study was guided by the following objectives.

1. To establish the extent to which socio-economic background of Self help group members influence economic empowerment of women in Central Kamagambo Ward.

2. To establish the extent to which training of Self help group members influence the economic empowerment of women in Central Kamagambo Ward.

3. To establish the extent to which regular group meetings of Self help group members influence the economic empowerment of women in Central Kamagambo Ward.

4. To establish the extent to which economic benefit of the Self help group members influence the empowerment of women in Central Kamagambo Ward.

### **1.5 Research Questions.**

The study sought to provide answers to the following questions;

1 .To what extend does socio economic background of Self help group members influence economic empowerment of women in Central Kamagambo Ward?

2. How does training of Self help group members influence economic empowerment of women in Central Kamagambo Ward?

3. To what extend does regular group meetings of Self help group members influence economic empowerment of women in Central Kamagambo Ward?

4. How does Self Help Group members benefit economically from membership individually?

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

It is hoped that the study findings would be both important to SHG members, policy makers, researchers and academicians. On the practical side it was examining the economic empowerment of women in SHGs. The projects of SHG acts as a possible way of delivering microfinance services for the poor populations who had no means of accessing loans from banks directly or any other sources such as women enterprise fund. By aggregating their individual savings into a single deposit, self help groups minimize the bank transaction costs and generate attractive volumes of deposits. This improves the livelihood of the vulnerable group of women in Central Kamagambo Ward and encourages the public on economic empowerment of women. Beside, the government also stands to benefit through formulating policies that will be favorable

to SHGs to ensure the effective service delivery to the public. Finally, research would also add significant knowledge to the other researchers conducting research in the same field.

### **1.7. Limitations of the Study**

Some SHG members were not able to express themselves in English or Kiswahili language. To overcome this obstacle the researcher had to choose an assistant researcher who knew the local language of the people to act as the interpreter and relaying the information in writing. Fear of the unknown was hindering the study in a sense that the members thought that they were being investigated by thugs. The researcher ensured the respondent that the study was purely academic and the information collected was to be kept confidential. The study was also limited by financial constraints to be used in the development of data collection instruments and spending on other research related activities. On resource constrains, the research had to trade off the sample size with the available resources in such manner that the sample size was not be too small to lack the representativeness of the target population and neither too large to have constrains on the available resources. Moreover other limitations may arise from respondents either willing or unwilling to give information or give false information deliberately. The researcher told the respondents the exact purpose of the study was purely academic and any information that was given was treated with confidentiality.

### **1.8. Delimitation of the Study**

The study was delimited to investigating influence of SHGs on economic empowerment of women in Central Kamagambo Ward. In this perspective the study targeted only those SHGs with projects in Central Kamagambo Ward. These SHGs are geographically located in the three Sub- locations of Central Kamagambo ward namely Kabuoro, Koderobara and Kanying'ombe which fall under Rongo sub-county, Migori County. The study tracked the records between the years 2004 to 2016 May. The researcher picked only thirty self help groups in the study which was considered through simple random sampling and stratified techniques.

### **1.9. Basic assumptions of the study**

The researcher based the study on the basic assumptions that the data collection instruments would be valid and reliable in measuring the desired outcomes. Moreover, the study was based

on the assumptions that the respondents were willing to give information honestly and objectively.

#### **1.10. Definition of significant terms as used in the study.**

**Economic empowerment:** This is the ability to access, own and control resources which can be measured in a variety of ways ,using outcome indicators such as income generation ,ownership of assets and land ,expenditure patterns ,degree of participation in self employment ,division of domestic labour and control over financial decision making.

**Group meetings;** These are group member meetings which are held regularly to discuss matters pertaining self help groups.

**Self help group;** SHGs mutual aid or support groups which are based on small voluntary groups formed by people related by specific purpose to provide support for each other.

#### **1.11. Organization of the Study.**

The study was organized categorically beginning with chapter one to five only.

**Chapter one;** consisted of the following; Background of the study, Statement of the problem, Purpose of the study, Objective of the study. The chapter also contains research questions, Significance of the study, Limitation of the study and Delimitation of the study. Finally chapter one also features basic assumptions of the study as well as definition of significant words as used in the study.

**Chapter two;** consists of literature review as related to the area of study or done by previous scholars and reviews that is done against the backdrop of the key study variables. It also captures theoretical frame work and conceptual frame work.

**Chapter three;** captures the research methodology, research design, target population, sample size, sample selection, data collection instrument, piloting, instrument validity, instrument reliability, data collection procedures, data analysis techniques and ethical consideration.

**Chapter four;** Consists, Introduction of data analysis, presentation, interpretation and discussion, response return rate, demographic characteristics of the respondents.

**Chapter five;** Summary of findings, discussions, conclusion, recommendations and suggestions for further studies.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

This chapter features review of related literature to the area of study. According to Carol (2010), literature is reviewed against the backdrop of key study variables. Influence of socio- economic background, training, regular group meeting and economic benefit of SHG members on economic empowerment of women is discussed. The chapter also outlines the theoretical framework of the study and conceptual framework

#### **2.2 Self Help Groups**

Self help groups (SHGs) are a small voluntary association of people, preferably from same socio-economic background. They come together for the purpose of solving their common problem through self help and mutual help. The SHG promote collection of individual contribution and savings among its members. The savings are kept in a bank. This common fund is kept in the name of SHG. Usually the number of SHG does not exceed twenty. Swain, R. B., (2007), states that SHGs are mutual aid or support groups, which are small voluntary groups that are formed by people related by specific purpose to provide support for each other. Tripathy, K.K (2004), states that vast numbers of SHGs have been established in recent past as self reliant, autonomous and local financial intermediaries with eight five percent women members through NGOs, Government agencies, Individuals and Banks. The micro finance movement through SHGs across Kenya is to make women manage themselves for social mobilization, raise their self esteem through participation in socio economic and political life and create self confidence (UNDP, 2007).

According to Mathali S.Vijayarani,K.(2012), the SHGs plays an important role in creating awareness on health, education, land, housing, household furnishings and financial issues through meetings with women, by holding specific capacity building, training with the women on financial issues giving them exposure to larger issues. The major activities taken up by SHGs are focused towards savings and credit activities. Tripathy (2004) identified that the success of the economic activities taken up by the self employed persons largely depends on their social



influence, their role in the decision making process, broader financial base through enhanced thrift, and credit activities and ownership rights to the assets created by them. SHGs of women facilitate these goals through the development of social capital and mobilization of women (IFAD, 2007).

According to Sarania, R. (2014), Beijing, china, Canada supported great woman aiming to spend \$ 6.2 million covering 2006-2014 which was to benefit 14,000 women entrepreneurs across Philippines women's Economic empowerment project. Building women's economic empowerment is a strong complement to Canada's objectives related to improving maternal, newborn and child health. According to World Bank (2010), Canadian economy between 2003 and 2012, the number of self employed women grew to 50 percent faster at 14 percent than the rate of male self employed men (nine percent).In (2013), south East Asia the self help groups-Bank linkage program (SBLP) covered approximately 86 million poor households in 6.1 million saving linked self help groups and 4.2 million credits – linked SHGS. This programmed system improves women's decision making, control over house hold resources and participation in the public sphere (sahu, 2006).

In Liberia people form SHGs in which each individual regularly contributes equal amounts in her account. The accumulated total will be distributed equally to all individuals in a rotating work group Seibel, H. D and Khadka, (2011).The Susu in Ghana, Gamaiyah in Egypt and Isusu in Nigeria have rotating savings and credit associations are popular form of informal finance that intermediate in the most basic way. Most people join SHGs basically because they want to save more and felt that membership compelled them to do so (World Bank, 2009).

SHGs in Tanzania, Uganda, and Rwanda have been used as tools for organizing individuals to form networks and institutions in which members support each other. Here women form different SHGs carrying out different activities helps to enhance people's participation in decision making process and hence improving the quality of rural and urban life. In Kenya self help groups are voluntary gathering of persons of same interest who join together to solve problems that are not addressed by existing government institutions or other organizations. Migori County has 136 registered self help groups that carry different activities to improve their economic status. Here SHGs are based on self reliance or support groups where women with similar situations group together (VandenBos, 2007).These women often join together for the

purpose of harnessing their financial resources as savings for the group and using such SHGs and NGOs to help themselves to access to credit facilities from the group.

### **2.3 Influence of Socio-Economic background on SHG members**

One of the major principal constraints facing low income groups particularly women is lack of adequate financing. Access to credit is one of the key factors to an improved standard of living and high productivity for the rural population (World Bank report, 2010). Global organizations such as World Bank, Nongovernmental organizations and women enterprise fund are actively involved in micro finance projects where both rural and urban women can secure funding to improve their economic status. The geographical area selected for the study was Central Kamagambo Ward, Rongo Sub County, Migori-County occupied by Luo community. Rongo division has a population of 267,766 women. The division is relatively low economically although it is sparsely populated area among other areas of Migori County. Central Kamagambo ward being sample area consists of five sub- locations but only three were taken as samples namely; Kabuoro, Koderobara, and Kanying'ombe Ward. The rate of literacy for men is relatively high than female in the division. The division consists of only two commercial banks branches and regional rural bank through M-Shwari.

People depend on internal source of money lenders who charge exorbitant rates of interest ranging from 15-30% per month. The people of the district basically depend on the agriculture and allied sectors which present the absolute GDP of the division low in terms of industrialization. The absence of industries in the area causes unemployment problems to inhabitant. Most SHGs were formed by people with same background and mutual liking. It was assumed all SHG members have similar experience of income generation, similar living condition, same tribe, same place of origin and same kind of livelihood. Thus people often choose to join with other people whose mutual interest and concerns are the same Ahmad M.Morshed, (2012). The same has been echoed by Basargekar, P, (2009), by arguing that majority of SHGs members are related to each other particularly in the same community

### **2.4 Influence of Training on Members of SHGs**

According to IFAD (2008), training of the members is important for proper functioning of SHGs. Education is a powerful tool for reducing poverty, readdressing inequality, improving

health and social well being and creating a foundation for sustainable economic growth. Educational training for women in Kenya has been noted to have a powerful developmental effect in the light of their major role of nurturing, upbringing; socialization and education of children .Women are known for being active economically as both producers and consumers of goods

The members are trained basic rules and regulations governing bank operations, writing of minute books, administration policies and requirements, maintenance of book of accounts, scheduling of meeting, methods of savings, lending money to group members, borrowing and repayment of loans. The most effective method of training of SHG members was by organizing seminars and workshops for them where speakers were invited to address them, for example speakers from the banks, office of gender, and also having forums with politicians and non-governmental organizations. Equally, arranging them to visit a good working SHGs and allowing them free interaction with its members. The SHG holds specific capacity building training with women on financial issues, giving them exposure on larger issues and matters on self reliance, self confidence and independence. Their major activity was to focus on savings to empower women .To increase their economic opportunities, women needed accessibility to more and better business climate that supports them in starting and doing business in their SHG projects according to the third of eight Millennium Development Goals (Lennart Bage, 2011), to meet the 2015 vision.

