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**THE ROLE OF SELF HELP GROUPS IN WOMEN EMPOWERMENT:
A CASE STUDY OF KIRIAINI SUB-LOCATION, MURANG'A COUNTY**

BY

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CHAPTER ONE: INTRODUCTION

1.1 Background of the study

Women shelve a significant portion of poverty globally as a result of barriers by the society and structures. According to Kinnan, Duflo, Banerjee and Glennerster (2015), worldwide, ladies have low accessibility to education, health and employment opportunities and this limits their freedoms. First, the enrolment of girls in learning institutions is at lower rate compared to boys. Across the world, ladies contribute to about a two third of illiterate adults. Secondly, women have no proper accessibility to health care from childhood at birth all through their years. Thirdly, women are not well represented locally, regionally and nationally in government institutions. Furthermore, women have less economic freedom as compared to males (Puhazhendi, 2000).

Only about 16 percent to 18 percent of the loan facilities issued to SMEs in sub-Saharan Africa go to women owned businesses. In South Asia, the same stands at 6 percent. Additionally, in many countries in Africa, land ownership among women is not allowed. The agriculture labor force in Asia is made up of about 60% women. In Thailand, India and Nepal however, less than 10 % of women farmers have land ownerships (FAO, 2008). The above picture shows poverty feminization, a phrase used for describing unequal share of poverty among women in view of choices and wealth (Desai, & Tarozzi 2011).

The input of self-help groups to women empowerment has been emphasized in many studies in Kenya including Kamar's. The author noted that those women, particularly rural women, in Kenya play a very important role in community based development activities, which are very broad and complex citing two major examples that is food

production for home consumption and cash crops to supplement the family income. It is following from such observations that many local non-governmental organizations have chosen women's groups in the rural areas as avenues for economic development. This approach is built around the belief that the empowerment of the woman is the empowerment of the whole community once given a chance (Kamar, 1999).

The purpose of self help groups is for members to save and borrow on a rotational basis. Besides borrowing and lending out, self help groups also help in sharing and transfer of ideas and news while at the same time offering social support to members. Such groups in Kenya are called 'chamas' meaning association. Members of self-help groups are often persons who have close social relations in one way or another. Mostly members are women but with time men have also started participating either by joining the female groups or even forming their own (Kamar, 1999).

Participation of women in organizations within communities has attracted much debates and studies among scholars and academicians in the recent past. In view of philosophies of most forums, every group member need to promote the economic independence of women and this include generation of job opportunities, accessibility to credit and resources, illiteracy and poor health status among women. As much as such declaration has been in position to raise the level of awareness and comprehension of challenges that women face besides their special needs. This however has not resulted into significant improvements among women (UNIFEM, 2000).

Studies have indicated that women in rural areas have been neglected and this has affected their economic empowerment (Meer, 1998). Most of people in Less Developed Countries LDCs stay in rural regions and out of this, about 70 percent of them are of female status (Cartledge, 1995). Therefore, development begins with people and advances

through same people (Seer, 1981; Gwanya, 1989). According to these authors, this is the reason why women living in rural areas should be actively involved in development programs in the community. Most of these women are most marginalized in view of their basic needs. However, most of the production, close to 80% is achieved by these category of women in most rural areas in Africa (Hunger Project, 1999).

Making sure that men and women have equal opportunities is a crucial priority. This also helps in sustainability and viability of rural areas. In maximization of human capital through maintenance of social fabric of rural regions, it is important to fully involve women. Therefore, equal chances need to be integrated systematically during the processes of design and implementation of development programs in rural areas. This ensures that men and women benefit and participate in equal measures. It is important to balance between men and women in decision making which has effect on economy and life in rural areas. This calls for active involvement and involvement of women in network opportunities and associations while at the same time promoting women in managerial and planning positions (Hunger Project, 1999).

One of the reason for rapid growth in self help groups is poor government performance in attainment of social economic objectives of people in the country. One of the definition of the self help groups is that they are change oriented and supportive mutual groups of people with common objectives which help in addressing problems in members of the community. According to Roul (1996), self help group refers to members coming together with common objectives and aspirations of managing own sources of funds for attaining proper control of credit. According to Jain (2003), self help group enhance equality of status of women as participants and decision makers.

Development agencies and governments address these inequalities through economic self help groups SHGs. These are income generating group programs based on an assumption that increasing accessibility to capital among women could lead to empowerment. SHGs of women could facilitate these goals through the development of social capital and mobilization of women (Lennart, 2007).

1.2 Statement of the Problem

In the modern days, empowerment of women is an integral component of international poverty reduction and development. Women empowerment has attracted a lot of attention in the past few decades. The term was applied first in 1994 in Egypt during the International Conference on Population and Development. The term was also used in Beijing during an International Conference.

The concept of SGH in Kenya as an integral element of change in Kiriani sub-location is based on approach of self help groups advanced in other counties. SGH emphasizes high group level ownerships and management in view of goals, process and outcomes. Studies have indicated that the very decision making process in the group is a process of empowerment and this can result into broad development programs for example large involvement of women in community structures and local governance. This study sought to examine the impact of women's economic SHGs on women's individual-level empowerment in rural settlement in Kiriani Sub location.

1.3. Research Questions

The sought to answer the following questions in achieving its objectives:

- i. How does self-help groups strategically respond to socioeconomic needs of women in Kiriani Sub-location?

- ii. What infrastructural arrangements have the self-help groups laid down to cater for women empowerment in Kiriani Sub-location?
- iii. What training and development programmes do self-help groups have for women empowerment in Kiriani Sub-location?

1.4 Objectives of the Study

1.4.1 General Objective

The general objective of the study was to examine the impact of women's economic SHGs on women's individual-level empowerment in rural settlement in Kiriaini sub location.

1.4.2 Specific Objectives

The specific objectives of the study were:

- i. To establish strategies used by self-help groups to address the women's socioeconomic needs in Kiriaini sub location?
- ii. To examine how infrastructural changes in Kiriaini sub location influence women economic empowerment through self-help groups?
- iii. To show how the training and development programmes initiated by self-help groups relate to and enhance women empowerment in Kiriaini sub location?

1.5 Justification of the Study

As smaller SHGs became successful, larger umbrella organizations emerged with the goal of harnessing the energy of smaller groups and advocating for the rights of the poor and of women on the global stage. The study might be of great importance to the Kenyan government as its findings and recommendations thereto might constitute a guideline. The

study might also be of significance to the women empowerment. The study might be of importance to the academicians and researchers purposes. It might also form a good reference base from which secondary data on the subject can obtained in future.

1.6 Scope and Limitations of the study

The study covered all self-help groups and women economic activities, in Kiriani sub-location. The research was carried out on individuals who have been regular residence of Kiriani sub-location at least five years. Several limitations were encountered by the researcher while carrying out the current study. First, finances were inadequate. Secondly, respondents feared that they could be victimized while giving information. The researcher however assured respondents that information sought was only to be used for academic purpose.

CHAPTER TWO: LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.0: Introduction

This chapter reviews both published and unpublished literature that is relevant to the study topic and objectives. It summarizes existing information on strategies used by self-help groups to address the women's socioeconomic needs, examines the infrastructural arrangements that the self-help groups actors have laid down to cater for women economic empowerment and establishes how the training and development programmes initiated by self-help groups relate to and enhance women empowerment.

2.1 Literature Review

2.1.1 Strategies of the self help groups in women empowerment.

2.1.1.1 Group Rules on success of women Self Help groups

According to Saluja (2010), regulations and rules governing Self Help Groups vary based on members' preferences and those enhancing the formation of SHG. The self-help group members should form their own rules and regulations which should be written down. Some of the rules include; coming regularly to the meeting on a timely manner, making saving on regular basis and establishing respect for other members. Lending rules are incorporated once this is put in place in the group. For example, a rule relating to paying fines if members come to the group meetings late has been identified by Kinder Not Hilfe, (2008). The APMAS/EDA (2006) in Singh, Ruivenkamp and Jongerden (2011), study of Indian SHGs reported the problem of drop out among members, revealing the need for clear norms. They suggested that for SHGs to be successful they must discuss and finalize a set of rules and regulations for group functioning.

According to ILO (2006), some decisions should be made for writing them down to formulate rules and regulations of the group for example saving amount of members to br

contributed on a weekly basis, terms of loans and rates of interest on borrowings and lending.

2.1.1.2 Group Meetings and success of Self Help Groups in women empowerment

According to Mohindra (2003), group meetings of SHG help women to engage in financial matters and also hold discussion on these factors. With regular meetings in place, the confidence of women grows while communication skills are enhanced. With time, women grow outside the groups in public and private domains and this results into political autonomies for them. Such voice may be used in the household for more control over decisions on a daily basis in the household. Therefore, groups' members in SHG should regularly meet through meetings. Venues for meetings should be decided upon members in advance. Holding regular meetings foster a sense of belongingness as members at the same time share their lives and this grows the social support network for them. Furthermore, regular meeting results into collective actions that is associated with numerous benefits among group members (Kinder Not Hilfe, 2008).

Generally, groups are made of 10 to 20 members. According to Mohindra (2003), women hold meetings on weekly and rotational basis using their own specific homes as venues. Prayers grace the meetings after which they go to business affairs and then make conclusions through socialization programs. In every of the meetings, weekly contributions are made. The finances are collected with proceeds taken to bank accounts followed by careful recording of transactions. This position is rotated on a yearly basis where power and responsibilities are shared among group members.

A study was done by Sowjanya (2007) by comparing unsuccessful and successful SHG in India. From the findings, the study noted that meetings were conducted among most of the groups on a weekly basis. In such meetings, important business was deliberated on

that affect the general direction of the group. Attendance of all members of the group results into success of these SHGs (ILO, 2006). The implication here is that regular group meetings are crucial in enhancing group cohesion. When the groups do not meet regularly, it is an indication that there are problems within the group and hence they are not able to perform optimally. This study therefore intended to find out how regular group meetings influence the success of WSHGs in Pumwani informal settlement, Nairobi County.

2.1.1.3 Maintenance of Records on Women empowerment in Self Help Groups

SHGs equip people with skills of how to effectively maintain records. Record keeping is done by the group book keeper. In a group where members have low literacy levels, literate members may be requested to maintain records on behalf (Kinder Not Hilfe, 2008).

