

**FACTORS INFLUENCING PERFORMANCE OF WOMEN'S SELF HELP GROUPS IN
CLIMATE RESILIENT ENTREPRENEURSHIP PROJECTS IN MBEERE SOUTH
CONSTITUENCY, EMBU COUNTY, KENYA**

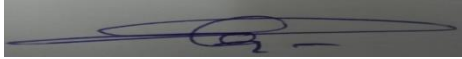
DICKSON KINYUA GIKANDI

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REQUIREMENTS FOR THE AWARD OF A DEGREE OF MASTERS IN PROJECT
PLANNING AND MANAGEMENT OF THE UNIVERSITY OF NAIROBI**

2020

DECLARATION

This research project is my original work and has not been presented for any academic award in any other University or Institution of Higher learning for an award of a degree.



Signature.....

Date 26th October 2020

DICKSON KINYUA GIKANDI

REG NO: L50/21666/2019

This research project has been presented with my approval as the University Supervisor

Signed: 

Date: 26th October, 2020

DR. JULIET NJERI MUASYA

SENIOR LECTURER

DEPARTMENT OF EDUCATIONAL, COMMUNICATION & TECHNOLOGY

UNIVERSITY OF NAIROBI

DEDICATION

This research project is dedicated to my loving parents Titus Gikandi Hungu and Peris Karuru Gikandi, for modeling me into who I am and for their moral and financial support throughout the entire process. I dedicate this work to my dear wife Veronicah Wanjiku, my children Keyler Kawira and Keynes Gikandi, for their encouragement and understanding during my study. I also dedicate this work to my siblings; Mercy, Rose, Michael and Martin, I will forever be indebted for your prayers and support.

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ABBREVIATIONS AND ACRONYMS

FAO- Food and Agriculture Organization

GEM- Global Entrepreneurship Monitoring

HIHEA- Hand in Hand Eastern Africa

IPCC- Intergovernmental Panel on Climate Change

ILO- International Labour Organization

IUCN- International Union for Conservation of Nature

MDGs- Millennium Development Goals

MFIs- Micro Finance Institutions

MoALF- Ministry of Agriculture Livestock and Fisheries

NGOs- Non-Governmental Organizations

OECD- Organization for Economic Cooperation and Development

SDGs- Sustainable Development Goals

SHG- Self Help Group

UNFCCC - United Nations Framework Convention on Climate Change

UNCTAD- United Nations Conference on Trade and Development

UNDP- United Nations Development Programme

WEDO- Women's Environment & Development Organization

ABSTRACT

There are few empirical studies in Kenya done on performance of women in climate resilient entrepreneurship projects. The purpose of this study was to examine the factors influencing the performance of women in climate resilient entrepreneurship projects. The study was guided by the following objectives: assessing how social mobilization; entrepreneurship training; credit access and linkage to markets influences performance of women in climate resilient entrepreneurship projects in Mbeere South, Embu County. The study was guided by General Systems Theory. To achieve the objectives, the study used descriptive survey research design with a sample size of 182 respondents, who included 4 project officers, 54 group leaders and 124 group members, who participated in the Climate Resilient Entrepreneurship Project. The study used Yamane's Formula to get the sample size of 182. Purposive and stratified random sampling was applied to obtain 4 project officers, 54 group leaders and 124 group members. The data was collected using questionnaires for group members and structured interview schedules for group leaders and project officers. The questionnaire had both closed-ended and open-ended questions covering the aspects of social mobilization, entrepreneurship training, credit access and linkage to market facilities. A document analysis guide was used to analyze the validity of the HiHEA training program. Data was analyzed statistically by use of Statistical Package for Social Sciences software (SPSS). Descriptive statistics was analyzed by the use of arithmetic means and standard deviation to check on the levels of influence. Data was presented in frequencies, percentages tables and mean scores. The study findings indicated that most groups had inactive members (mean=1.5 and standard deviation=1.027), did not implement entrepreneurship training (mean=0.59 and standard deviation=0.494), lacked information on access to credit (mean=0.62 and standard deviation=0.488) and did not have the requisite skills to be linked to markets (mean=0.01 and standard deviation=0.098). The study concluded that social mobilization had the greatest influence on women's SHG performance, followed closely by entrepreneurship training, then credit access, while linkage to marketing facilities had the least influence. The study recommended that group leaders should be empowered to ensure their members are cohesive and have sustainable economic activities. The study also recommended review of the training modules for entrepreneurs, and more capacity building to project officers. Finally, the study recommended formation of community based organizations (CBOs) to enable members of women groups to access marketing facilities.