Sarma Preeti, (2014), suggested that training and competence building should be provided to members of SHGs to enhance their capacity. Most of these poor members have missed out on education and its benefits. The capacity building is functional and centered around individual and group activities. Therefore, the current study identified the specific trainings provided to the women in SHGs and the extent they have trained together with their success. In addition, Kondal Kappa (2014) recommended that SHG should be provided with training in the development of business plans and guidance on how best to avoid redundancy or undue duplication of incomes generation activities and projects. ThangamanS,.Huselvi (2013),evaluated the performance of eight SHGs promoted in Vidaj village, Western state of Gujarat in India and established that by ensuring a clear understanding of SHGs among women group is crucial to success of any SHG.

This is done through the training offered to the women in the SHGs and subsequent refresher training.

## **2.5 Influence of Regular group meetings on SHG members**

SHGs are usually ten to twenty members however a few have more than twenty members. The members decide on the venue of meeting and day of meetings per their suitability. According to Mahindra (2013), states that the SHG members meet on weekly basis. The participation of all the members in the meeting was important as it enhances cohesion. Regular meetings gave them a sense of belonging and ownership through regular meetings, women become comfortable in sharing their own ideas and activities concerning group activities, and learn to speak for themselves and choose leaders of their own choices. Dr. Reji (2013), states that the attendance of all the members guarantees to correctness of the accounts and the success of the group.

According to Sarania and Dey(2011),the broad goal of SHG meeting are to join efforts of individuals in terms of labour, assets, financial resources , knowledge and life skills to accelerate their own development. The same idea is stressed by Ilo (2008), arguing that the groups intend to bring about personal and socio-economic changes for its members and society. SHGs encouraged face to face interaction among members and emphasized ideologies that enhance a member's personal sense of identity Sarania.R, (2014).

During each meeting they made their own weekly contribution .The funds are collected and deposited in the bank by the Treasurer and secretary who also carefully recorded all transactions and minutes for their meetings in notebook. This position was rotated each year, distributing power and sharing responsibilities among the members. Bovinic M. (2007), conducted a study on comparative analysis of successful and unsuccessful SHGs in Gadag District, India using sixteen SHGs. He found out that in successful SHGs, majority (75%) of the groups conducts meetings on weekly basis, which is indispensable if they have to maintain frequent contact with SHG members to discuss about ongoing activities and also enable them to carry out weekly transaction of the group.

## **2.6 Economic benefits of SHGs to members**

Self help groups are small internal associations created for the purpose of enabling members to reap economic benefit out of mutual helps, solidarity and joint responsibility. The benefits included mobilization of saving and credit facilities and pursuit of group enterprise activities to be carried out. In the group, the poor were able to accumulate capital by way of small savings and also enabled them to access to formal credit facilities. The money raised out of these project activities were used by SHG members to meet their personal needs such as paying school fees to their children, medical care for their families and household needs Hinder Not Hilfe (2008), through group activities and dynamic, skills were acquired in planning and management of group and projects. Though the funds were available there were challenges to women's access to credit that included legal barriers, like not having collateral in possession such as title deed, cumbersome application procedures and lack of title deeds to secure property and other forms of collateral.

The argument here was that though the Kenya constitution emphasizes equality rights between women and men in practice, the later have more privileges. It is more difficult for women to acquire more reasonable loans for investment purposes. The rural unemployed women are limited by structural barriers within the country's financial institutional framework. Lack of land ownership rights has an impact on women as decision makers, for SHGs enables them to have SHG members to stand for each other as guarantors incase of loans

The poorest communities are learning to save. The initial mindset that the poor cannot save has been regulated by the SHG approach, which teaches people to save. One does not have to have a lot of money in order to save; rather, they only have to plan. Planning as an activity is taught to members because having no plans leaves one without direction. They are also enabled to access loans, which they would not otherwise get through micro-finance institutions. The money got out of these projects is put into their saving books and loaned out for income generating activities exchange and personal use such as in time of farming and meeting the need of their families specifically school fees, medical care for children and clothing. M.Anjugamu and C.Ramasamy, (2007).SHGs have been instrumental in empowerment by enabling women to work together in collective agency. Women's network does not obtain usually business or political favor as they command few economic resources and frequently rely on time and non-monetized labour

exchange. However, SHG, when combined with saving with credits, have enabled women to benefit economically by monetizing their contributions and in this process have empowered them to become agents of exchange.

## **2.7 Theoretical frame work**

Self help groups are voluntary gatherings of persons who share needs or problems that are not addressed by existing organizations, institutions, or other types of group. They walk, work, and shoulder responsibilities together. This binding relationship is cohesion. According to Baro, P. K. and Sarania R. (2014), group cohesion is brought about by group size, homogeneity, external threats, and stability. The main goals of a SHG are to join efforts in terms of labour, financial resources, assets, and knowledge together to accelerate their own development. The researcher adopted the theory of group dynamic and professional model in the study of influence of SHGs on economic empowerment of women. The pioneer of this theory was Bruce Tuckman in 1965. Tuckman's theory of group development argues that nearly all groups pass through five stages forming, storming, norming, performing and adjourning during group development. Many groups have professionals who serve as leaders or provide supplementary resources (Garner and Riessman, 2003).

According to Bruce the forming stage, the group members become oriented towards one another. The SHG members to grow ,they agree to take up challenges together, tackle problems, find solutions and amicably deliver good result under binding relationship. At storming stage obviously groups have conflicts in process of choosing leaders, understanding each other's weakness and accommodating each other's weakness. Mutual understanding and co-operation appears in the third stage of norming. Here SHG members work towards a common goal. Group members feel comfortable and are able to express their personal grievances without fear, thus group cohesion. In the fourth stage, roles become flexible and functional. SHG members establish relationship among themselves and work toward excellence.

In 1997, Tuckman and Mary Ann Jensen proposed a fifth stage which they named as adjourning stage. SHGs may go through five stages. However, to note with concern, the last stage which is adjourning is not a desirable stage to be encouraged. In this stage the groups may dissolve the group in an unceremoniously way which will have a negative impact to its members. The four stages encourage the SHG members to cope up with each other to achieve the main purpose of

the SHGs. To avoid group conflicts SHGs members formulates the constitutions to draw rules and regulations to guide them as a reference for legislation, entry point, method of exit, penalty in terms of not honoring rules, weekly contributions, savings and others.

Groups using group development theory, do not allow professionals to attend meetings unless they share group problem and attend as members or unless they are invited as speakers (Hussein K., 2012). Comparing the self-help group development theory and professional expert model, experimental knowledge is more important than objective and specialized knowledge and experience among group members matter most in the group development theory. Services are free and reciprocal rather than commodities. Equality among group members in development theory, rather than provider and recipient roles, is practiced. Information and knowledge are open and shared rather than protected and controlled. In professional expert model, sharing is less important than dependence on professionals. Equality among members is not given bigger weight.

In conclusion, group development theory fits well in this study as it analyses each stage of influence of SHG on economic empowerment of women ensuring that they move from the forming stage to the performing stage to empower women in their own projects.

### **Strength of the theory**

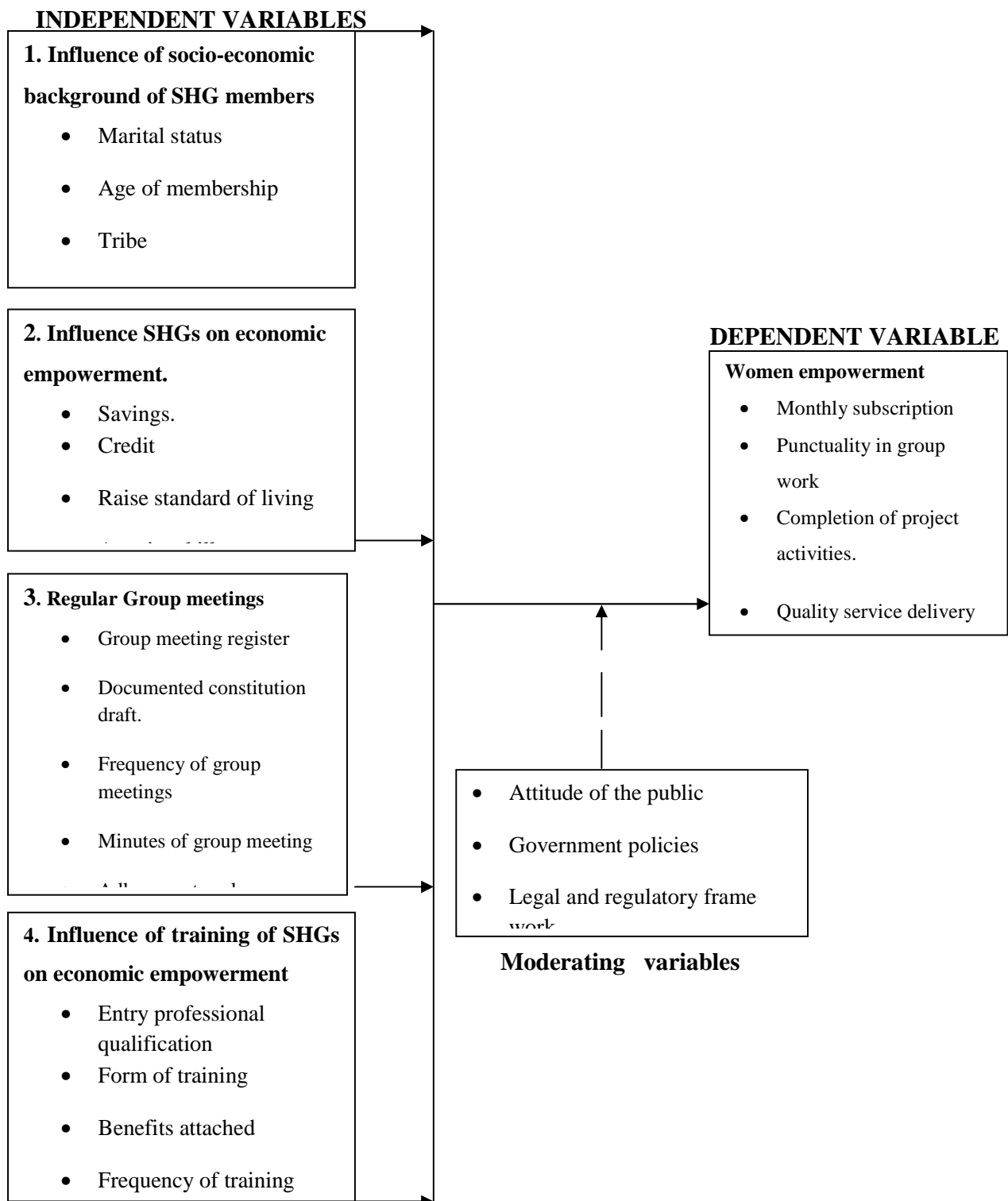
The group development theory acknowledges that effective group's development must pass four successful stages, forming, storming, norming and performing. During group development the four desirable stages helps them to join efforts in terms of labour, financial resources, assets and knowledge together to accelerate their own development. The group members walk, work and shoulder responsibilities together. To empower women economically hence sustainability of such women group projects are likely to be attained.