Record keeping refers to maintenance of relevant information pertaining funds and activities of the group. Through record keeping, members trust and confidence is built. This also facilitates monitoring and control of activities in the group. Record keeping also provides a check and balance within the group (Mohindra, 2003).

Moreover, members in the group need passbooks that indicate all transactions in the group. Passbooks are also used to record regular savings of members and amount of loans taken up by members and the interest to be paid. According to Hilfe (2008) and Sowjanya (2007), SHGs are required to keep books of accounts like ledgers, cash books among others that facilitate efficiency and effectiveness.

All the fines collected, issued loans and paid back loans are indicated. These books and records are supposed to be maintained and updated on a regular basis, especially during the meetings. It is the responsibility of the book keeper to keep the cash book. Financial transactions of members of the group are maintained in cash book (ICA, Zimbabwe 2010)

A review of studies done in India shows that successful SHGs maintain and keep records in a systematic manner. For instance, Puhazhendi (2000) records were kept by animators or literate group members. Rao (2003) indicated that during record maintenance, leaders in the group played a major role as members have faith and trust in them.

Sawjanya (2007) found that the groups records were moderately maintained (not so neatly written) 31.25 per cent maintained very well (up to date and neatly written) followed by 25 per cent not maintained well (not maintain up to date data). In successful SHGs, 62.50 per cent of group's maintained records very well or neatly up to date followed by 37.50 per cent moderately maintained (not so neatly written). In unsuccessful SHGs, equal per cent (50 per cent) of the group's maintained group records moderately and not maintained well (not maintain up to date data). Thus, the study intended to establish the extent to which women in SHGs maintains their records, since this is key to their successful functioning.

2.1.2 Trainings and development in Women Empowerment

One of the most important assets to individuals is training. Training equips members with relevant skills and competencies required in management of the group. Sound accounting practices help an organization to establish the general direction and movement of the whole organization. Skills gained in training helps in enhancing entrepreneurial abilities for development of the group (Stevenson & St-Onge, 2005).

Group training and formation are integral elements for the growth and development of SHGs. Training comprises of rules and regulations governing the group, procedures in the banking industry among other aspects (Saluja, 2010). Training is offered by different channels for example government agencies and private organizations.

Moreover, many women owning MSEs have no resources to access this types of training required for management of their businesses (Stevenson and St-Onge, 2005). During training of women, there is maximization of their existing skills is enhanced. This is coupled with increasing their accessibility to credit facilities (Yunus, 1999).

A study was done by Paulson and Townsend (2004) in Peruvian groups. From the study, it was concluded that entrepreneurial training sharpens skills of entrepreneurs and therefore increasing their performance. Training among entrepreneurs can be done by imparting relevant skills in keeping of records, management and marketing (Townsted and Paulson, 2004).

It is important that women are trained in dynamics existing in various groups and strategies used to build teams, properly keep records and proper leadership skills (Kane, Walsh & Nelson, 1991). The management of women groups should be strengthened to enhance their decision making capabilities (Herz, 1989). According to Jivetti and Edwards (2009), it is important to train group members in SHG with skills of preparing business plans. Shylendra (1998) evaluated the performance of eight WSHGs promoted in Vidaj village, Western state of Gujarat in India and established that by ensuring a clear understanding of SHG among women groups is crucial to the success of any SHG. This is done through the trainings offered to the women in the SHGs and subsequent refresher trainings.

2.1.3 Infrastructure arrangements on women empowerment in the self-help groups

In view of the role played by women in poverty alleviation, there came microfinance programs to target women in rural areas for their increased empowerment. The aim of these programs is to empower women to make rational decisions. This has been a success among most of the women groups.

A number of studies have been done on how microfinance institutions affect the social well being of people in an economy. A study was done by Duvendack and colleagues (2011) to review how microfinance affected the economic ability of poor people. From the findings, microfinance institutions strengthen the livelihoods of people in a given country. Stewart and colleagues (2010) assessed the effect of microfinance institutions in Sub-saharan poor people and established similar findings. It can therefore be concluded that microfinance institutions play an integral role in supporting and uplifting the living standard of people in a given country.

A review of micro savings affected empowerment was done by Stewart and colleagues (2011). From the findings, mixed results were established in that some occasions indicated that micro savings lead to poverty reduction and therefore empowerment.

Self Help Group can result into women empowerment through a number of ways. The first way is through the economic channel. The other way women can be empowered is through decision making in the household and the society in general. Women empowerment is also manifested through ability to exercise control over family planning. Most of the reviews above however focused on micro credit and did not specify how these channels can enhance women empowerment.

Therefore, it is important to have reviews that extend beyond just micro credit. Such reviews should specifically indicate how this micro credit can result into women empowerment (Waddington et al., 2014).

2.1.4 Benefits of Self-Help Groups to Women

Communities benefit whenever women engage in activities of economic value such as participation in self-help groups. These empowered women can provide education for their children, support each other, collectively provide labor and engage in income generating activities. According to Mbugua-Murithi (1997) through the diversity of the women, one can gain dynamic skills through their interactions in the group affairs. These women groups are convenient and effective in use in the rural setting (Srujana, 1996).

And according to Noordin, Niang, Jama and Nyasimi (2001), such women help in disseminating information to members and it is a good agent to access the women in the rural settings, especially in the cases of external agents. These groups are ideal in changing retrogressive beliefs and taboos held by the society (Noordin *et al.*, 2001). They also connect the local people and the central government unit, with their ability to mobilize rural dwellers (Srujana, 1996).

Poverty in Pumwani informal settlements in Nairobi County, has been on the rise leading to many diseases, but the situation has been salvaged by the women groups as they monitor the hygiene, eating habits of each other and led to reduction of hygiene related diseases like Diarrhea and cholera. This is possible because of the weekly meetings that the women conduct and report on each other leading to better healthcare in the area (Kinder Not Hilfe, 2008).

According to the study by Kinder Not Hilfe (2008), these women in the slum dwellings have been able to save little monies through the teachings conducted at the women groups. They are taught to save and have a plan for both saving and investing. Planning is strongly encouraging as it is a compass that will direct their actions. Through their contributions, and savings the members can access loans to further boost their investment plans and for their personal use like at times of ailments and bereavements or for school fees and clothing (Kinder Not Hilfe, 2008).

Self-help groups have been of value in empowering women by collecting contributions and investing monies through the loans given out leading to improvement in economic status. The SHGs enables the women to be change agents through saving and access to loans that make them live a better life. It has also led to formation of social capital for its members (Putnam, 2000). The women easily associate and socialize because of the shared norms, trust amongst members and the motivation to elevate each other socially, financial and economically.

2.2: Theoretical framework

2.2.0: Introduction

All empirical studies should be grounded in theory (Singleton et al; 1988; 40). A theory is a body of knowledge that attempts to explain a given social reality. It is a way of making sense of a disturbing situation. It specifies the relationship of the study variables and helps in explaining the problem in question.

2.2.1 Structural Functionalism Theory

This theory is based on the fact that an organism is comprised of several parts that work together and function in togetherness for overall effectiveness and efficiency of the society.

Structural-functionalism is a consensus theory, where the general society is built through having order, interrelation and balance amongst membership, all this is to ensure a smooth functioning society. The society shares norms, value system, beliefs and vices to create a fashionable and working society.

The founders of this theory, foresee a need for change in society and the need for adjustments, making a point for the need for humans to adapt to the changes. Structural-Functionalism theory was used to illustrate the collaborative effect of women Self Help groups in a function aimed at the good of individual women and the society at large. This can further be indicated by the interrelationship and balance that there is to ensure proper working of the society.

The proponents of this theory envision the value of education is an element that positively contributes to smooth working of the society. Our educational systems teaches and trains people on appropriate social conduct, using of their skills and thinking capacity to benefit themselves as well as make the society a better place by being good citizens.

Education plays a key role in elevating the societal purposes in general and this can be used in empowering women in the rural setting, through using education in the local NGOs which promote education both for the children and adults who didn't get a chance to learn while in their younger years. Education is seen as a vehicle that changes the lives of individuals as well as the entire society.

2.2.2 Social Network Theory

This theory views the society as a mass made up of individuals who are referred to as nodes and these individuals are linked to each other through kinship, friendship, relationships (Sexual and asexual ones), knowledge, privileges or beliefs. The social network theory views relationships as ties, nodes and links; whereby, the node is an

individual and the links / ties refer to the type of relationship an individual has with another individual.

The social network theory places a higher value to the linkage and ties within a society versus individual capacity and attributes. This happens when women choose to come together despite the differences that are there between them. These differences are overshadowed by the common course and shared desire to excel in social, economic and cultural aspects.

In the context of this study this theory was used to explain the role of the women empowerment through self-help groups with Kiriani sub-location in Murang'a County as a case study. There are connections between the two that help in communication of information across the two and formation of strategies aimed at achieving a collective goal. This network begins with the connection present within the women groups when the women agree to be in groups that have ties in this case ties that are related to development. Ties that are financial in nature for instance when they come together knowing the chance that they stand in gaining from the other. This network is meant to uplift the economic and social status of women. This is realized because the exchange involves women from different socio-economic backgrounds

2.2.3 Social Exchange Theory

This theory states that individual social behavior is as a result of exchanges that are done with the sole aim of maximizing individual benefits and minimizing the costs. As per this theory, every individual weighs the potential gains or expected losses and hence chooses social interrelations that enable the person the most gains. In situations where the risks or losses far outweigh the benefits, people tend to shun such relationships. The theory posits

that every relationship to exist there must be compromise; there is give and take for proper functioning of the relationship.

In line with the women groups, this theory idea can be imitated through each woman's contribution in the revolving fund (the merry-go-round), where after making a contribution, each woman expects higher returns when their time comes. In the group all members are expected to contribute equally for the good of all group members.

The initial preposition of the theory is such that interactions are a result of exchanges based on benefits both intrinsic and extrinsic aside from their normal societal obligations (Blau, 1964), in the case of the relationship between the local NGOs and rural women groups, both parties stand to gain from the other thereby ensuring continued relationship.

The local NGOs benefit by getting the funds they need from their benefactors to implement their programs on the other hand the women groups enjoy support from the local NGOs which range from economic to social fulfilment. The women self-help groups are important in this relationship since they are the customers of the local NGOs and the success of the local NGOs which deal with women issues relies heavily on the existence of the women groups.