CHAPTER ONE

INTRODUCTION

1.1 Background of the study

Climate change is accelerating at a serious rate. The Intergovernmental Panel on Climate Change (IPCC) in its fifth Assessment Report (2013) stated that climate change atrocities speeds up gender-based inequality, therefore enhancing greater climate change which may bring negative impact to majority of women (IPCC, 2014). According to Lee, (2019), climate change is linked to Sustainable Development Goals (SDGs) in two ways. First, climate change affects both the environment and human beings through global warming, extreme climatic conditions, increased salinity, crop failure and desertification. These risks have greatly affected human beings, more so vulnerable populations like women, children, and the old, because basic needs become scarce. These effects have consequences on sustainable development therefore making it hard to attain them. Secondly, climate change is drawing back the ambitious 2015 Paris Agreement goal of reducing global warming to below 2 degrees Celsius, which is among the efforts focused to attain the SDGs (Lee, 2019).

As the world moves towards implementing the post-Paris Agreement 2015 development agenda, it is clearly seen that gender equality, women's performance and empowerment continue to impact the collective climate and human development effort (Habtezion, 2016). The 2015 Paris Agreement calls for gender equality and women's empowerment, and its provisions on adaptation and capacity-building efforts require member states to adopt gender-responsive approaches. In addition, many Intended Nationally Determined Contributions (INDCs) submitted to the United Nations Framework Convention on Climate Change (UNFCCC) as part of the Paris Agreement's implementation scheme reflects gender priorities in their climate action pledges (USAID, 2016).

Women economic performance is critical to the development of both the individual woman and the world at large. According to some estimates one billion women, who are roughly one-seventh of the world's population - are unable to achieve their full economic potential and ensure their own well-being as compared to their men counterparts (Eyben & Cornwall 2008). Increasing the performance of women economically gives them more control over their choices and options for

their future and is clearly linked with achieving the Sustainable Development Goals (SDGs). However, all over the world women have borne the brunt of being marginalized economically (Negash, 2010). For instance, women work longer hours and are paid less for their output, a woman's wage contributes to her household's income and she invests a higher proportion of her resources to her family's welfare than her male counterpart. Additionally, women's unpaid work within the home provides an invaluable, yet unmeasured good to any economy.

According to the Global Entrepreneurship Monitor (2007), women are useful in developing entrepreneurship in any community, as women assist to eradicate society issues through informal sector entrepreneurship practices. For instance, women adapt farming activities like growing tolerant crops which resist floods and droughts, making it easier in cultivating crops and keeping animals (GEM, 2007). Women rear goats and ducks in place of poultry, as in Nepal and Bangladesh (WEDO, 2008). This means that women need more ability to diversify their economic activities for them to be resilient to climate change.

In India, Nimalathan, Narul and Akher, (2010) asserts that entrepreneurship training is the instrument for increasing the performance of women. Women are an essential part of the labour-power and their economic position cannot be separated from the development system. Women's position as business owners is slowly growing worldwide and women's entrepreneurship is the driving force for empowerment. However, to increase the performance of women through entrepreneurship training, Nimalathan et.al, (2010) opines that women entrepreneurs should be given special training to develop their skills.