### **Weakness of the theory**

The last stage adjourning is not desirable stage to be encouraged. At this stage the groups may dissolve unceremoniously and fall apart which will impact the group negatively.

## **2.8 Conceptual framework**

This section covers the conceptual framework. Conceptual frameworks on diagrams are more preferred (Hussein K., 2012). The variables are outlined with their presumed relationship. See below table of conceptual framework.





**Source: Author's own work (2016)**

**Figure 2:1**

## **2.9 Gaps in Literature review**

In Migori County there are one hundred and thirty six registered and several unregistered SHGs. These SHGs are spread across the sub counties like ,Nyatike, Awendo ,Kuria, Uriri to mention a few while Central Kamagambo Ward is under Rongo sub county which suffer the set having many unregistered self help groups. Despite the volume of interaction available in the dynamic of SHGs empirical evidence is missing pertaining the influence of SHGs on economic empowerment of women. Therefore this study is focused at drawing the empirical evidence to fill the gap regarding influence of SHGs on economic empowerment of women in Central Kamagambo Ward, Rongo sub-County, Migori County. Due to this intensive research has not been conducted here leaving a gap on empirical evidence. Therefore, my research topic is based on this basis to find out how self help groups influence economic empowerment of women in Central Kamagambo Ward, Rongo sub-county, Migori County.

## **2.10 Summary of literature review**

Empowerment of women means harnessing women power by concentrating on their great potential and encouraging them to work towards achieving dignified and satisfying way of life though confidence and competence as a person with self respect , right and responsibility krishna, C., (2011) .The core elements of empowerments include ability to define one's goals and act upon them , awareness of gendered power structure, self-esteem and self confidence .

The review has exposed that although studies have been done on various variables under investigation that is, economic background, regular group meeting, economic benefit and training there seems to exist a gap in knowledge in central Kamagambo ward particularly in Kabuoro, Koderobara and Kanyingo'mbe sub- locations. These SHGs have not been fully developed through the access of formal credits and majority of them are unregistered. Thus, women empowerment occurs in real sense when women increase control and participation in decision making that leads to their better access to resources. SHGs have been identified as a way to drifting poverty. Women aim at achieving their potential power in all spheres of life. The

SHGs have become a source of inspiration for women's welfare. Foundation of SHGs should be strong enough to achieve the objectives of rural development and community participation of women in all rural development programmes

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Introduction**

This chapter represents the master plan that specifies the methods and procedures for collecting and analyzing data in order to achieve research objectives. The methodology aspects included research design, sample size, sample selection and target population. Beside that it also highlights on data collection instruments, piloting, instrument's validity and reliability. Finally it presents procedures of data collection method, data analysis, operationalization of study variables and ethical issues that were taken into account.

#### **3.2 Research design**

Research design is conceptual structure for the collection and analysis of data in a way that relates to the methodology with the purpose of study (Singh y., 2013). It is the blue print for the collection and analysis of data and gives a sense of direction for the research process Kothari, (2005). Descriptive survey was adopted by the researcher because of its suitability of using central tendency to scrutinize a result such as frequency distribution table and percentage to report the result from the field and measure correlation. The design was also suitable for the target population who are widely spread across the geographical area of Central Kamagambo Ward, Rongo division, Migori County. The researcher used descriptive method to collect the data as they were more convenient in social science to describe phenomena as they exist (Mugenda and Mugenda, 2008). Questionnaire was used to ascertain the information from respondents on specific issues of concern.

#### **3.3 Target population**

According to Kothari (2005), a target population describes the accessible population from where a study sample is drawn and upon which the findings are generalized. In this study the target population was 30 SHGs based at Kaburo, KoderBara and Kanyingombe sub- locations respectfully of central Kamagambo ward, Rongo divion, Migori County in 2016.

### 3.4 Sampling and Sampling Techniques

#### Sample size

According to Tromp and Kombo, (2006) a sample is subset of a population. In this study the sample size was drawn using Morgan table which is 120 respondents. According to Cooper and Schindler (2003), the ultimate target of a sample size is a characteristic of a population it presents. In it is measurement, the sample must be valid. Survey sample size is defined by the minimum required number of sampling units needed to build sound statistical conclusions and references. The researcher chose an ideal sample which was large enough to serve as adequate representatives of the population and subject to availability of expenses in both time and money.

#### 3.4.1 Sample selection techniques

The researcher used probability design in the study. In probability design the researcher used simple random sampling technique and stratified sampling technique. These techniques are objective to give each item in the target population equal chances of being picked into sample. Central Kamagambo ward is divided into five sub-locations and three sub-locations were purposively selected for the study. The sub-locations were selected because of the existence of SHG projects in the area for the last ten years. The selected sub-locations included Kabuoro, Koderabara and Kanyingo'mbe. The sample size include 150 SHG secretaries, 150 SHG chairladies and 900SHG members. This sample represents 150 SHGs in Central Kamagambo ward.

**Table 3.1 Target population and Sample Size**

Category	Targeted population	10%	Sample (10%)	Sample size	Sample procedure
SHG Members	900	90	10	90	Stratified sampling
SHG Secretaries	150	15	10	15	Simple random sampling
SHG Chairladies	150	15	10	15	Simple random sampling
<b>Total</b>	<b>1200</b>	<b>120</b>	<b>30</b>	<b>100</b>	

### 3.5 Data Collection Instruments

These are tools developed for purpose of gathering data for research study. In this study the researcher sought to use the following tools.

### **3.5.1 Questionnaire**

This is a set of questions administered to the respondents on specific issues. They are sent to reach several respondents. They are suitable in large sample size. The questionnaire consists of different questions based on closed ended, open ended, metric items and contingency items. Closed ended items for example multiple choice questions which the respondents has to indicate a tick on her choice. This kind of questions is easy to administer, analyze and respond although they are difficult to prepare and limits respondents to provide choices only. Open ended items are structured. They give freedom to the respondents to answer in their own way. It also helps in collecting about the subjective aspects of the respondent. They are easy to prepare although difficult to analyze. Finally metric items are constructed in Likert scale ranging from one to five to indicate the extent to which the respondent agree or disagree. From the above explanation, the researcher used all of these questions in the above to get varied information on general view of SHGs.

### **3.5.2 Interview**

This method helps to generate information by giving room for depth insight into a phenomenon. It is suitable for collecting data on qualitative aspects of the subjects like attitudes and opinion. It requires small samples size as it consumes time. The researcher used it to interview self help groups' leaders to collect the data. Alongside with interview observation gives first hand information on the subjects in their natural set up. The aspect of behavior was obtained through body language to express satisfaction or dissatisfaction of their group work activity. From the above explanation the researcher used questionnaire and observation as these allows researchers in social sciences to describe things as they occur and they are reliable tools to be used with a large population Okombo and Oredho, (2006). These questionnaire items adopted a mixed question methods to allow collection of maximum information.

### **3.6 Instrument Validity & reliability**

Pretesting is preliminary min study conducted with a small sample in order to establish the effectiveness of the data collection instrument. According to Mugenda and Mugenda, (2003) a pretest sample should be between 10%-30%, of the actual study sample size. In the light of this the researcher used  $10/100 \times 100 = 10$  respondents for piloting process. Pilot testing was done in

the neighboring ward that is South Kamagambo to determine the validity of the instrument. Questionnaire was pre-tested to the selected sample which was similar to the actual sample used. The piloting testing was done to find out whether there were any ambiguities of the items in the Questionnaires

### **3.6.1 Instrument validity**

Validity of research instruments refers to the extent to which research tool measures what it is supposed to measure Kothari, (2007). For this study, the researcher achieved the validity of the research instrument by conducting a pilot test on ten individual in the population, but did not form part of the study sample. Their feedback was used to determine, whether the questions measured what they were supposed to measure, whether the wording was flowing, and to find out if all the questions were interpreted in the same way by respondents and find out whether overall response was provoked by the questions. All necessary steps were done to ensure that there was adequate coverage of the research objectives. Necessary changes were then made on receiving the responses and an evaluation of the revised questions was done to ensure their clarity and checked on their balance.

### **3.6.2 Instrument reliability**

According to Savita and Jyothi (2012), reliability is a measure of consistency with which measuring instrument yields with repeated trial. Reliability is the level of internal consistency of the research instrument (Kothari, 2009). The researcher decided to use Kothari method of half split. Reliability of the questionnaire items was determined using the split half method. Split half method was best because it required only one testing session thereby taking care of factors influencing interval validity of an instrument. Split half was used by dividing the questionnaire into two halves on the basis of odd and even in order of appearance. The results from the pilot study were used to calculate the Pearson's product moment of correlation coefficient. Then, the researcher compared the results' correlation of coefficient and obtained coefficient value of 0.6 and above the instrument will be 0-1. Based on Kerlinger (1986)'s recommendations that a value greater than 0.5 should be considered a high reliability thus coefficient obtained was considered adequate enough.