2.2.4 The Rational Choice Theory

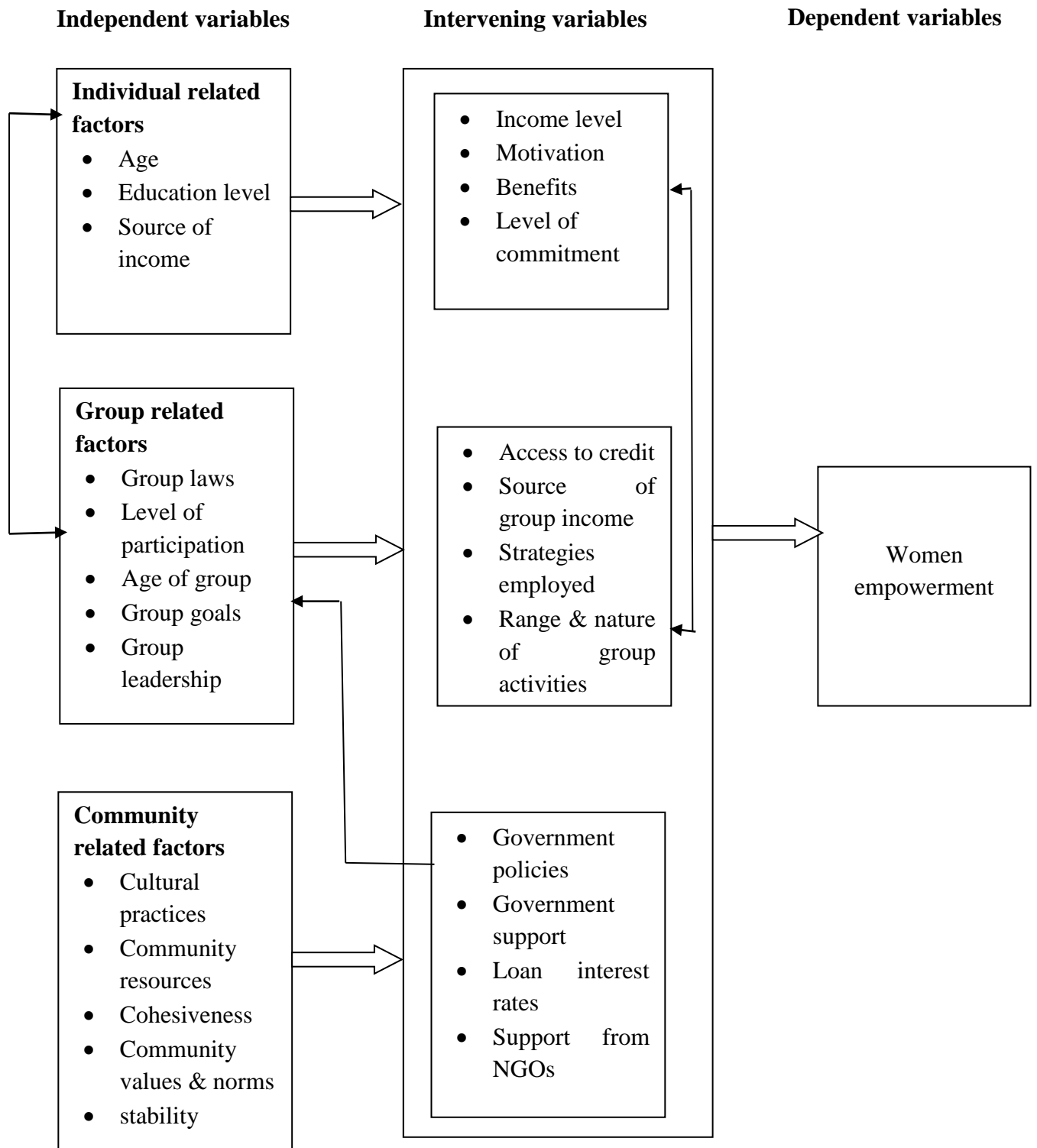
George Homans states that this theory models social and economic behavior, and a paradigm in micro-economics. The theory views individuals as elements directed and motivated by their wants and goals shown by their preferential relations (Coleman, 1973). For these individuals to achieve their goals, they must calculate the courses of actions that will yield high returns for themselves. Rationally, individuals choose the alternative or course of action that give them the highest returns as well as greatest satisfaction (Carling 1992; Heath 1976).

In our study the Kiriani sub location women have rationally thought of their choices, making a decision to form groups not for socialization purposes but mainly to access micro-credit so as to get high returns and improve their livelihoods. The promise of reward according to Homans motivate people to strive in order to receive reward i.e. inducement in the conditioning of human behavior i; e business enterprises, women groups, political parties etc. As outlined, the theory is pertinent to this study given that people are motivated to pursue their goals so as to yield more returns. The women act rationally by choosing a course of action that maximizes their benefits.

2.3 Conceptual Framework

Figure 2.1 represents the conceptual frameworks showing the relationship of the study variables (the independent, dependent and intervening variables)

Figure 2.1 Conceptual Framework



Source: Research Findings (2016)

CHAPTER THREE: RESEARCH METHODOLOGY

3.1: Introduction

This chapter consists of: study design, unit of analysis, units of observation, sampling procedures, sources of data, data collection methods and instruments, data analysis and reports dissemination. Descriptive research will be used in this study. According to Singleton, et al (1998), a descriptive study is basically a fact-finding enterprise, which focuses on relatively few dimensions of well-defined entity and measures these dimensions systematically and precisely, usually with detailed numerical description. A case study will be chosen because as Davis (1983) states, it provides in-depth information and detailed information about a limited number of people or cases.

3.2: Site description

Kiriani Sublocation the site of the study, is one of twelve administrative divisions and includes Kiandemi Sub -Location, Kihugiru Sub-Location, Othaya Location, Kiahagu Sub - Location, Nyakianga Sub-Location, Itemeini Sub - Location, Kiru Sub Location, Kiaguthu Sub-Location, Karima Sub-Location, Kagongo Sub-Location, Kairo Sub-Location, Chinga Location. This sub-location form the better part of Murang'a County. Kiriani sub location, is located at -0.7166700 (latitude in decimal degrees), 36.6333300 (longitude in decimal degrees). Kiriani Sub location is located in Central Kenya, Africa with the geographical co-ordinates being 0° 36' 0" South, 36° 57' 0" East.

Murang'a, by population, is ranked behind Homa Bay County, as the 14th most populous county of all the 47 Counties of Kenya. Having a total of 935,578, it is host to 2.4% of the total population in Kenya. Of this population 48.5% comprises of males, while 51.5% are females Age distribution shows that 37%, are aged below 15 years while adults aged 15-64years and those aged above 65years and above are 56%and 7% respectively. The county has an average of 3.7 people per household. Infrastructure wise most of the roads

that join to Murang'a town are tarmacked while feeder roads are murrum. Muthithi market forms the major market in the county where both local produce are sold to both locals and national customers. Murang'a hospital serves as the major health centre in the region but also there are many other healthcare centres located in various villages well distributed in the county. The major agricultural activities the natives engage in on their daily basis include farming where tea farming forms the major crop, cereals like maize are also part of crops cultivated in the region. Livestock keeping is also another farming activity that provides food and some income through selling of livestock and their produce. Business on the other hand is a source of a living to the natives where both retail and wholesale are carried out.

3.3: Research Design

This study was exploratory and meant to provide pointers for future studies on the role of the self-help groups in women empowerment. Qualitative research methodology was the main approach in this study. Qualitative research is broadly defined as 'any kind of research that produces findings not arrived at by means of statistical procedures or other means of quantification' (Strauss and Corbin, 1998). Whereas quantitative research seeks causal determination, prediction and generalization of findings, qualitative researchers seek, instead, illumination, understanding and extrapolation of similar situations. Qualitative method was suitable for better understanding the SHG phenomenon where not much is known. Although there are many definitions of SHG, there is no universal one. Although the study used qualitative method, the data analysis was done using quantitative analysis.

Nachmias and Nachmias (1996) defines research design as the program that guides the investigator as he or she collects, analyses and interprets observations. It is the logical

model of proof that allows the researcher to draw inferences concerning causal relationships among variables under investigation. The research design also defines the domain of generalizability, that is, whether or not the obtained interpretations can be generalized to a larger population or to different situations.

The survey design was used because the researcher was interested in describing the existing phenomenon without any manipulation. This design was also preferred because the findings of the study were to be generalised to the whole population. A survey research according to Bryman and Bell (2007) is a cross-sectional design in relation to which data are collected predominantly by self-completion questionnaire or structured interview on more than one case and at a single point in time in order to collect a body of quantitative or quantifiable data in connection with two or more variables which are then examined to detect patterns of relationships.

3.4: Unit Of Analysis And Units Of Observation

The unit of analysis is the precise social entity about which data was gathered and empirical claims made while the unit of observation is the unit on which one collects data (Hoyle, Harris & Judd, 2002). Thus the unit of analysis in this research was the role of the self help groups in empowerment.

The unit of observation was largely the women self-help groups within Kiriani sub location, Murang'a County.

3.5: Target Population

According to Ngechu, (2015), a population is a well-defined set of people, services, elements and events, group of things or households that are being investigated. The population of interest may be heterogeneous or homogeneous. The study targeted the

women and leaders in the self-help groups. Kiriani sub location has a total of 30 self-help groups.

Since this study aims to examine the role of self-help groups in women empowerment, women in the self-help groups was placed to give satisfactory feedback that addressed the study objective. The researcher expects that the target population was able to give valid and reliable responses which the study used to address the research questions designed.

3.6: Sample Size

According to Nachmias, a sample was the sub-set of the population from whom the data will be collected to enable a researcher gain a basis for generalizations (Nachmias & Nachmias 2005). In this regard a single member of the sampling population was referred to as a sampling unit. Since it was from this sample that the researcher generalized, it become vital for the researcher to select a sample size carefully to ensure representativeness. The study comprised of 80 members of rural women self-help where they were picked from 9 groups which is 30 percent of the total groups in the area. The nine groups were randomly selected from a total of 30 groups. The manner of selection entailed numbering the total of 30 groups and mixing the folded papers in a box from which the 9 groups were randomly picked. The nine groups had a total of 800 members from which 80 members were systematically selected. Members resided in Kiriani Sub location. For individual women to qualify as sample units they were required to be between 20 and 50 years of age. In addition they must have lived in Kiriani sub location for a minimum time of about 2 years. Table 3.1 shows the distribution of the target population of group members and sample sizes for each of the 9 groups.