According to Fletscher (2009) women's access to financial resources is mostly limited by biased lending practices that emerge when financial institutions in the area consider them smaller, less experienced and therefore less attractive clients, or when these institutions lack knowledge to offer products to women's preferences and constraints. There is an urgent need to economically increase the performance of women through alternative means of financing. Women groups play a vital role in enhancing economic empowerment by encouraging them to save as a group in order to protect themselves against unwanted financial demands from friends and family (FAO, 2000). This does particularly empower women among the poor in rural homes where there is intense family and social pressures to share minimal resources.

The United Nations prioritizes safeguarding the interests of people whose lives are most affected by climate change, while acknowledging the important role the environment plays in influencing peoples' economic and social rights (Aguilar, 2009). The United Nations Framework Convention on Climate Change (UNFCCC) in which Kenya is a party, despite the steadily growing body of evidence that climate change poses an obstacle for long time development and demonstrates a link to increased female vulnerability and gender inequality, it has failed to outline any gender dimensions in its early years (Aguilar, 2009).

Africa has the world's most vulnerable communities; due to high reliance on climate-based livelihoods, such as agriculture. The African Development Bank's annual report on Gender, Poverty, and Environment Indicators in African Countries highlights the reliance of women on environment-related livelihoods (CCGDA, 2011). This includes the predominance of women in subsistence farming, their contribution to economic crop production, market- and retail-related agriculture, and nature tourism. 57 per cent of people in Africa live in countries where more than half of them engage in agricultural activities. Women have much to lose, not just their livelihoods but their responsibility for their children's survival and health, usually associated with the natural environment (CCGDA, 2011). Therefore, women need more capacity building especially on sustainable development in order to be able to provide for their households.

Currently, climate change hinders Kenya's achievement of its development goals as outlined in Kenya's Vision 2030. Kenya government has been tackling the effects of climate change for many years, as asserted by the National Climate Change Adaptation Plan (2016). Through the Special Programs department, these interventions are geared towards disaster risk reduction, humanitarian preparedness and response actions. However, as climate change vulnerability increases, additional effort is needed to address future vulnerabilities and enhance sustainable development to allow the country to achieve its objectives under Vision 2030 (GoK, 2014). Kenya, like Rwanda and Japan, is highly prone to climate variations, whose impact affects the nation's future. These extreme changes are hitting particularly hard on the arid and semi-arid areas, exposing people's lives and livelihoods to risk (GoK, 2014). Climate change poses a challenge to food security, economic growth and healthcare, this in turn derails the achievement of the ambitious Big 4 Agenda; food security, affordable housing, manufacturing, and affordable healthcare for all (Jardafelt and Kavuma, 2018).

Adaptation to climate change and attempts to mitigate it directly affect development results (UNDP, 2011). There is a significant interplay between climate change, performance and consequently empowerment of women, and achievement of MDGs and SDGs. Actions on climate change need to include women in consultations develop and integrate their expertise to improve healthcare, training and lifestyle (UNDP, 2011). Enhancing the performance of women results in increased environment and production strides, which create equality and higher proceeds across sustainable development objectives namely; goal five and thirteen:- gender equality and empowerment of women; fight against climate change respectively. The challenges and requirements of women need to be factored in the design and execution of climate change policies (Habtezion, 2016).

Embu County relies heavily on agriculture both as the food source and the economy's backbone, with about 70 percent of the inhabitants relying on crop and livestock production (GoK, 2014). However, the communities living in Mbeere Sub-County are particularly threatened by drought-induced famines that, coupled with endemic poverty, force members of the community to engage in environmentally destructive activities such as illegal poaching, sand harvesting, quarrying and coal burning (ALRMP, 2011). Approximately 20 per cent of households are considered food insecure given the importance of agriculture. This is mainly encountered in north and south Mbeere hot and dry semi-arid lower zones. The situation increases vulnerability to climate change particularly to women who have fewer options for survival compared to men (GoK, 2014).