### **3.7 Data Collection Procedures**

According to Manikonda, R. (2014), data collection procedure describes the steps and sequencing those steps in the process of data collection. After preparing a research proposal presentation for assessment and made the necessary corrections, the researcher obtained a cover letter from the University of Nairobi which was attached to the questionnaire to help improve the response rate. For security purpose and identification the searcher applied for a research permit from the Nation Research Council in the ministry of Higher Education Science and Technology. The researcher got a research security permit from the ministry of Interior and Coordination of National Government and office of Gender, Culture and Social Services at Rongo Sub-county office. After getting the receipt of the security research permit, the researcher together with one trained assistant had to hit the ground for data collection presenting the permit to the relevant person (SHG leaders) for authorization of data collection. The data was collected by the researcher and a well trained and motivated researcher assistant who self administered the questionnaire to the respondents as a result of easy interpretation. Primary data was collected using structured questionnaires which were self administered by the researcher during the official day of self help group meeting hours. The respondents were allowed a period of one week to fill the questionnaire. The questionnaires were collected promptly and examined to ensure their completeness.

### **3.8 Data Analysis techniques**

Analysis is the process of changing raw data into meaningful statements (Kothari C.R,2007) Data analysis begins with aspects of data coding, editing, organizing and cleaning before applying subsequent statistical measures (Carol S.B., 2010). The data was analyzed using descriptive statistics such as frequency distribution tables and percentages. This includes frequency and percentages. Analyzed data was presented using frequency distribution table. The tool for data analysis was statistical package for social scientists (SPSS) aided by a computer

### **3.9 Ethical Consideration**

According to MulaG.and Sarkar, S.C., (2013), ethics involves the study of right and wrong conduct. A researcher was very careful to avoid physical and psychological harm to the respondent in the process of data collection by asking irrelevant or embarrassing questions.

Mugenda and Mugenda, (2008). The researcher gave assurance to the respondents that the information collected would be kept confidential. The researcher got permission from the ministry of Interior and Coordination of National Government prior to commencement of the study. The researcher informed the respondents the purpose of the study was purely academic. The researcher exhibited moral character of an academician in the process of data collection period to get co-operation of respondents. The researcher encouraged a free corruption exercise by using mature people in data collection. This helped to keep the principle of confidentiality, avoidance of deception and anonymity, Sommer and Sommer, (2009).

### **3.10 Operationalization of the study Variables**

According to Tromp and Kombo (2006), operationalization of variables describes how each variable in a study will be measured. Table 3.1 shows the independent and dependant variables together with the indicators showing success of each, Measurement scales and data analysis techniques are also shown below.



**Table 3.1 Operationalization Table:**

<b>Research objectives</b>	<b>Variables</b>	<b>Indicators</b>	<b>Measures</b>	<b>Measurement scales</b>	<b>Data collection methods</b>	<b>Data Analysis techniques</b>
-To establish the extent to which socio- economic background of SHG members influence women empowerment in C.Kamagambo Ward, Migori county.	<b>Independent Variables</b> -Age of membership - Marital status - Group size - Family size -Occupation - Tribe - Earning members -Level of literacy	- 20-65 years -Mixed tribe - House wives, employed. - Married,single &divorced - Large &small families - 1- 20 members -Members are mixed illiterate, semi illiterate, and literate.	- Presence of documented register indicating status of each member	- Ordinal	-Survey -Self directed questionnaire -Interview schedules	Descriptive
-To establish the influence of	<b>Independent</b>	Documented individual	- Presence of	- Ordinal	-Survey	Descriptive

economic benefit of SHG members on women empowerment in C.Kamagambo Ward, Migori county	<b>variables</b> Documented weekly subscription - Savings - Loans	shares - Pass book register - Savings of each members - Individual loans - Group loans	documented individual shares - Savings Loans		-Self directed questionnaire  -Interview schedules	
-To establish the influence of training of members of SHGs on economic empowerment of women in C.Kamagambo Ward, Migori county	<b>Independent variables</b> Facilitators and managerial personnel from various institutions such as banks office gender & politician to provide a training.	-Presence of documented training courses attended. - Duration of courses attended Documented source of training moderators. -Benefit attached.	Documented number and type of training attended.  - Period of each courses attended.	- Ordinal	-Survey -Self directed questionnaire  -Interview schedules	Descriptive
-To establish the influence of	<b>Independent variables</b>	- Presence of documented	- Number of times	- Ordinal	-Survey -Self	Descriptive

<p>regular group meetings on economic empowerment of women in C.Kamagambo Ward, Migori county</p>	<ul style="list-style-type: none"> <li>- Documented constitution</li> <li>-Attendance register</li> <li>- Minute book</li> <li>- Maintenance of records</li> </ul>	<p>constitution draft.</p> <p>Documentation of membership registers.</p> <p>Documentation of group meetings.</p> <p>Documentation of savings and loans.</p> <p>Maintenance of group records.</p>	<p>groups meet in a week.</p> <p>Percentage of group members attending the group meetings regularly.</p> <p>- Presence of records</p>		<p>directed questionnaire</p> <p>-Interview schedules</p>	
	<p><b>Dependent Variables</b></p> <ul style="list-style-type: none"> <li>-Women empowerment.</li> <li>-Dependent variable</li> </ul>	<ul style="list-style-type: none"> <li>- Savings</li> <li>- Loans</li> <li>-Ownership of land and house holds</li> <li>-Financial decision making</li> <li>-Awareness of rights or laws</li> <li>-Inheritance</li> </ul>	<ul style="list-style-type: none"> <li>- Group work</li> <li>Subsistence farming</li> <li>-Title deed</li> <li>Freedom of movement</li> <li>Enterprise funds</li> <li>-Able to make</li> </ul>	<p>-Ordinal</p>	<ul style="list-style-type: none"> <li>--Survey</li> <li>-Self directed questionnaire</li> <li>-Interview schedules</li> </ul>	<p>Descriptive</p> <p>Use of frequency tables and percentages</p>

		property	decisions			
		-Freedom of movement	-Voters card			
		-Family size decision making	Certificate of workshop attendance			
		-SHG leaders				

**CHAPTER FOUR**  
**DATA ANALYSIS, PRESENTATION AND INTERPRETATION**

**4.1 Introduction**

This chapter carries out presentation, data analysis, interpretation and discussion of the findings. The chapter entails two parts. The first part covers the personal information of the respondents while the second encompasses influence of women groups’ activities on economic empowerment. Women empowerment - economic empowerment is the central role of women groups along with other objectives. These groups are common in the central kamagambo ward areas where homogenous women come together and pool funds for a similar objective. One of the ways to empower women is by giving them a socio - economic potential to grow. This study considered the social economic results of women self help groups in central kamagambo ward in Kenya.

**4.2 Questionnaire Return Rate**

In chapter three, the target population was put at 120 respondents which were calculated using Morgan table to give percentages of the respondents. The researcher gave out 120 questionnaires and only 115 were fully responded to and send back to the researcher. This gives a response rate of 95.8%. It is from these responses that the data was organized, interpreted and presented in this chapter. Statistically this was calculated to give 75% women members while group leaders were 20.8% and 4.2% with no response. Therefore response return rate was successful for gauging the validity and reliability of the research study.

**Table 4.1 Questionnaire Return Rate**

<b>Sub-locations</b>	<b>Response rate</b>	<b>Percentage</b>
SHG members	90	75%
SHG secretaries	15	12.5%
SHG chairladies	10	8.3%
No response	05	4.2 %
<b>Total</b>	<b>120</b>	<b>100</b>

### 4.3 Demographic Characteristics of Respondent

The sample size was 120 SHG members which the researcher divided into three groups, 90 SHG members, SHG secretaries 15 and SHG chairladies 15 members from the rural and urban areas of C Kamagambo Ward representing a total of 120 women of SHG members.

The characteristics were age, education, marital status, occupation, ethnic background, training, group meetings, economic benefits, and family income. For easy interpretation, Morgan table of frequency distribution was used to represent as follows, and that is, a total of 120 women from various women groups in the division participated in the study of which 60 were group members and 60 were group leaders who were chosen using simple random sampling and stratified sampling.

### 4.4 Socio-economic Background Information of the Respondents

This is the first objective of the study that sought to establish the extent to which socio-economic background of SHG members influence women empowerment in Central Kamagambo Ward. The study first sought to investigate the influence of self help groups on economic empowerment of women. This was sought because it would help to find out if the sample was really representative of the population. The study would use such findings to gauge the reliability of the data achieved.

#### 4.4.1 Year of Formation

The data revealed that 41.7% of SHGs were formed during the year 2004-2006, followed by another 41.7% during the year 2007-2009 and 16.7% formed during the year 2010-2016. This indicates that many of the SHGs were formed during the period of 2004-2009. During this period many women were enlightened on the benefits of self-help groups and they saw the need of joining the SHGs, for savings and borrowing loans to improve their living standards, and also for social interactions in order to share ideas with other members in the community.

**Table 4.2 year of formation**

<b>Year</b>	<b>Frequency</b>	<b>Percentage</b>
2004-2006	50	41.7
2007-2009	50	41.7
2010-2016	20	16.7
<b>Total</b>	<b>120</b>	<b>100.0</b>

#### 4.4.2 Reasons for Formation of SHGs

It is evident from the results that a large proportion of 75% SHGs were formed through self-effort whereas 25% were formed as a result of NGO motivation. This indicates that most self-help groups in the area had a goal to achieve a sense of self whereby they can experience and act themselves without help from out. This is evident from the caring relationships and healthy alliances they have with each other to make an effort to solve their problems and learn new skills and values.

**Table 4.3: Number of Members**

<b>Reason</b>	<b>Frequency</b>	<b>Percentages</b>
Self efforts	90	75
Motivation from NGOs	30	25
<b>Total</b>	<b>120</b>	<b>100</b>

#### 4.4.3 Age of Respondents

Majority of self help group members are middle aged with 60(50% ) belong age of 40-50, followed by age group of 30-40 having 40(33.3%). The age group of 20-30 had 15(12,5%) and finally age group of 50-60 had 5(4.7%). Age group of 50-60 had 5(4.7%) members. Majority of the members were found to be of the age group of 30-40 and 40-50, these two categories are considered to be the most productive period in a person's life indicating that SHGs enrolled its members in the most productive age group. This implies that women are empowered psychologically as the age advances.