Table 3.1 Distribution of Target Population and Sample Size

Name of group	Population	Sample size
1. Waranga joyfull	80	8
2. Kiru star	82	8
3. Ndome women	96	10
4. Utheri wa Kiriani	78	7
5. Kiriani mwangaza	95	9
6. Kamune mwihoko	65	6
7. Thuta devoted	98	10
8. Njiku women	110	12
9. Mugeka women	96	10
Total	800	80

3.7: Sampling Frame and Technique

Lucey (2002) defines sampling as the process of examining a representative set of items. She further adds that sampling is done to gain an understanding of some feature or attribute of the whole population, based on the characteristics of the sample. The target population in this study is the beneficiaries in role of self-help groups in women empowerment. Sample selection is the part of the research plan that indicates how cases were chosen for interview observation systematic sampling was used to remove more bias, whereby the researcher was to progress down the sampling frame selecting what was referred to as the Kth person or unit. The symbol k represents the size of sampling interval. In order to get k one has to take the size of the population in a group then divide by the sample size, then the researcher picks the first person or unit randomly. From there, the researcher systematically selected every kth person or unit.

3.8: Methods of Data Collection

The research utilized two types of data, that is, primary and secondary as explained below: Kothari (1990) notes that primary data is the data collected afresh and for the first time and thus happen to be original in character. Primary data was collected through the use of interview guide for the key informants. Questionnaires were distributed to the sample population (beneficiaries). The completed questionnaires was collected by the researcher as and when agreed with the respondents.

Kothari (1990) states that secondary data refers to the already existing data. Secondary data is usually used by researchers as a possibility of re-analyzing it to achieve some research insights. In this study, secondary data was sourced from the available literature related to the subject. These included journals, articles, websites, internet and unpublished work.

3.8.1 Collection of Quantitative Data

The researcher used survey method where a questionnaire was used as a tool to gather information. A questionnaire is a data-gathering device that elicits from a respondent, the answers or reactions of pre-arranged questions presented in a specific order. In this study, questionnaires was used to tap information regarding participation of beneficiaries in SHG projects, criteria used to identify SHG projects, extent of involvement by beneficiaries in SHG projects, perception of beneficiaries in the implementation of SHG projects, strategies of assessing social impact of SHG projects on communities and challenges facing companies in the implementation of SHG projects.

The questionnaire items was well-structured and adequately comprehensive while avoiding generalized responses. In order to simplify completion of the questionnaires by the respondents, the research used some closed-ended questions. While designing the questionnaire, likert scale was widely used to allow quantitative data analysis by SPSS. However, to make sure that the respondents put some thought in the questionnaire, there were several open-ended questions.

3.8.2 Collection of Qualitative Data

The researcher was required to use questionnaire in the survey exercise which formed the major tool of data collection. A questionnaire is a data-gathering device that elicits from a respondent, the answers or reactions of pre-arranged questions presented in a specific order. Interviews were conducted alongside the questionnaires to gather the information about the benefits of the SHG and how they have impacted on their living standards. With this regard open ended questions was appropriate where each respondent's opinion will count regarding to the benefits of the SHGs. The researcher was required to use observation method over the same to determine whether the benefits and the impacts of the SHG is real. This was so by observing the household whereabouts, their lifestyle among others which can bring out the quality of improved living standards.

3.9: Ethical Considerations

Before data collection, a permit was sort from the Institution. On production of the research permit, permission to carry out research was granted by the relevant authority .The respondents selected were informed in advance concerning the visits and for data collection. The researcher ensured that confidentiality is honored and the information obtained is used only for the purpose of this study.

3.10: Data Analysis

Data collected was subjected to quantitative. This technique enabled the researcher to fully describe the findings from interviews and questionnaires using a few statistics. After the data was collected from the field, it was analyzed and interpreted. The data was analyzed using frequency table percentages means and degrees. For part of the questionnaire that tested perceptions of the despondence, the Likert summated rating scale was used. Responses were rated on weighted values ranging from 1 to 5 or 1 to 7, e.g. 1 represented the most disagreed and 5 or 7 represented most agreed suggestion. The comparison was made based on the percentages, means, degrees and weighted values on the Likert Scale. Interpretations, inferences and conclusion were finally made based on the analyzed data. The study will generate both quantitative and qualitative data from closed and open ended questions respectively. Before processing the responses, the completed questionnaires were edited by the researcher for completeness and consistency.

3.10.1 Analysis of Quantitative Data

Quantitative data was coded and analyzed using Statistical Package for Social Sciences (SPSS). Descriptive statistics was used and data was presented through tables and pie charts and bar graphs. Regression analysis was undertaken to determine the explanatory power of the variables on women empowerment.

3.10.2 Analysis of Qualitative Data

To analyse qualitative data, transcription were first be carried out. This entailed the transformation of the hand written responses from respondents to organized typed text. All responses to open ended questions were written out in full during transcription as this

allowed the researcher to read the data repeatedly. This made the researcher more familiar with the data and the themes that begin to emerge (Mugenda, 2013)

Open coding was done for every line typed. This yielded *invivo* codes i.e. using respondents' words to code. The researcher examined the text (transcripts) for salient categories of information supported by the text. The researcher interconnected the categories. Using the constant comparative approach the researcher attempted to saturate the categories, look for instances of what represents the category and continue to search for emerging categories until the new information obtained does not further provide insight into the category. The categories (Creswell, 2012), were dimensionalized and presented in a continuum. This involved reducing the database to a small set of themes or categories that characterize the performance appraisal and motivation of lecturers in the study.

Through axial coding, the researcher identified a single category as a central phenomenon of interest and begin to explore the interrelationships of categories, causal conditions that influence the central phenomenon, the strategies for addressing the phenomenon, the context and intervening conditions that shape the strategies, and the consequences of undertaking the strategies. In this phase of analysis, the researcher created a theoretical model that visibly portrays the interrelationship of these axial coding categories of information (Creswell, 2012).

CHAPTER FOUR: DATA ANALYSIS, PRESENTATION AND INTERPRETATION

4.1 Introduction

The aim of the study was to examine the impact of women’s economic SHGs on women’s individual-level empowerment in rural settlement in Kiriaini sub location. This chapter presents and interprets the findings. The analysis is presented in four sections. The first section presents the findings on respondents’ general information. The second section analyzes the strategies used by self-help groups to address women’s socioeconomic needs in Kiriaini sub location. The third section presents the analysis of the influence of infrastructural changes in Kiriaini sub-location on women economic empowerment through self-help groups. The last section presents the findings with regards to how the training and development programmes initiated by self-help groups relate to and enhance women empowerment in Kiriaini sub location. Out of the 80 questionnaires administered, 66 were successfully filled. This represents a response rate of 83%.

Table 4.1 Response rate

Response rate	Frequency	Percent
Successful questionnaires	66	83%
Unsuccessful questionnaires	14	17%
Total	80	100.0

4.2 Social and Demographic Characteristics

This section presents a descriptive analysis of the demographic data obtained from the respondents. This includes age, gender, number of years worked, education, marital status, household headship and occupation, year respondent joined the group and position held in the group.

4.2.1 Age of respondents

The study sought to establish respondents' age group. As per the findings in Table 4.2 below, 31.8% of the respondents were in the age group of 30-39 years; 27.3% of the respondents were aged between 40-50 years; 24.2% of the respondents were aged between 20-29 years and 16.7% of the respondents were over 50 years of age. The results suggest that there was adequate representation of the members of the self-help groups across the different age groups. The results indicate that the self-help groups were populated by members of different age groups which imply that there was potential within the self-help groups to harness the energy that the younger members brought with the experience that the older members had to achieve their empowerment objectives.

Table 4.2 Age group of respondents

Age group	Frequency	Percent
20-29 years	16	24.2
30-39 years	21	31.8
40-50 years	18	27.3
Above 50	11	16.7
Total	66	100.0

4.2.2 Number of years worked

Respondents were asked to indicate the number of years they had worked with the SHG.

Table 4.3 shows that 42.4% of the respondents has worked with the SHG for less than 5

years; 40.9% had been with the SHG for 6-10 years and 16.7% of the respondents had been with the SHG for more than 10 years. The finding suggests that most of the respondents had been with the SGH for at least five years. The finding implies that the members of the self-help groups potentially had adequate experience concerning the dynamics, successes and challenges facing the self-help groups. As such, the self-help groups could benefit from learning curve gains that accrue with many years of experience among the members to accelerate the group objectives towards the empowerment of members. For example, the efficiency gains that accrue with experience can be consolidated by the group members to allocate group resources on projects that have the highest return on investment.

Table 4.3 Number of years worked

Years worked	Frequency	Percent
Less than 5 years	28	42.4
6-10 years	27	40.9
11 years and above	11	16.7
Total	66	100.0

4.2.3 Level of education

The distribution of respondents by their highest level of education is presented in Table 4.4. The findings as shown in the table indicates that 60% of the respondents completed secondary education, 16.7% did not complete their secondary education; 15% attained university level education and 8.3% attained primary level education. The results suggest that most of the respondents completed secondary education. The implication of this finding for women empowerment is that members can benefit for training programs

organized by the group members and their development partners. This is because members have adequate literacy levels and demonstrates the ability to read and write, both of which are necessary to realize a successful training. Since training is one of the empowerment objectives and goals of self-help groups, and training is identified in literature as a critical stage for group effectiveness (Saluja, 2010), that most of the members had at least secondary level education has positive implications for women empowerment as less time and money investment are required to impart the skills group members require to advance socioeconomically.

From the key informant interviews, the group leaders of the self-help groups reported that illiteracy was a challenge as some members were not able to read and write, which affected their empowerment. The Findings in Table 4.4 was reflected in the verbatim comments as follows;

“Most of the members have basic education but illiteracy is still a challenge since in some groups, there are members who did not complete primary school yet can make a significant contribution to society through programs channelled to self-help groups”.

“It is a good thing that most of them can read and write. However, our challenge as community development officers is to impart income generating skills since majority of the women did not undertake any training beyond secondary level. What this means is that we have to invest in more resources in identifying their training needs, training them on a specific trade and imparting self-reliance skills. Sometimes this strains our budget”.

Table 4.4 Respondents’ highest level of education

Education level	Frequency	Percent
University	10	15.0
Completed secondary	40	60.0

Incomplete secondary	11	16.7
Primary	5	8.3
Total	66	100.0

4.2.4 Marital status of respondents

Respondents were asked to indicate their marital status. The findings as per Table 4.5 indicates that married respondents were the majority at 37.9%, followed by respondents who were single (31.8%). The table shows that 13.6% of the respondents were divorced and 16.7% of the respondents were widowed. The finding implies that the groups were composed of members from a diversity of social backgrounds which self-help groups can harness to empower themselves socially through sharing of life experiences as part of their social exchange objectives.

Table 4.5 Distribution of respondents by marital status

Marital status	Frequency	Percent
Married	25	37.9
Single	21	31.8
Divorced	9	13.6
Widowed	11	16.7
Total	66	100.0

4.2.5 Headship of household

The study sought to establish whether respondents were heads of households. As per Table 4.6, 53% of the respondents were head of household and 47% were not. The findings suggest that many of the members of the SHGs were heads of their respective

households. The implication of this finding for women empowerment is that the women are able to contribute effectively in the lives of their communities through social participation as heads of households.

Table 4.6 Whether respondents were heads of household

Head of household	Frequency	Percent
Yes	35	53.0
No	31	47.0
Total	66	100.0

4.2.6 Distribution by Occupation

The study sought to establish whether respondents were heads of households. As per table 4.7, 59.1% of the respondents were involved in agriculture and 16.7% of the respondents were undertaking commerce. Other respondents, represented by 24.2% were engaged in other activities and occupations. The finding suggests that majority of the respondents were engaged in productive economic activities that potentially enhanced their empowerment as women.

Table 4.7 Distribution of respondents by occupation

Occupation	Frequency	Percent
Agriculture	39	59.1
Commerce	11	16.7
Others	16	24.2

Total	66	100.0
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4.2.7 Position respondent holds in the group

The study sought to establish whether respondents were heads of households. As per Table 4.8, the sample comprised 90.9% percent who were members of SHGs and 9.1% of the respondents who were officials of the groups. The finding implies that most of group members did not hold any position of leadership, implying that the potential for individual members to optimize their self-empowerment through leadership opportunities was limited.

Table 4.8 Role of respondent in the group

Role in group	Frequency	Percent
Member	60	90.9
Official	6	9.1
Total	66	100.0

4.2.8 Year of membership

Respondents were asked to identify the year they joined the group. Table 4.9 shows that although some respondents joined their groups as early as the year 2001, members who joined the groups between the years 2012 and 2014 accounted for more than half (56.6%) of the respondents. The finding suggests that more women were joining the self-help groups; implying that the self-help groups were being recognized by the women as vehicles for self-empowerment. From the Key informant interviews, it was found that development officers and counter representative officers visited the self-help groups in the sub-location and encouraged those women who had not yet joined to do so. This

implies that community leaders were instrumental in promoting the concept of self-help groups which partly explains the growth in number of women joining self-help groups. Similar reports were recorded in terms of the involvement of the county representative officer. Women representative supplemented the sources of income for the groups and facilitated training and outreach programs. This is qualified by the following verbatim comments from members;

“We were encouraged to form self-help groups by a community officer who was a member of our church and that is how I enrolled”.

“I am excited about the way our leaders at the county support development agenda through self-help groups.”

Table 4.9 Year respondents joined the group

Year	Frequency	Percent
2001	3	4.5
2003	3	4.5
2004	3	4.5
2007	2	3.0
2008	8	12.1
2009	7	10.6
2011	3	4.5
2012	13	19.7
2013	18	27.3
2014	6	9.1
Total	66	100.0

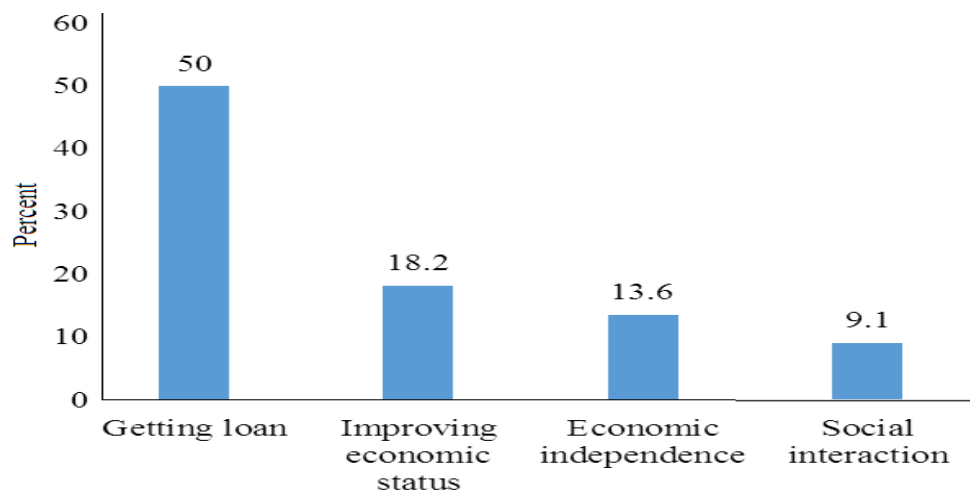
4.3 Strategies used by Self-help Groups to address Women’s socioeconomic needs in Kiriaini Sub-location

This section presents the analysis and interpretation of strategies used by self-help groups to address women’s socioeconomic needs in Kiriaini Sub-location.

4.3.1 Motivation for joining Self-help group

The study sought to establish the factors that motivated respondents to join the self-help groups. Figure 4.1 ranks the various reasons given by the respondents based on frequency of mention. As per the findings, the primary motivation for joining self-help group was to get loan as represented by 50% of the respondents. This was followed by the need to improve their economic status (18.2%), achieve economic independence (13.6%) and to further social interaction (9.1%). The finding implies that self-help groups provide the incentive women needed to empower themselves socioeconomically through access to credit. The findings suggest that self-help groups provide access to financial services that the women would not otherwise have accessed through other means.

Figure 4.1 Motivation for joining Self-Help Group (N=66)



Respondents were further asked whether their expectations for joining self-help group were met. Table 4.10 shows that 86.4% of the respondents agreed that their expectations were met whereas 13.6% of the respondents said their expectations were not met. The findings suggest that the self-help groups were meeting the expectation of their members.

From the verbatim comments, most of the respondents were able to get loans and develop themselves economically. The following were some of the verbatim comments;

“I have been able to educate my children. I have been keeping cows for milk”

“I am running a shop which is doing well”

“I have been able to get loan four times, repaid the same and bought 1/2 acre of land. I have been rearing cows for milk”

“I have expanded my farming activities; bought more cows and a piece of land”

“I have managed to operate a boutique”

“I have secured loan to keep pigs”

“I secured a loan to build a family house”

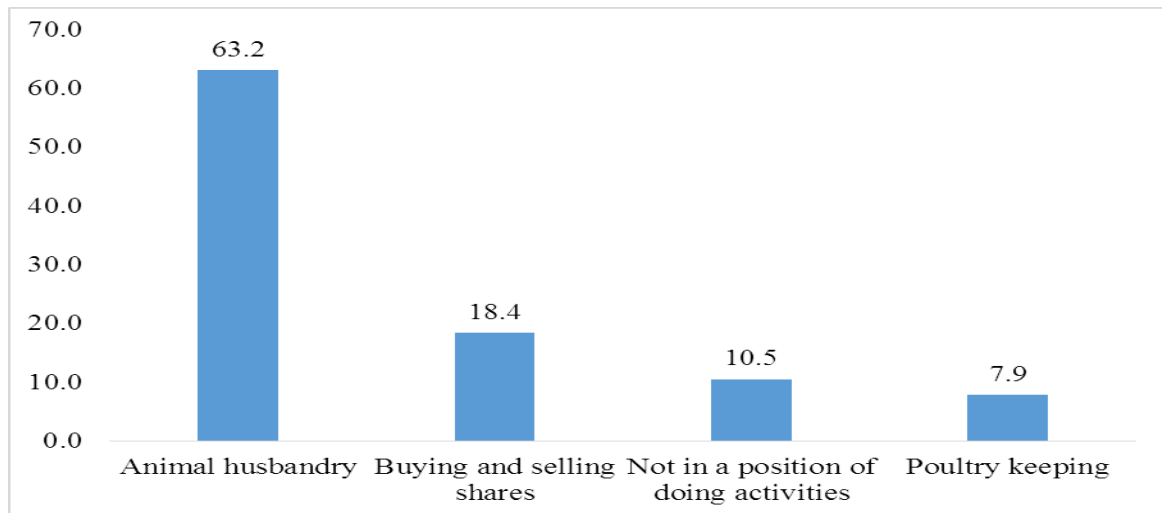
Table 4.10 Self-help group meeting of members’ expectations

Expectations met	Frequency	Percent
Yes	57	86.4
No	9	13.6
Total	66	100.0

4.3.2 Activities of the group

The study sought to establish the activities undertaken by the various self-help groups. The findings are presented in Figure 4.2. As per the findings, 63.2% of the self-help groups were engaged in animal husbandry, 18.4% were buying and selling shares and 7.9% were engaged in poultry keeping. However, 10.5% of the self-help groups were not in a position of doing activities. Therefore, the main activities that respondents undertook within their self-help groups were animal husbandry. This implies that through self-help groups, the women were able to engage in activities that enhanced their wealth-creation.

Figure 4.2 Activities of the self-help groups (N=66)



4.3.3 Group participation

Respondents were asked to indicate the level of their participation in the self-help groups. Table 4.11 shows that 53% of the respondents indicated that their level of participation in their group was average and 42.4% said their participation was high. However, 4.6% of the respondents indicated that their level of participation in the group was low. The findings suggests that the participation of group members in their self-help groups ranged from average to high for most of the members. The common theme from the findings from the key informant interviews held with community development officers, self-help group leaders and counter representative officers was that the underlying women empowerment at Kiriani sub-location was a leadership that understood and got involved in the activities of the self-help groups. The finding is consistent with the idea that SHGs of women could facilitate the development of social capital and mobilization of women (Lennart, 2007). The following were some of the verbatim comments from Key Informant Interviews;

“Group leaders were cooperating with their members and fellow officials to ensure that the collective aspirations of the groups were achieved”;

“The leaders of the self-help groups were good at enhancing group cohesion, solidarity and discipline required to ensure that microfinance programs they receive are sustained”.