**Table: 4.4 Age of respondents**

<b>Age</b>	<b>Frequency</b>	<b>Percentage</b>
20-30	15	12.5%
30-40	40	33.3%
40-50	60	50%
50-60	5	4.2%
<b>Total</b>	<b>120</b>	<b>100</b>

#### 4.4.4 Educational Level of Respondents

Education is a powerful tool for reducing poverty, redressing inequality, and improving health and social wellbeing and creating a foundation for sustainable economic growth. Education for women in Kenya has been noted to have a powerful developmental effect in the light of their major role of nurturing, upbringing, socialization and education of children. Women are known for being active economically as both producers and consumers of goods. One of the measures that contribute to the cooperative functioning of the women is the efficient maintenance of group books completed and managed by the members themselves. The members' ability to read, write and perform basic arithmetic is essential to ensure such a success. Moreover, although it is not the only factor, a lack of education is believed to be one of the major factors for unemployment. This study was interested in the educational levels of the respondents. The same was sought from them and the responses presented on the table 4.5 below.

**Table 4.5 Educational level of SHG Members**

<b>Level</b>	<b>Frequency</b>	<b>Percentage</b>
Non formal education	52	43.3
Primary	34	28.3
Secondary	22	18.3
College	6	5
University	6	5
<b>Total</b>	<b>120</b>	<b>100.0</b>

The study findings showed that 52(43.3%) respondents had no formal education while 34(28.3%) others had attained primary education. There were 22(18.3%) respondents with secondary education while 6(5%) respondents had college education and 6(5%) others had gone up to university level. This shows that the level of literacy is very low and therefore women participation in groups could be another way of empowering them through training so as to equip them with necessary skills.



#### 4.4.5 Marital Status of Respondents

Review of literature concerning women groups explained that these are groups organized and formed to empower the disempowered women. Married women, many times are subjected to domestic violence and they are mostly dominated by their husband in respect of financial matter (Dey, 2014). In relation to this context, microfinance programme, in a form of Women enterprise fund programme through SHGs, play a great role in economic empowerment of these women by providing them the opportunity to participate in economic activities thereby reducing the number of domestic violence against them as they could earn income and become a real life asset to the family. SHG programme is also important to the widow, divorced and single women because these women in a poor society are considered as a burden to the family. Widow, single and divorced have more freedom and can participate freely in the SHG projects without any hindrances since they are not answerable to anyone or do not need to get permission from men (USAID, 2006). Various research findings on self help groups have showed that most of the women who take part in women group activities are married or widowed who struggle to support their family. In order to verify whether such a situation exists among members in the project under the study, marital status was taken as one of the characteristics to be examined. The study investigated the marital status of respondents who participated in the study and the Table 4.6 Was used to present the findings.

**Table 4.6 Respondents' marital status**

<b>Population study</b>	<b>Sample size</b>	<b>Percentage</b>
Single	5	4.17
Widowed/Divorced	21	17.5
Married	94	78.3
<b>Total</b>	<b>120</b>	<b>100.0</b>

From the findings, it was discovered that 94(78.3%) respondents were married, widowed/divorced 21(17.5%) while others were single respondents with 5(4.17). The study concluded that majority of respondents were married. Therefore their participation in women groups could therefore relate household development within the Ward.

#### 4.4.6 Ethnical Background of Respondents

In trying to examine the dynamics of SHGs, ethnic background was identified to be a very important variable. The study revealed that most of the members of the SHGs in Central Kamagambo Ward are predominantly occupied by Luo 50 (41.7%), Kisii 40(33.3%), followed by Luyha at 20(16.7%), Wasi and Kuria have both 5(4.17%), respectfully presenting their ethnic group. On the other hand a majority of the leaders 60% were Luo, followed by 20% Luhya, Wasi 10% and both Kuria and Kisii at 10%. This is as a result of the County having the two tribes that is Luhya and Wasi as inhabitants for a very longtime

**Figure 4.7: Ethnic Background of Respondents**

Members	Frequency	Percentage
Luyha	20	16.7
Luo	50	41.7
Kisii	40	33.3
Kuria	5	4.17
Wasi	5	4.17
<b>Total</b>	<b>120</b>	<b>100.0</b>

#### 4.4.7 Family size of Respondents

The table below reveals that majority of the respondents that is 60(50%) have children 4-7, 20(16.67%) have 7-10 children, and 40(33.3%) have 2-5 children. This shows that the women in self help groups are slowly moving from giving birth to too many children to few encouraging nuclear family and also showing power on decision making by doing family planning.

**Table 4.8 Family size**

Family size	Frequency	Percentage
2-5	40	33.3
4-7	60	50.0
7-10	20	16.67
<b>Total</b>	<b>120</b>	<b>100</b>

#### 4.4.8 Sources of Income Before and after being involved in the group

As the influence of women group members' income was one of the major points to be assessed in this study, sources of family income and expenditure were examined. Thus, to scrutinize various sources of family income before and after being involved in a group, various questions were presented to the respondents and their replies were shown in the following table.

**Table 4.9 Sources of Income of group members**

Sources of Income	before involvement in SHG		after being involved in a SHG	
	F	%	F	%
Wages	12	10	13	10.8
Business	18	15	45	37.5
Daily work	48	40	28	23.3
Casual job support from Relatives/spouses	36	30	20	16.7
Other sources	6	5	24	20
<b>Total</b>	<b>120</b>	<b>100</b>	<b>120</b>	<b>100</b>

Results of the study showed that women relied on daily casual jobs (40%) and support from relatives and spouses (30%) most before their involvement in groups but after their involvement in women groups, they started enterprise projects; businesses (37.5%) which decreased their dependence rate from their relatives to 16.7%, other sources of income (10%) and daily casual jobs (20%). This shows that there is significant positive influence of women involvement of women groups therefore increasing the sources of income for the household. The study sought to determine the enterprise projects started by women in Central Kamagambo Ward as a result of their involvement in women groups. The analyses of results are presented in Table 4.9 above

#### 4.4.9 Benefits of Participating in SHGs

Objective four was to find out the benefits women member participants gain from joining the SHGs. Majority of the SHGs members and leaders 45% and 27.5% respectively reported to have increased their income after joining the self-help groups and as a result their living standards had improved. As far as improvement in technical skills was concerned the data revealed that 27.5% of the leaders and of the members agreed that their technical skills were improved. After joining the group women overcome shyness and freely expressed their views within the group, family and various organizations, the data revealed that 14.2% of the leaders and of the members had gained confidence. Only 13.3% of leaders and of the women members had improved their decision making skills on the purchase and sale of assets. It is evident from the findings that a majority of the participant's economic situation had improved as a result of the improved income; however it is noted that most of the women members do not have an upper hand on the sale and purchase of assets which is mostly done by their husbands.

**Table 4.10: Economic Benefits of SHGs to members**

Benefits	Leaders	%	Members	%	Accumulative	%
	Number		Number		Frequency	
Improved income	4	45	50	45	54	45
Improved technical skills	3	27.5	30	27.5	33	27.5
Confidence in dealing						
With people	7	14.2	10	14.2	17	14.2
Purchased sale of						
Assets	6	13.3	10	13.3	16	13.3
<b>Total</b>	<b>20</b>	<b>100</b>			<b>120</b>	<b>100.0</b>

#### 4.4.10 SHGs Enterprise project Activities

Findings reveal that most 44 (36.7%) of women in Central Kamagambo Ward have began sugarcane farming. Further discussions with the their group heads during interview sessions showed that majority of women have engaged in vegetables farming which earn extra income for markets in Kisii, Daraja Mbili,Rongo,Riosiri and other surrounding markets while others are involved in production of fruits for export to other Counties. In addition, the results of the study shows that 38 (31.7%) had started dairy farming projects in their household. For example, majority of members interviewed said that they now keep exotic dairy breeds and this has contributed to household development in the Ward. Further results showed that 24 (20%) were engaged in horticulture activities while 14 (11.7%) said that some women have engaged in small businesses like Kiosks, selling mitumbas(clothes), groceries shops while others said that they have setup small retail shops within their vicinities. This shows that women groups have influenced positively towards members owning several enterprise projects within their localities.

**Table 4.11 Projects activities of SHG members**

<b>Enterprise</b>	<b>Frequency</b>	<b>Percentage</b>
Daily farming	38	31.7
Sugarcane farming	44	36.7
Horticulture	24	20
Small businesses	14	11.7
<b>Total</b>	<b>120</b>	<b>100.0</b>

#### 4.4.11 Contributions of SHG Members

Findings in the table below revealed that 65% of the SHGs members contributed in cash, and only 35% were found to be contributing labour. This indicates that members are willing to contribute cash towards the course of their groups. A majority of the members 99% reported to be paying registration fee of Fifty shillings and the monthly contributions of five hundred shillings for savings. This confirms that the members are active and concerned with the well-being of the group which builds the spirit of the group and enable the members to achieve their economic goals.

**Table 4.12 Members' contributions**

<b>Contribution</b>	<b>Frequency</b>	<b>percentage</b>
Cash	78	65.0
Labour	42	35.0
<b>Total</b>	<b>120</b>	<b>100.0</b>

**4.4.12 Amount Contributed by SHG members**

Majority of the SHGs both at 50% reported that their members were saving in the range of Kshs. 400-700 and 800-1100 respectively on a monthly basis. Only 16.7% of the SHGs saved in the range of Kshs.1200-1500. This indicates that most of the member's monthly income was less and that's why the monthly saving figure could not rise above 1200.

**Table 4.13 Amount of Contributions**

<b>Amount</b>	<b>Frequency</b>	<b>Percentage</b>
Kshs 400-700	60	50.0
Kshs 800-1100	40	33.3
Kshs 1200-1500	20	16.67
<b>Total</b>	<b>120</b>	<b>100.0</b>

**4.4.13 Pattern of Utilization of Savings**

The data revealed that 75% of SHGs were using savings amounts for inter-loaning among group members. Apart from inter-loaning amongst groups, 25% were using savings for investing in IGAs. This indicates that most of the SHGs savings was mainly for the members to borrow in order to supplement their incomes to ensure they improve their living conditions.

**Table 4.14 Pattern of Utilization of Savings**

<b>Pattern</b>	<b>Frequency</b>	<b>Percentage</b>
Inter-loaning	90	75.0
Investing in IGAs	30	25.0
<b>Total</b>	<b>120</b>	<b>100.0</b>

#### 4.4.14 Interest in Inter-lending

The study revealed that majority 66.7% of SHGs were not charging interest on inter-lending among members. Only 33.3% of the SHGs charged interest on loans. This indicates that a majority of the SHGs had friendly loans and thus encouraged the members to borrow in order to help themselves in times of need.

**Table 4.15 Interest in Inter-lending**

<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
Yes	40	33.3
No	80	66.7
<b>Total</b>	<b>120</b>	<b>100.0</b>

#### 4.4.15 Action on Defaulters

The study revealed that a large percentage of SHGs 58.3% banned the members who failed to pay the loans while 41.7% of the SHGs imposed fines for failing to pay the loans. It can be deduced that most of the SHGs are strict and only deal with members who follow all the rules and regulations on inter-lending, in order to ensure smooth running of the SHGs.

**Table 4.16 Action on Defaulters**

<b>Action</b>	<b>Frequency</b>	<b>Percentage</b>
Banning	70	58.3
Fines	50	41.7
<b>Total</b>	<b>120</b>	<b>100.0</b>

#### 4.5 Training of SHG Members

Education and training empowers women to analyze their own situation better and organize themselves for social-economic and political activities to improve their conditions. Lack of education on the part of women denies them the opportunity of being productive in their rural areas, because they will remain ignorant of ways and means of producing more in the farm, business and active participation in development projects. Their capacity to serve actively in SHGs can be enhanced if they are provided with adequate levels of education.

A majority of the SHGs 58.3% offered training on various skills in income generating activities to their members while 41.7% of the SHGs offered training in community leadership. This indicates that most of the SHGs are concerned with improving the economic status of their members by offering them skills like dairy keeping, sugarcane farming, business, weaving (mat making), and horticulture farming as reported by members.

**Table 4.17 Trainings of SHG Members**

<b>Training</b>	<b>Frequency</b>	<b>Percentage</b>
Training on skills in IGAs	70	58.3
Training in community leadership	50	41.7
<b>Total</b>	<b>120</b>	<b>100.0</b>

#### **4.5.1 Training based on development forum**

The analysis of respondents based on educational level towards their accessibility top information was done and the result is in the table below

**Table: 4.18 Development forums**

<b>Education level</b>	<b>Development forum</b>		<b>Benefit of development forum</b>		<b>Other sources of information</b>	
	<b>F</b>	<b>%</b>	<b>F</b>	<b>%</b>	<b>F</b>	<b>%</b>
	Illiterate	0	0	0	0	0
Primary	5	4.2	5	4.2	5	4.2
Secondary	15	12.5	15	12.5	10	8.3
Tertiary	40	33.3	40	33.3	35	29.2
University	60	50	60	50	70	58.3
<b>Total</b>	<b>120</b>	<b>100</b>	<b>120</b>	<b>100</b>	<b>120</b>	<b>100</b>

Parameters such as attendance, usefulness of development forums such as business management workshops and seminars to respondents and access to other sources of information were used to



measure accessibility to empowerment. Respondents with no education were not attending the development forums at all because of language barrier but those with tertiary 33.3% and university holders had 50% respectively in attendance. This shows that the higher the education level, the higher the attendance in training workshops. Language barrier, lack of awareness can impact the progress of SHGs. Therefore, majority of SHGs were led by those with secondary, tertiary and university holders because they were able to interpret, write and read important documents of the group. Equally, frequency of attendance was influenced by level of education 50% of those with degree of education attended frequently as compared to 4.2% of the ones with primary education. Respondents with tertiary and university education had the highest percentage in the groups that found development forums useful. Therefore; the researcher concluded education training had a direct relationship with access to information and thus participation in development projects. It's very important that those with low level of education be sensitized and encouraged to attend development forums frequently because the impact on their group participation. Finally, the analysis showed that those with no education had no access to other information sources such as the internet, newspapers and magazines. The highest percentage (58.3%), were those with university education followed by those with tertiary education with (29%). Access to other sources enhanced participation in development projects of SHGs hence women empowerment. The development forums were chaired by human resource personnel's from office of gender, culture and social services, nongovernmental organizations and local politicians.

#### **4.6 Regular Meetings for SHG members**

Women have been identified as key players in development matters all over the world. They are the majority in rural areas and their population is slightly higher than that of men. Holding meetings is an important activity of SHGs. In this study meetings on monthly basis were observed to be a common phenomenon adopted by 60% of SHGs followed by fortnightly 20% and weekly too at 20%. It can be deduced that most SHGs prefer to meet on a monthly basis because it is during that time that the monthly contributions are made and they can also be able to discuss their problems and share new ideas.

**Table 4.19 Frequency of Meetings for SHG members**

Meetings	Number	Percentage
Weekly	24	20.0
Monthly	72	60.0
Fortnightly	24	20.0
<b>Total</b>	<b>120</b>	<b>100.0</b>

**4.6.1 Use of a constitution on the success of women SHGs**

In order to establish how drafted constitutions influence the success of self help groups, a set of questions were asked to the respondents. All the respondents indicated that their groups have laws (rules) which have been agreed upon by all the members and are written down as a constitution to guide them. The key informants mentioned some them like; respecting other people's opinions, no disclosure of group secrets, not attending or going late for group meetings to attract a fine, during group meetings members raise their hands to ask questions, amount of money fixed for regular contributions rules for loaning, consequences to take for loan defaulters. These rules have been formulated by the members of the groups themselves. The key informants indicated that the group rules are generally discussed and agreed upon by all the members. Table 4.20 gives the frequencies of the various penalties that can be given to the group members who do not follow the group rules that have been laid down and agreed by all the members.

**Table 4.20 Penalty for not following group rules**

Response	Frequency	Percentage
Expelled from group	0	0
Pay fine	80	66.7
Given warning	40	33.3
<b>Total</b>	<b>120</b>	<b>100.0</b>

A total of 80 respondents (66.7%) indicated that members who do not follow the set rules usually pay a fine. Further 33.3% indicated that members who do not follow rules are given a warning.

The amount of money paid as fine varies from group to group. Therefore, the women try to attend the group meetings to avoid paying fines.

#### 4.6.2 Purpose of Holding Regular SHG Meetings for members

Findings revealed that majority of 60% SHGs reported that the main purpose of meetings was savings and loan repayment, followed by 20% which reported purpose of meetings as enterprise related activities. Another 20% of the SHGs reported that they conducted meetings to discuss challenges. This indicates that most of the SHGs come together mainly with the objective of saving together, and managing their own funds to achieve better control over their resources and meet their credit needs.

**Table 4.21 Purpose of Holding SHG Meetings**

Meetings	Frequency	Percentages
Discussing enterprise relating activities	24	20.0
Discussion challenges	24	20.0
Savings and loan repayment	72	60.0
<b>Total</b>	<b>120</b>	<b>100.0</b>

#### 4.6.3 Type of SHGs Women Engage in Central Kamagambo Ward

Various women groups are formed and engaged in different purposes for social, economic or political development of the areas that they come from. The respondents were then asked to indicate the types of organizations that they belonged to. This was summarized on the Table 4.22

**Table 4.22: Type of SHGs Women engage**

Type	Frequency	Percentages
Savings group	50	41.7
Women empowerment	30	25
Cultural and political dimension	25	20.8
Women welfare and community groups	15	12.5
<b>Total</b>	<b>120</b>	<b>100</b>

The study findings showed that 50 (41.7%) respondents were in savings groups while 30(25%) were in women empowerment groups, 25(20.8%) said that their group mission was based on changing women and political dimension while 15 (12.5%) said that the main objective of their group was on championing women welfare and community development. This shows that economic aspects prevail upon the activities of various women groups in the ward and this underscores the need for determining how various activities of these groups; savings, funds mobilization, enterprise development and micro credit facilities influence economic development.

#### **4.6.4 Venue of Meetings**

66.7% of the SHGs reportedly conducted meetings at the member’s residences on a rotational basis, followed by 33.3% SHGs who held their meetings at their leader’s residences. This indicates that most SHGs were considerate of all members and that is why they considered having their meetings at the member’s residences.

**Table 4.2.3 Venue of Meetings**

<b>Venue</b>	<b>Frequency</b>	<b>Percentage</b>
Members’ residences	80	66.7
Leaders’ residences	40	33.3
<b>Total</b>	<b>120</b>	<b>100.0</b>

#### **4.6.5 Duration of Meetings**

Majority of 75% SHGs reported that the duration of meetings was 1 hour, followed by 25% who reported duration of their meetings to be two hours. This indicates that most of the SHGs are organized during their meetings and have fewer conflicts to solve that is why they take only one hour and they are done with contributions and other arising issues.

**Table 4.24 Duration of SHG Meetings**

<b>Duration</b>	<b>Frequency</b>	<b>Percentage</b>
1 hour	90	75
2 hour	30	25
<b>Total</b>	<b>120</b>	<b>100</b>

**4.6.6 Criteria of Selecting SHG Leaders**

The presence of a strong and dynamic leader has been identified as the most significant factor for sustainability of SHGs. The study revealed that 66.7% of the groups selected their leaders through election method and 33.3% through consensus method. This indicates that most of the SHGs believed in a democratic way of choosing their leaders.

**Table 4.25: Selection of leaders in SHGs**

<b>Method</b>	<b>Frequency</b>	<b>Percentage</b>
Election	80	66.7
Consensus	40	33.3
<b>Total</b>	<b>120</b>	<b>100.0</b>

**4.6.7 Period of self help group**

The study wanted to find out how long the respondents had been engaged in women groups activities. The same was sought from the respondents and the findings were presented on the Table below.

**Table 4.26 Period of self help group**

<b>Length of membership</b>	<b>Frequency</b>	<b>Percent</b>
Below 5 years	10	8.3
6-10 years	22	18.3
11-15 years	38	31.67
16-20 years	34	28.3
Over 20 years	16	13.3
<b>Total</b>	<b>120</b>	<b>100.0</b>

The study found out that 38(31.7%) members had been engaged with women groups for past 11-15 years at the time of the study. Another, 34(28.3%) respondents said they had been involved in women groups for the past 16-20 years while 22 (18.3%) respondents they had been engaged in business membership for past 16-19 years. The result implies that members have enough experience in self help group matters therefore capable of understanding the role of women activities on socio - economic development of women in central Kamagambo ward, Kenya. Those who had membership of more than 10 years had improved their socio – economic status as opposed to those who had less than 10 years of membership in women groups.