“As one of the community leaders, I am satisfied by how most of the groups are run. I am in contact with group officials and I must say that one of the reasons why the groups have defied the test of time is the unity of purpose that the leaders cultivate in their members. The women are awesome”.

Clearly, Community development officers and leaders were well versed with the activities and challenges of the self-help groups because they were also members of the groups. Community leaders and the officials of self-help groups also demonstrated self-investment in the groups as they worked with the group members to empower the women in the sub-location. However, that most of the respondents viewed their participation as average underscores the need identified by Kane et al. (1991) to train more women in group dynamics and team building strategies. This is evidenced in the verbatim comments as follows;

“I feel that our leaders are doing a good job, so most members just let them continue serving”.

“My understanding is that members participate in groups through their elective representatives. Unless I am elected to represent the group, I do not see how else my participation is necessary”.

The finding agrees with the argument by Vasudeva Rao (2003) that group leaders were playing a major role because the other members have faith in the group leader.

Table 4.11 Respondents' level of participation in their group

Level of participation	Frequency	Percent
Low	3	4.6
Average	35	53.0
High	28	42.4
Total	66	100.0

4.3.4 Contribution to the group

The study sought to establish the type of contributions made by members of self-help groups to sustain operations. Table 4.12 shows that all (100%) of the respondents made cash contributions to their group. No respondent contributed material or labour or other forms of contributions. The finding suggests that self-help groups were sustained by monetary contributions from the group members. It also implies that through self-help groups, the women developed the financial empowerment and self-reliance that enabled them to save and invest into their respective groups.

Table 4.12 Contribution to the group

Contribution	Frequency	Percent
Cash	66	100.0
Material	0	0.0
Labor	0	0.0
Others	0	0.0
Total	66	100.0

4.3.5 Access to credit

Respondents were asked whether they accessed credit through their self-help groups. Table 4.13 shows that 95.5% of the respondents accessed credit and 4.5% did not. Therefore, most of the respondents were able to access credit from their self-help groups. This implies that self-help groups were vehicles of economic empowerment to the women through credit creation.

Table 4.13 Access to credit through self-help contribution.

Response	Frequency	Percent
Yes	63	95.5
No	3	4.5
Total	66	100.0

The study further sought to establish the amount of credit members of self-help groups were able to access. Table 4.14 shows that 40.9% of the respondents accessed less than Ksh.50,000; 22.7% of the respondents accessed between Ksh.50,000-100,000 while 36.4% of the respondents accessed more than Ksh.100,000 from the self-groups. The finding implies that the self-help groups were a source of microcredit which are small loans extended to the poor to facilitate self-empowerment projects (Mago & Hofisi, 2014).

Table 4.14 Amount of credit accessed

Amount of credit in Ksh	Frequency	Percent
<50,000	26	40.9
50,000-100,000	14	22.7
>100,000	23	36.4
Total	63	100.0

4.3.6 Conditions for accessing loans

The study sought to establish the conditions that applied in securing loan from the self-help groups. The findings in table 4.15 shows that 81% of the respondents indicated that a guarantor was needed to access loans from the group and 19% of the respondents indicated that requirement for accessing loan was membership to the group. The finding implies that self-help groups enabled members to create the social collateral that the members needed to provide as guarantees in case of loan default. The women therefore benefited in two potential ways. Firstly, the need to maintain good relationship with the guarantor provides the incentive for members of the self-help groups to fulfil their loan obligations. On the other hand, the women were relieved from the need to provide economic security in the form of valuable assets which is often a barrier to financial services to the rural poor.

Table 4.15 Conditions for securing loans

Conditions for securing loan	Frequency	Percent
Guarantor	51	81.0
Group member	12	19.0
Total	63	100.0

4.3.7 Membership fees

Respondents were asked whether they paid membership fees. As per Table 4.6, 51.5% of the respondents did not pay membership fees while 48.5% of the respondents paid membership fees in their group. The findings suggest that some of the groups required their members to pay membership fees while in other groups, membership fees was not a requirement. This finding agrees with the observation by Saluja (2010) that the rules and regulations of SHGs vary according to the preferences of the members and those facilitating their formation. The finding also implies that more women enrolled as members of self-help groups where membership fee was not a requirement. However, the difference in membership between the self-help groups that charged membership fees and those that did not charge was insignificant; implying that membership fee was not a barrier to women participation.

Table 4.16 Whether Membership fees are paid to self-help groups (N=66)

Responses	Frequency	Percent
Yes	32	48.5
No	34	51.5
Total	66	100.0

4.3.8 Empowerment strategies adopted by self-help groups

The study sought to establish the main activities their group undertook to improve the status of their members. The findings in Table 4.17 shows that enterprise development was the main activities undertaken by the groups (41.0%) followed by skills training (39.9%), welfare activities (14.6%) and community leadership (4.5%). The finding

suggests that self-help groups were vehicles for women’s involvement in income generating activities and economic projects to enhance their self-empowerment.

Table 4.17 Empowerment strategies adopted by self-help groups

Strategies for empowerment	Frequency	Percent
Skills training	26	39.9
Enterprise development	27	41.0
Welfare activities	10	14.6
Community leadership	3	4.5
Total	66	100.0

4.3.9 Whether Training was received from the group

Respondents were asked whether they had received education and training from their group. As per the findings in Table 4.18, 68.2% of the respondents had received training from their group while 31.8% of the respondents had not. The finding implies that self-help groups were channels of knowledge transfer and skills enhancement which the rural poor need to come out of poverty.

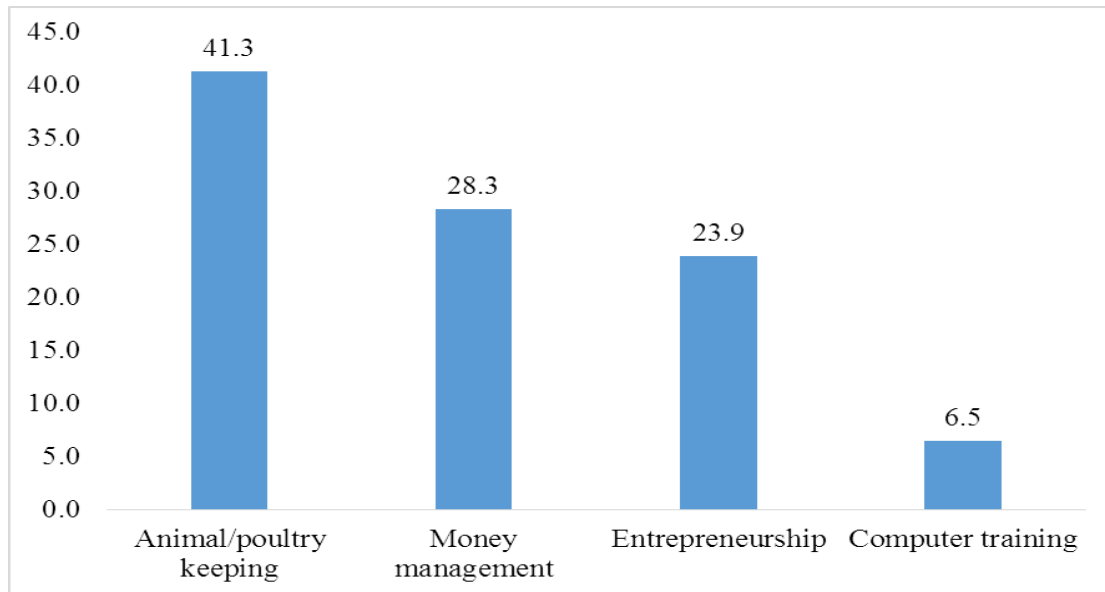
Table 4.18 Whether training was received from the group.

Response	Frequency	Percent
Yes	45	68.2
No	21	31.8
Total	66	100.0

The study further sought to establish the kind of training respondents had received. Figure 4.3 shows that animal/poultry keeping was the main training received from the self-help groups (41.3%) followed by money management (28.3%) and entrepreneurship (23.9%)

and lastly, computer training (6.5%). The findings imply that through the self-help groups, the women acquired, technical skills as well as business and entrepreneurship skills that empowered them economically.

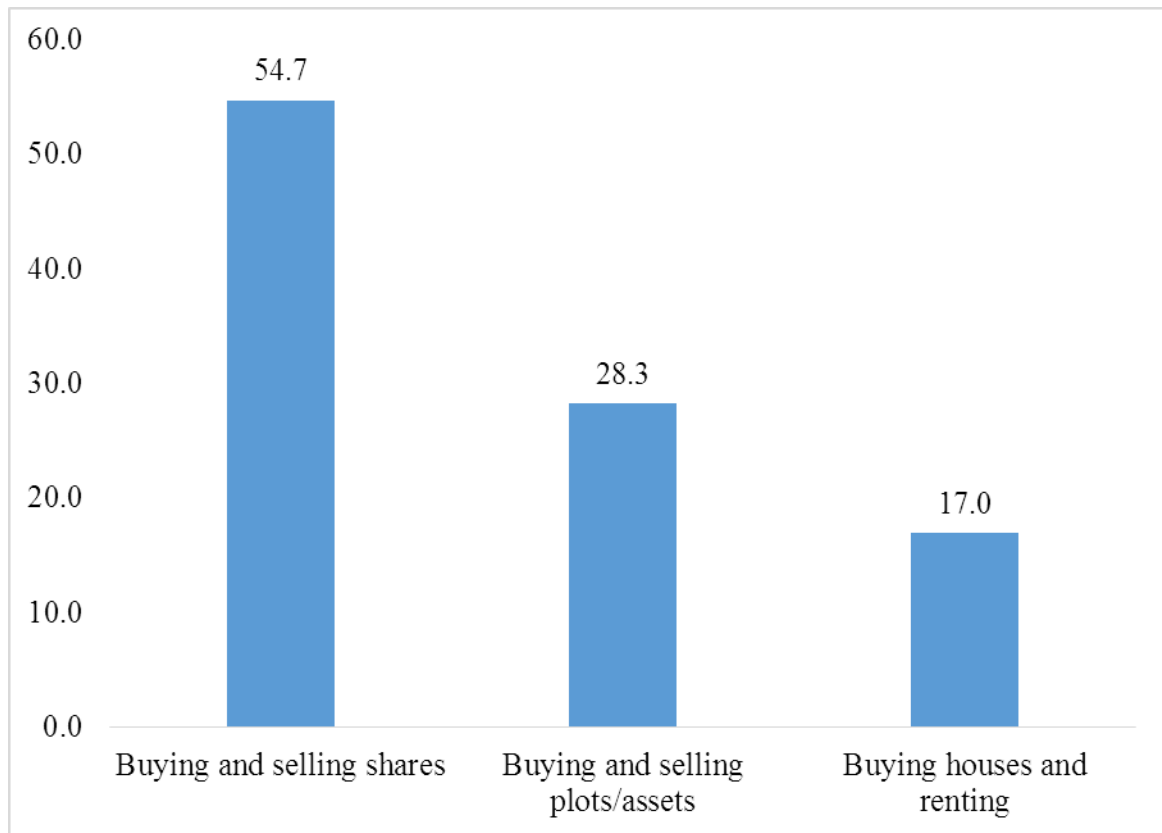
Figure 4.3 Training received in the self-help groups (N=66)



4.3.10 Income generating activities undertaken by self-help groups

The study sought to establish the kind of income generating activities that the groups undertook. The findings are presented in Figure 4.4. The figure shows that buying and selling of shares in the stock market was the main economic activity undertaken by the self-help groups (54.7%) followed by buying and selling plots/assets (28.3%) and buying and renting houses (17.0%). This is consistent with the perspective of Srujana (1996) who argued that women's groups are important connections among the local people because of their ability to mobilize communities for development. The findings imply that through the self-help group, the members consolidated the power of organization to participate in economic activities in towards the achievement of shared economic goals.