#### 4.6.8 Record Management

The self help group members are trained to manage various records within their group's .This helps them to stipulate rules and conditions to follow in order to avoid conflicts or interest of conflicts. The SHGs had drafted and implemented a constitution to follow as a guide 40 (33.3%), respondents said that they have registers which they use to monitor their attendance. 40(33.3%) have book of accounts which is used to track their contributions, loans and penalties. Some SHGs have minute book 8(6.7%) to write the agendas of the meetings they held regularly.This helps to review the past before they proceed for new agendas. Finally, it was noticed that especially unregistered SHGs do not have constitution to guide them.

**Table 4.27 Type of record**

<b>Type of records</b>	<b>Frequency</b>	<b>Percentage</b>
Register	40	33.3
Book of accounts	40	33.3
Minute book	8	6.7
Constitution	32	26.7
<b>Total</b>	<b>120</b>	<b>100</b>

#### 4.7 Conclusion of Key Findings

The findings established that there are several women self-help groups in Central Kamagambo Ward. The various groups differ in nature as a majority of them are formed along economic lines while the rest was being socially inclined. The size of a group plays an important role in the

process of group dynamics. Majority of the groups had above 20 members and most groups selected their leaders through election method while a few selected their leaders through consensus method. Monthly patterns of meetings were adopted by a majority of the SHGs, and were conducted at member's residences on a rotational basis.

The SHGs were using savings for inter-loaning amongst group members, a larger majority did not charge any interest on inter-loaning, and for the SHGs members who were found defaulting on loan payment a majority of them were banned from the groups. On the characteristics of the members, a majority of the members were found to be in the age group 30-39, and 40-49, these two categories are considered to be the most productive period in a person's life indicating that SHGs enrolled its members in the most productive age group. Most of the members belonged to the Luo and Kisii ethnic group, and were Christians. An analysis of the educational status of the respondents revealed that a majority had received primary level of education, and only a few had received college level education. Most self-help group members were married and were over 30 years of age. Agriculture was the most predominant occupation and it is as a result of the favorable climate of the area for farming activities. The groups through their activities empower their members who participate in them.

A variety of strategies that are geared towards the improvement of living conditions and standards of their members include access to credit, skill training and income generating activities. Participation in income generating activities has equipped the members with skills such as Sugarcane farming, dairy farming and vegetable growing. While others embark in small scale business like pottery making, peanut and butter making, operating kiosks and selling secondhand clothes. The members use the skills domestically and even generate income in order to make ends meet. The financial position of most of the women participants had improved after joining SHGs. They also felt more confident in dealing with people; they said that they had developed courage to speak with men both in the family and outside. As far as improvement in technical skills was concerned quite a good number of the respondent's technical skills had improved.

## **CHAPTER FIVE**

### **SUMMARY OF FINDINGS, DISCUSSIONS, CONCLUSIONS, RECOMMENDATIONS AND SUGGESTIONS FOR FURTHER STUDIES**

#### **5.1 Introduction**

This chapter summarizes the findings of this study and provides conclusions from the study and gives recommendations for further study.

#### **5.2 Summary of the study**

The findings in chapter four reveal a great deal of information about the various groups as far as the nature of the groups, membership, activities they engage in, and how the group operates and other dynamics. The groups have rules governing the operations of the groups on participation, use of savings, and penalties. The group activities include regular meetings; contributions in cash and labour. Most of the self-help groups have at least three officials that is chairperson, treasurer and the secretary. Women self-help groups have proven to be a key avenue from which women can be empowered.

The study revealed that self-help groups empower members by awakening self-assertiveness and confidence among them, increase their income level, help them acquire skills; participate in decision making at home and in their communities. Data for the study was collected from the self-help group's members and their officials. The data was collected by use of questionnaires and interview guides and analyzed using SPSS. To empower more women the nature of self-help groups should be improved and there should also be sensitization of women on the significance of participating in Self-help groups, in order for them to be members. The study concludes that self-help groups empower women by undertaking income generating activities which make them economically independent and decision makers.

#### **5.3 Discussions of the study**

Ordinarily, "Self help" refers to the provision of services to aid oneself (Collins English Dictionary, 2003). Self-help emphasizes self reliance, self production and self-employment by mobilizing internal resources of an individual, a group, the community or a particular society (World Bank, 2010). The broad goals of a SHG are to join efforts of individuals in terms of labour, assets, financial resources, and knowledge and life skills to accelerate their own development. SHGs emphasize face to face interaction among members' personal sense of identity. In Kenya, Central Kamagambo ward in particular, SHGs have been a facilitator for



economic and social transformation especially in the attempt to address local problems and situations independently, with little control from the government.

Women empowerment are often prevented from running competitive businesses by their relatively low education and skill levels, which generally limit their access to the various support and credit services (UNESCO,2006). Even when they have access to information on the financial services and market opportunities available to them, women may be less equipped to comprehend it due to low levels of literacy (UNDP, 2007). Lack of awareness about financial assistance in the form of loans and schemes by the institution in the financial sector, hinders the sincere effort towards women empowerment from reaching those in the central kamagambo ward and backward areas.

Education is one of the factors that impact positively on growth of firms (World bank, 2010). Several studies have been conducted on the women empowerment and the access to financial facilities by the women Small and Medium Enterprises. For example, (IEA, 2008), states that the study of Business Management in Kenya shows that there are many Challenges such as competition among Small enterprises themselves and from large farms, lack of access to credit, cheap imports, insecurity, high interest rates, debt collection and inflation . Central Kamagambo Ward, women access to financial resources is also limited by biased lending practices that emerge when few financial institutions in the area consider them smaller, less experienced and therefore less attractive clients, or when institutions lack the knowledge to offer products initiated by women's preferences and constraints.

### **5.3 Conclusions of the study**

The formation and springing up of women groups especially in developing world has become a tool of accelerating development of communities particularly in the Central Kamagambo Ward areas. Self-help groups have been instrumental in empowering women especially at the grassroots level. SHGs are small informal associations created for the purpose of enabling members to reap economic benefit out of mutual help, solidarity and joint responsibility. Some of the basic characteristics of SHGs include small membership size and homogeneity of composition which bring about cohesiveness and effective participation of members in the functioning of the group. With the help of SHGs women earn money and become economically and financially strong. They can use this money for fulfilling their needs and can spend a happy life with their family. They can get a say right in their family decision making by becoming self

independent. By networking to build better business, women can get economic empowerment. The group based approach not only enables the poor to accumulate capital by way of small savings but also helps them gain access to formal credit facilities. Through women participation in SHGs there are improvements realized in terms of most of the group members acquiring skills, improving their living conditions and enhancing their participation in decision making among others. In SHG women elect their own leaders. They participate in the management of SHGs. By associating with each other in a group, women become part of civil society and can have a louder voice when advocating policies that will benefit their lives and their group businesses. When women have both economic and political power, they become full members of the society. With the help of SHGs, women can get a secure place in society if they are socially empowered. By becoming educating, they can get knowledge about their rights. They can be treated equal to man if they are socially strong. The overall development of a human society depends upon the level of actualization of the peoples' potentialities. Empowered women in a society enhance the realization of the required development.

#### **5.4 Recommendations from the Study**

Issues of community organizations are critical in the development of Kenya .Stemming from the above findings; the study proposes the following recommendations:

- a.** There is need to improve the nature of self-help groups in Central Kamagambo Ward. The study recommends the formulation of a common policy for self-help groups which will help better co-ordination their activities and promote effective collaboration among groups.
- b.** There is also need for regular supervision by the department of social services to direct the group's activities to help them realize the objectives of self-help groups. This can be achieved through County Authority if it adopts a day to day system of monitoring the functioning of SHGs.
- c.** There is also need for public awareness and education to encourage women in Central Kamagambo Ward to join Self-help groups. The media together with the various self-help groups should play a lead role in educating public and their members on the relevance of the group's activities.
- d.** There is need for the financial institutions to provide loans which are attractive to Women's groups to help in the empowerment of women in Central Kamagambo Ward. This would

improve members' socio-economic development as interest rates will not be subjected to the forces of demand and supply.

**e.** There is need for leaders of the various groups to link up with national movements of social change as this will help the groups solicit ideas and broaden their networks to make their impact more recognized.

**f.** Training in business activities of the members should be the need of the hour. This will help them to know how to keep the book of accounts, budget, savings and repayment of loans.

**g.** Men members of the families of SHG members should be made to play supportive role to their respective spouses so as to have freedom of expression, saving and movement.

**h.** Non Governmental Organizations should play a strong role in leading the groups and should not restrict their role to that of credit canalizing agency. They need to organize workshops and seminars for SHG members to enlighten them on how to expand and manage their SHG movements without relying on commercial loans.

### **5.5 Areas of Further Study**

There is need to carry out a comprehensive future study on the following.

**a.** The same study may be undertaken in the rest of the wards.

**b.** The extent of achievement of objectives of self-help groups could be assessed and researched.

**c.** The extents of participation of group members in various activities need further research.

**d.** Training needs of self-help group members should be identified to provide skill based

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**APPENDIX 1**

**LETTER OF TRANSMITTAL**

UNIVERSITY OF NAIROBI  
SCHOOL OF CONTINUING AND  
DISTANCE LEARNING,  
KISII EXTRA-MURAL,  
P.O.BOX 2461-40200,  
KISII.

10.4.2016.

Dear sir/madam,

REF:INFLUENCE OF SELF HELP GROUPS ON ECONOMIC EMPOWERMENT OF  
WOMEN IN CENTRAL KAMAGAMBO WARD, RONGO SUB COUNTY, MIGORI  
COUNTY

I kindly wish to bring into your attention that as a requirement for my master of Art in project planning and management program. I conducted a research study on the above mentioned topic. The data for this study was collected through questionnaires for Self Help Group members and all the data information in the data was treated with confidentiality, your co-operation was highly appreciated.

Yours faithfully

Sign.....

Gladys N.Nyagwanga.