Figure 4.4 Income generating activities undertaken by the group (N=66)



4.4 Influence of infrastructural changes on the economic empowerment of women through self-help groups

The influence of infrastructural changes in Kiriaini sub-location on women economic empowerment through self-help groups was analyzed on a 5-point scale whereby 1=Strongly Disagree (SD), 2=Disagree (D), 3=Neutral (N), 4=Agree (A) and 5= strongly agree (SA).

Table 4.19 Influence of infrastructural changes on women empowerment (N=66)

infrastructural changes and women empowerment	1 (SD)	2 (D)	3 (N)	4 (A)	5 (SA)	Total percent	N	Mean
Road network to the markets interventions targeting women exclusively were more successful at reducing poverty than those targeting both men and women	0.0%	6.1%	11.1%	42.9%	39.7%	100.0%	66	4.16
Health facilities, especially maternity facilities are improving the well-being of women in Kiriaini sub location.	0.0%	0.0%	0.0%	7.9%	92.1%	100.0%	66	4.92
Rural electrification improved the livelihood of the women	0.0%	0.0%	0.0%	41.3%	58.7%	100.0%	66	4.59
Access to education for children has improved in all schools.	23.8%	0.0%	0.0%	11.1%	65.1%	100.0%	66	3.94

The findings are presented in Table 4.19. The table shows that 42.9% and 39.7% of the respondents agreed and strongly agreed respectively, that road network to the markets interventions targeting women exclusively were more successful at reducing poverty than those targeting both men and women ($M=4.16$, $SD=0.87$). This implies that the achievement of empowerment objectives of self-help groups was affected by the state of roads.

The findings also show that 7.9% and 92.1% of the respondents agreed and strongly agreed, respectively, that health facilities, especially maternity facilities were improving the well-being of women in Kiriaini sub location ($M=4.92$, $SD=0.27$). The implication of this finding for the economic empowerment of women is that the scarce resources that the women had as individuals and as groups that could have been consumed by healthcare needs were therefore available to the women to reallocate in other socioeconomic activities.

The table also shows that 41.3% and 58.7% of the respondents agreed and strongly agreed, respectively, that rural electrification improved the livelihood of the women ($M=4.59$, $SD=0.50$). This finding implies that the women had access to electricity as a factor of production needed to facilitate better economic participation and nation building.

The table further shows that 11.1% of the respondents agreed and 65.1% strongly agreed that access to education for children has improved in all schools ($M=3.94$, $SD=1.68$). The implication of this finding for economic empowerment of women is that the women could therefore focus their attention on individual and group activities that enhance their self-empowerment since they did not need to preoccupy themselves with concerns over access to education.

Collectively, the findings as per Table 4.19 echo the view emphasized by Hunger Project (1999) that a better balance has to be achieved between women and men in making decisions that affect the life and economy of rural society, through the active encouragement and involvement of women's associations and networks and the promotion of women into projects.

4.5 Relationship between training and development programs and women empowerment in Kiriaini sub-location

This section analyzes the impact of both training and microcredit related development programs on women empowerment in Kiriaini sub-location.

4.5.1 Impact of training on women empowerment in Kiriaini sub-location

The distribution of respondents in terms of their perception of the impact of training on various dimensions of women empowerment in Kiriaini sub-location is presented in Table 4.20. As per the findings, 95.5% of the respondents agreed that self-assertiveness and confidence of the women improved in dealing with people, technical skills improved and participation in development activities in the village improved. The table also shows that living conditions of the women improved according to 100% of the respondents, 89.4% of the respondents said their concern with the general welfare of their family improved, 88.9% of the respondents engaged in organizing social/cultural functions in the village, 95.2% of the respondents said their participation in welfare activities improved, 90.5% of the respondents shared their views in the family and 88.9% of the respondents purchased and sold assets thanks to training. The findings suggest that the training the women received through their self-help groups had a positive impact on their empowerment. From the findings, it can be inferred that training of the women enabled them to improve not only their socioeconomic welfare but that of their families and their communities. These results agree with Kamar (1999) who believed that the empowerment of the woman is the empowerment of the whole community.

Table 4.20 Impact of training on women empowerment

Impact dimensions	Percentage frequency		Total percent	N
	Yes	No		
Self-assertiveness and confidence improved in dealing with people	95.5	4.5	100.0	66
Technical skills improved	95.5	4.5	100.0	66
Living conditions improved	100.0	0.0	100.0	66
Concerned with the general welfare of family	89.4	10.6	100.0	66
Participation in development activities in the village improved	95.5	4.5	100.0	66
Engage in organizing social/cultural functions in the village	88.9	11.1	100.0	66
Participation in welfare activities improved	95.2	4.8	100.0	66
Share views in the family	90.5	9.5	100.0	66
Purchase and sell assets	88.9	11.1	100.0	66

4.5.2 Impact of development programs through microcredit facilities

The opinion of respondents was sought as to whether microcredit programs impacted on women empowerment. Table 4.21 presents the findings. The table shows that 36.5% of the respondents agreed and 54% strongly agreed that microfinance interventions targeting women exclusively were more successful at reducing poverty than those targeting both men and women ($M=4.44$, $SD=0.68$). The implication of this finding for the economic empowerment of women is that microfinance programs achieved more results through women groups than through self-help groups where men were involved.

The table also shows that 44.4% and 55.6% of the respondents agreed and strongly agreed, respectively, that micro savings were effective in improving the well-being of poor people ($M=4.56$, $SD=0.50$). This finding implies that microfinance programs were effective tools for enhancing the socioeconomic empowerment of the rural poor and therefore more of such programs should be implemented through self-help groups.

Table 4.21 however shows that 38.1% of the respondents agreed and 57.1% strongly agreed that microcredit and micro savings reduce poverty but not in all circumstances or for all clients. The implication of this finding for women empowerment is that targeted microfinance programs channeled through self-help groups should be developed so that beneficiaries that demonstrate the greatest positive impact should be nurtured.

The table also shows that 36.5% of the respondents agreed and a further 58.7% strongly agreed that the capacity building through microcredit was functional and centered on individuals and group activities ($M=4.54$, $SD=0.59$). This finding has implications for women empowerment in that targeted capacity building initiatives can be promoted with success.

Collectively, the findings contradict the results of a study by Duvendack and colleagues (2011) which found only limited evidence that microfinance improves economic well-being. The finding however agrees with the study by Stewart and colleagues (2010) which found that microfinance appeared to be more effective in improving the well-being of poor people in Africa.

Table 4.21: Impact of development programs through microcredit programs (N=66)

Statements related to microfinances credit	1 (SD)		2 (D)	3 (N)	4 (A)	5 (SA)	Percent	TOTAL	
								Mean	
Microfinance interventions targeting women exclusively were more successful at reducing poverty than those targeting both men and women	0.0%		0.0%	9.5%	36.5%	54.0%	100.0%	66	4.44
Micro savings are effective in improving the well-being of poor people.	0.0%		0.0%	0.0%	44.4%	55.6%	100.0%	66	4.56
Microcredit and micro savings reduce poverty but not in all circumstances or for all clients	0.0%		0.0%	4.8%	38.1%	57.1%	100.0%	66	4.52
The capacity building is functional and centered around individuals and group activities	0.0%		0.0%	4.8%	36.5%	58.7%	100.0%	66	4.54

CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

In this chapter a summary of the research and the major findings are presented. The chapter then draws conclusions based on the findings. The chapter also makes recommendations for improvement and suggests directions for further research.

5.2 Summary

Women's participation in community organizations has been the focus of intensive debates by most international forums in the past years. Ensuring that women and men have equality of opportunity is an important priority. It is also, a practical necessity for the viability and sustainability of rural development. Today, women's empowerment is considered an essential component of international development and poverty reduction. In Kenya, the concept of the SHG as a catalyst for change in Kiriani sub-location has been based on the self-help approach pioneered in other counties in Kenya. It has been argued that the very process of making decisions within the group is an empowering process and can lead to broader development outcomes such as the greater participation of women in local governance and community structures. This study sought to examine the impact of women's economic SHGs on women's individual-level empowerment in rural settlement in Kiriani Sublocation.

The specific objectives of the study were: to establish strategies used by self-help groups to address the women's socioeconomic needs in Kiriaini sub location; to examine how infrastructural changes in Kiriaini sub location influence women economic empowerment through self-help groups, and; to show how the training and development programmes initiated by self-help groups relate to and enhance women empowerment in Kiriaini sub location.

Descriptive research was used. The population was 30 self-help groups. The sample was 80 members of rural women from 9 self-help groups in Kiriaini sub location. Systematic sampling technique was used to select respondents. Data was collected using a structured questionnaire and key informant interviews. The data was analysed using percentages, mean and standard deviation as well as regression analysis. Data was analysed using SPSS as a tool. The findings were presented in figures and tables.