**APPENDIX II**

**RESEARCH QUESTIONNAIRE**

This questionnaire was prepared for collecting information on the study based on influence of SHGs on economic empowerment of women in central Kamagambo Ward, Rongo sub-County Migori County. It is made up of three parts namely section A it's for Self Help Group Members, Section B for secretaries of respective Self Help Groups and section C for Chairladies of some Selected Self Help Groups. Please fill in the blank space provided or tick where necessary. All The information volunteered will be treated with confidentiality.

**SECTION A**

**QUESTIONNAIRES FOR SELF HELP GROUP MEMBERS**

1. What is your age in years (please tick one)

- 20-30 years                                   30-40 years
- 40-50 years                                   50-60 years

Others (specify).....

2. Indicate your highest level of education (tick one)

- Not attended school                           Primary level
- Secondary level                                   Tertiary level

Others (specify).....

3. What is your present marital status? (Please tick one)

- Married     Single
- Divorced/separated                           Widowed

4. What is your origin in Kenya (please tick one)

Luhya  Luo  Abakuria  Wasi  Abagusii

Others (specify).....

5. State your source of income currently? (Please tick one)

Government employee  Self employed

Others (specify) .....

6. Briefly State your family size?

.....  
.....

7. What are the benefits of joining a SHG?

.....  
.....

8. Do you have any projects in your SHG? (Please tick one).

Yes  or No

9. Do you vote in your self help group leader? (Please tick one).

Yes  or No

10. Do you have a written constitution to guide yourself group members?

Yes  or No

11. In what area have you trained? (Kindly tick one)

Community development  Income generating activities

Business management  Information, Communication and Technology

Others (specify).....

12. How frequently do you engage in training?

Very frequently [ ]                      Occasionally [ ]

Rarely [ ]

Others (specify).....

13. State where your training moderators come from?

.....  
.....  
.....

14. Indicate the nature of training normally take place.

Formal training [ ]                      Workshops and Seminars [ ]

Refresher courses [ ]                      Use of training software [ ]

Others (specify).....

15. Indicate the form or kind of collateral in your possession.

Title deed [ ]                      Pay slip [ ]

Guarantees [ ]                      Log book [ ]

Others (specify).....

16. Is the collateral in your possession adequately acceptable by lending institution (s)?

Agree [ ]                      Strong agree [ ]

Neutral [ ]

Others (specify).....

17. Do you agree that all the lending institution in your area requires security? (Collateral?)

Agree [ ] Strongly agree [ ]

Disagree [ ] Neutral [ ]

Others (specify).....

18. In your own opinion explain the influence of collateral/guarantee on access to finance by Self Help Group members

.....  
.....

19. State the highest amount of loan you have so far obtained?

10,000 [ ] 20,000 [ ]

30,000 [ ] 40,000 [ ]

20. How frequently do you borrow loan from any lending institution or SHG.

Very frequently [ ] Frequently [ ]

Occasionally [ ] Rarely [ ]

21. State the maximum length of repayment of the maximum loan you have taken from any

Lending Institution (s)

5 years [ ] 4 years [ ] 3 years [ ] 2 years [ ]

Others (specify).....

22. In your own opinion explain the influence of interest rate on access to finance by SHG

Members

.....  
.....

23. How regular do you save your money in your account?

Frequently [ ]      Occasionally [ ]      Rarely [ ]

Others (specify).....

24 How do you make your withdrawing process?

Frequently [ ]      Occasionally [ ]      Rarely [ ]

Others (specify).....

25 What is the interest rate paid in saving money in your self help group account?

5% [ ]      10% [ ]      15% [ ]      Nil [ ]

Others (specify).....

**SECTION B**

**QUESTIONNAIRE FOR THE SHG SECRETARIES**

1. State when your SHG was formed?

.....  
.....

2. Briefly outline reasons for forming SHGs

.....  
.....

3. Which type of records do you have? (Tick in the book)

Attendance registers [ ]      Minutes book [ ]      Passbook [ ]

No records [ ]      Cash book [ ]

4. How do you rate the attendance of members during meetings?

Regularly attended [ ]      Poorly attended [ ]

Irregularly (a few members) attended [ ]      Not attending at all [ ]

5. How long have you been in your self help group

1-5 years [ ]      5-10 years [ ]      10-15 years [ ]      15-20 [ ]

Others (specify) .....

6. How can you describe the members' participation in group activities?

Very active [ ]      Active [ ]

Fairly active [ ]      Dull active [ ]

7. Do you have a particular venue for holding a meeting?

A members' home  Leaders' home  Resort center

Others (specify).....

8. How much money do members contribute towards their share in Kenyan shillings?

.....  
.....

9. How many are you in your self help group?

10 members  5 members

20 members  30 members

Others (specify).....

10. State the penalties you impose on member who delay in paying contributions, loans, late coming or non-attendance of meetings

.....

11. (i) Have you ever attended any training organized by officials of the ministry of gender, cultural and social sports

Yes  or No

(ii) If yes, state topics you trained on (kindly tick one)

Recording keeping  Leadership  Book of accounts

Others (specify).....

(iii) Due to your training, state what has changed in your SHG.

Explain.....

.....



**SECTION C**

**QUESTIONNAIRE FOR CHAIRLADIES OF SHGS**

1. (i) Do you have regular group meeting?

Yes [ ] or No [ ]

(ii) If yes who calls these meeting? Chairlady [ ] Treasurer [ ] Secretary [ ] Members [ ]

2. State your role in the meetings (Tick one)

(a) Guide group members in arriving at resolutions [ ] (b) Make resolution alone [ ]

(c) Allow members make resolutions [ ]

3. (i) Have you ever attended any training organized by officers of the ministry of Culture, Gender Social sport? Yes [ ] or No [ ]

(ii) If yes, in which topic were you trained on?

.....  
.....

4. When a member of the group has violated the constitution, as the chair lady what step (s) does You take?

Suspend the member [ ] Expel the member [ ] Fining the member [ ]

Have the member discussed by other group members [ ]

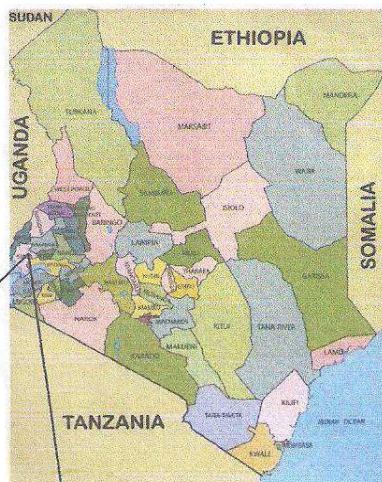
5. (i) As official, have you ever approached the government, other organizations and agencies or individuals for financial support Yes [ ] or No [ ]

(ii) If yes, did you receive the financial support? Yes [ ] or No [ ]

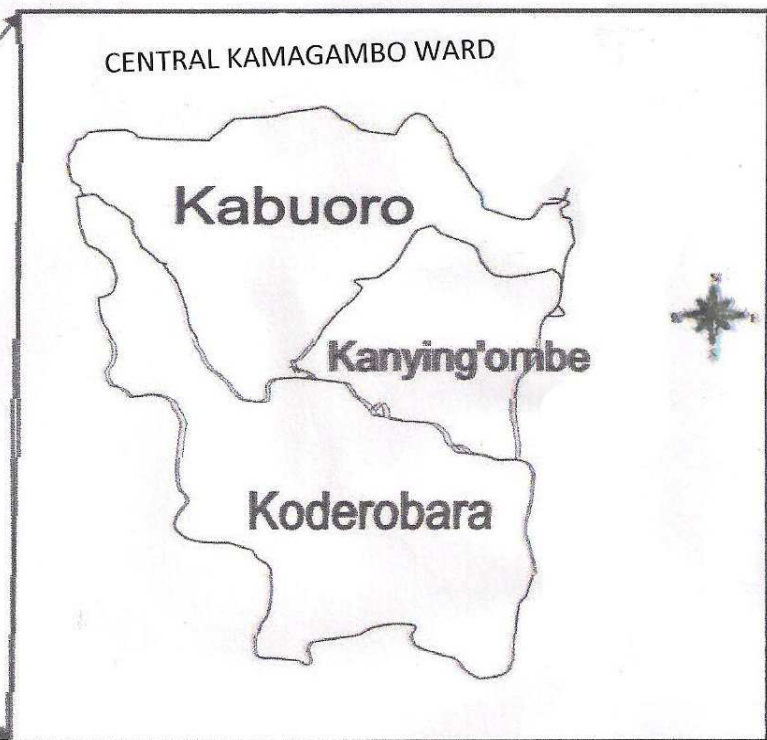
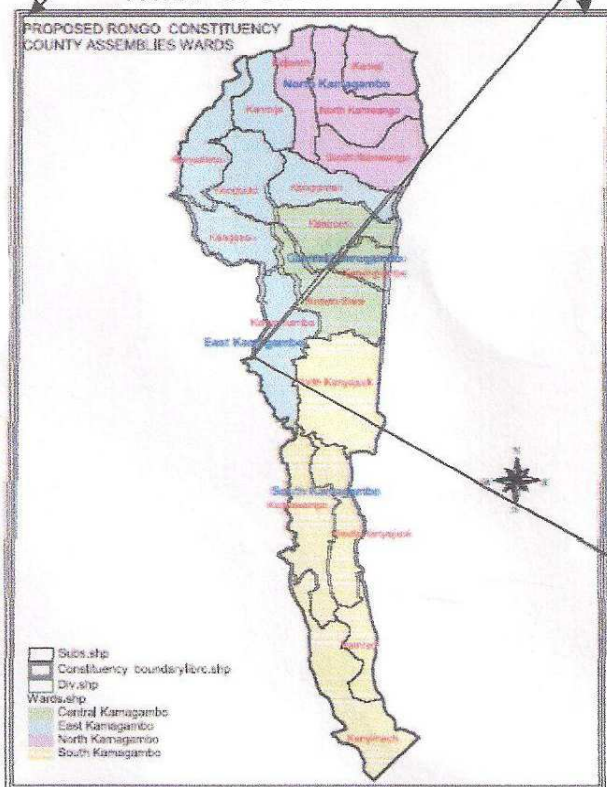
(iii) Explain the role you have played as a chairlady of your specific SHG.

.....

APPENDIX IV  
**MAP OF KENYA**



A MAP OF RONGO DIVISION



SOURCE: IEBC {2011}