It was found that concerning the strategies used by self-help groups to address women's socioeconomic needs in Kiriaini sub location, all (100%) of the respondents made cash contributions to their respective groups, 63% of the self-help groups were engaged in animal husbandry, 95.5% of the respondents accessed credit, eligibility of credit was mainly through guarantors as indicated by 81% of the respondents and 51.5% of the respondents did not pay membership fees. Enterprise development (41.0%) and skills training (39.9%) were the main activities undertaken by the groups. It was found that 68.2% of the respondents had received training from their group; whereby animal/poultry keeping was the main training received from the self-help groups (41%) followed by money management (28%) and entrepreneurship (24%). Further, the main economic activity undertaken by the self-help groups was buying and selling of shares in the stock market (55%) followed by buying and selling plots/assets (28%) and buying and renting houses (17%).

In terms of the influence of infrastructural changes in Kiriaini sub-location on women economic empowerment through self-help groups, 42.9% and 39.7% of the respondents agreed and strongly agreed respectively, that road network to the markets interventions targeting women exclusively were more successful at reducing poverty than those targeting both men and women. The findings also showed that 7.9% and 92.1% of the

respondents agreed and strongly agreed, respectively, that health facilities, especially maternity facilities were improving the well-being of women in Kiriaini sub location. It was also found that 41.3% and 58.7% of the respondents agreed and strongly agreed, respectively, that rural electrification improved the livelihood of the women. It was further found that 11.1% of the respondents agreed and 65.1% strongly agreed that access to education for children has improved in all schools.

Concerning how the training and development programmes initiated by selfhelp groups relate to and enhance women empowerment in Kiriaini sub location, 95.5% of the respondents agreed that self-assertiveness and confidence of the women improved in dealing with people, technical skills improved and participation in development activities in the village improved. Further, living conditions of the women improved according to 100% of the respondents, 89.4% of the respondents said their concern with the general welfare of their family improved, 88.9% of the respondents engaged in organizing social/cultural functions in the village, 95.2% of the respondents said their participation in welfare activities improved, 90.5% of the respondents shared their views in the family and 88.9% of the respondents purchased and sold assets thanks to training. Training and capacity building and microcredit programs available through self-help groups explained 34.9% of the women empowerment outcomes at Kiriaini sub-location ($R^2=0.349$).

5.3 Conclusions

The conclusions were drawn as follows:

5.3.1 Strategies used by self-help groups to address women's socioeconomic needs in Kiriaini sublocation

The self-help groups adopted sustainable strategies to address their member's socioeconomic needs. Members pooled resources through cash contribution to the group, guaranteed one another to enable fellow women access credit and actively participated in the group. The economic empowerment of the members were enhanced through the promotion of economic activities as a group and as individuals. The main economic projects undertaken as a group were animal husbandry, trading in shares at the stock market and the purchase and sale of land/assets. Personal development of the group members were ensured through training and capacity building, mainly in business and entrepreneurship as well as financial literacy.

5.3.2 Influence of infrastructural changes in Kiriani sub-location on women economic empowerment

Infrastructural changes in Kiriani sub-location acted as a catalyst to women economic empowerment through self-help groups. Road networks ensured accessibility to market for the women's various economic activities, leading to successful reduction of poverty in the sub-location. Health facilities and rural electrification also improved the well-being of women. Similarly, access to education for children in the sub-location also relieved the women of the social burden of education.

5.3.3 How training and development programs initiated by self-help groups relate to and enhance women empowerment

Training and development programs had the highest impact on women empowerment at Kiriaini sub location. Members of self-help groups became more assertive and confident when dealing with people, acquired technical skills in their respective business and got more involved in the development agenda of their communities. In addition, the overall

living condition of the women improved and their participation in the social life of the village increased. In essence, self-help groups had significant impact on women empowerment in Kiriaini village.

5.4 Recommendation

- There is need to educate women group members in Kiriani on the importance of registering /formalizing their groups as this could help in transacting group by business such as obtaining loans. More women should be encouraged to join existing self-help groups or create new ones as this is a proven path for their socioeconomic empowerment.
- There is need to create awareness at the grass root level about government funding to women groups and for these services to be brought closer to the women in order to create a sense of ownership and reduces time spend looking for these services.
- Stakeholders such as community leaders and microcredit institutions should invest more on training and capacity building of the women by expanding their outreach to the neighbors of Kiriaini people. The self-help groups themselves should enhance mechanisms for the active participation of every group member to consolidate the solidarity that makes the group funding strategy sustainable.
- Further research can be undertaken in other sub-locations in order to corroborate the results of this study. In addition, a study could be undertaken to establish how self-help group members whose literacy levels are very low could benefit from training and capacity building programs in order to enhance their economic empowerment.

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LIST OF APPENDICES

APPENDIX 1: QUESTIONNAIRE FOR WOMEN SELF-HELP GROUPS

MEMBERS

SECTION A: General Information

In order to ensure confidentiality do not put down your name on the questionnaire but please answer the questions as honestly and objectively as possible.

Tick the following questions where it's appropriate

1 Gender Female

2 Age 20– 29

30– 39

40-50

Above50

3 Number of years worked

Less than 5 years

6-10 years

11 and Over

4. Highest level of Education

University

Completed secondary

Incomplete secondary

Primary

None

5. Marital status

Married []

Single []

Divorced []

Widowed []

6. Are you the household head?

Yes []

No []

7. Religious affiliations

Christianity []

Islam []

No religion []

Others specific []

8. What is your occupation?

Agriculture []

Industry []

Commerce []

Others []

9. Position held in Self Help Group.....

B: STRATEGIES OF WOMEN MEMBERS IN THE SELF HELP GROUPS

1. When did you join the Self Help Group?

2. What were the motivating factors for joining Self-help group?

For improving economic status []

For getting loan []

For economic independence []

For social interactions []

For skilled training []

Savings []

3. Have your expectations been met?

Yes [] No []

Explain.....
.....
.....
.....
.....

What are the activities of the Self-help group?

4. What is your level of participation?

a) High []

b) Average []

c) Low []

d) Others specify

5. Do you make any contribution to the self-help group? Indicate the type of contribution.

a) Cash []

b) Material []

c) Labour []

d) Others specify []

6. Do you have access to credit from your group?

a) Yes []

b) No []

If yes, above, how much.....

7. Which of the following conditions apply in securing loan for your group

- a) Collateral
- b) Guarantor
- c) Group member
- d) Others specify

8. Do you pay membership fees?

- a) Yes
- b) No

9. What is the main activity your group undertakes to improve your status?

- a) Skill training
- b) Enterprise development
- c) Community leadership
- d) Welfare activities
- e) Others specify

10. Have you received education and training from your group?

- a) Yes
- b) No

If yes, what kind of training.....

11. Do you attend meetings regularly?

- a) Yes
- b) No

12. Does your self-help group undertake income generating activities? Yes No

If yes indicate the activities

13. Does your self-help group undertake educational/capacity building activities? Yes No

C) TRAINING AND DEVELOPMENT IN THE WOMEN EMPOWERMENT

1. Training is an important asset to an individual since it gives the necessary skills required to run a business. Do you agree?

- a) Yes
- b) No

2. has your self-assertiveness and confidence improved in dealing with people?

- a) Yes
- b) No

3. Has your technical skills improved?

- a) Yes
- b) No

4. Has your living conditions improved?

- a) Yes how.....
- b) No

5. Are you concerned with the general welfare of your family?

- a) Yes
- b) No

c) If yes, to what aspect of general welfare are you concerned about?

6. Has your participation in development activities in the village improved?

- a) Yes
- b) No

c) If yes to what extent has it improved?

Greatly improved improved moderately improved
Slightly improved

7. Do you engage in organizing social/cultural functions in the village?

8. Has your participation in welfare activities improved?

a) Yes []

b) No []

c) If yes, to what extent has participation improved?

Greatly improved [] Improved [] moderately improved []

Slightly improved []

9. Do you share your views in the family?

a) Yes []

b) No []

10. Do you purchase and sell assets?

a) Yes []

b) No []

11. Please indicate the extent to which you agree with the following statements in relation to microfinances credit and savings for women in self-help groups .The scale below will be applicable:

Key: 1= Strongly Disagree 2 = Disagree 3 = Neutral 4 = Agree 5 = Strongly Agree

Statements related to microfinances credit of savings	1	2	3	4	5
Microfinance interventions targeting women exclusively were more successful at reducing poverty than those targeting both men and women					
Micro savings are effective in improving the well-being of poor people.					
Microcredit and micro savings reduce poverty but not in all circumstances or for all clients					
The capacity building is functional and centered around individuals and group activities					
The prevailing positive view is based on anecdotal evidence and studies that are vulnerable to selection bias					

12. Please indicate the extent to which you agree with the following statements in relation to Infrastructure arrangement and women empowerment .The scale below will be applicable:

Key: 1=Strongly Disagree 2=Disagree 3=Neutral 4= Agree 5= Strongly Agree.

Infrastructure arrangement and women empowerment	1	2	3	4	5
Road network to the markets interventions targeting women exclusively were more successful at reducing poverty than those targeting both men and women					
Health facilities, especially maternity facilities are improving the well-being of women in Kiriaini sub location.					
Rural electrification improved the livelihood of the women					
Access to education for children has improved in all schools.					

APPENDIX 2: Key informant interview Guide

Briefly describe the SHGs interest in promoting women empowerment in Kiriaini Sub-location. This could include interest in promoting social and economic development.

Community development officer

- i. To what level do you understand the SHG in Kiriaini sub-location?.....
.....
.....
.....
- ii. Are you interested in this SHG in women empowerment?.....
.....
.....
.....
- iii. Regarding to your position as a community development officer, what is your impact or role in SHG to see they are growing and becoming effective?.....
.....
.....
.....

Self Help Group leader

- iv. What are the social and economic impacts of the SHG in women empowerment?.....
.....
.....
.....
- v. What are the possible challenges do SHG do they face and their likely possible solutions?.....
.....
.....
.....
- vi. What are the major sources of funding to these SHG?.....
.....
.....
.....
- vii. What are the future strategic plans regarding to SHG and women empowerment?.....
.....
.....

.....
.....
County representative officer

viii. To what level do you understand the SHG in Kiriaini sub-location?.....
.....
.....
.....

ix. Are you interested in this SHG in women empowerment?.....
.....
.....

x. Regarding to your position as a county representative officer, what is your impact or role in SHG to see they are growing and becoming effective?.....
.....
.....

xi. Is SHGs workability effective in your agenda?.....
.....
.....
.....