A number of NGOs have worked with women groups in Embu County especially in Mbeere North and Mbeere South constituencies. They include Red Cross, Care International, Action Aid, Catholic Dioceses of Embu (DOE), Compassion International, Population Service international, Kujenga Maisha East Africa (KUMEA), Climate PAL, DEAFOP, and APHIA Plus (ECIDP, 2014). The driving force for the NGOs working in these lower regions of the county is the high levels of poverty (ECIDP, 2014). Research shows that most of these non-governmental organizations focus on the social dimension of poverty reduction such as education, maternal health, HIV / AIDS, food security and housing. It is only a few like Climate PAL and Kujenga Maisha East Africa (KUMEA) which had implemented climate change related projects by the end of 2015.

In 2016 Hand in Hand Eastern Africa (HiHEA), an NGO introduced the aspect of climate change resilient entrepreneurship as a way of reducing poverty in Embu, Bomet, Busia and Homabay Counties. In Embu, Hand in Hand Eastern Africa in partnership with IKEA Foundation and Hand in Hand International, have been working together to help rural women and youth create sustainable enterprises and jobs with a special focus on climate change resilience (HiH EA Annual Report, 2018). Through the “Climate Resilient Entrepreneurship Project”, Hand in Hand EA sought to create resilience to rural communities especially women, through a combination of entrepreneurship training and a unique component on climate change resilience. The climate resilience project focused on environmental protection as a means of achieving climate change resilience and economic performance of women. The project aimed at enhancing the performance of women by training them on adaptive and mitigative strategies such as; agro-forestry, soil conservation, renewable energy, water management, improved livestock production and diversified farming; to reduce their vulnerability to climate change (HiH EA Annual Report, 2018).

HiHEA works with marginalized women with key focus on social, economic and environmental empowerment, utilizing a four-interconnected component approach with the aim of helping women eliminate poverty and vulnerability (HiH EA Annual Report, 2017). The approach is premised on the theory of self-help, which provides training to assist women create sustainable enterprises. This approach to enterprise and job creation is based on four-interconnected components namely: - social mobilization- which aims at imparting women entrepreneurs with knowledge and skills to help them form sustainable enterprise groups and mobilizes savings for future investment. Second component is enterprise development- aiming at facilitating women entrepreneurs with the knowledge and skills to help them start and run small enterprises. Third component is access to credit- whose aim is to equip women with financial management skills to boost their loan borrowing capacity. Finally, market linkage helps women entrepreneurs acquire value addition skills to help them scale up enterprises for increased incomes and profitability (HiH EA Annual Report, 2017). The study sought to find out how these four factors are likely to influence performance of women’s SHG in climate resilient entrepreneurship project, in Mbeere South.

1.2 Statement of the Problem

Hand in Hand EA incorporated the four components of social mobilization, entrepreneurship training, credit access and linkage to markets in its four-year Climate Resilient Entrepreneurship project, implemented in Embu County. This approach was to increase the performance of women by helping them form sustainable self-help groups, acquire entrepreneurship skills, access credit and market for their produce. Though the project generally achieved its outcomes in terms of number of women mobilized, the number of enterprises created and amount of micro-credit accessed by women in Embu County, the performance of women in Mbeere South was low. For instance, women created 211 out of 890 total enterprises; and only 22 out of 482 women were able to access micro-credit, contributing 24% and 5% to the general project performance respectively (HiH EA Embu Monthly Monitoring Report, 2019). Despite the huge financial support from the donor and training from the organization, most women in Mbeere South performed poorly in the project.

Various studies have been done on women and climate change, for instance: Gender Resilience to Climate Change Adaptations In Africa: a case study of women in Eastern Kenya by (Oyosi, 2016); Gender Dimensions of Climate Change Challenges in The context of Climate Change Diplomacy by (Njoki, 2013); and Climate Change, Gender and Development by (Odingo, 2011). However, these studies have not addressed the factors influencing the performance of women in climate change projects. In addition, many authors have studied the interplay between entrepreneurship, gender and development (Sarfaraz, 2014; OECD, 2012; Allen, 2007), but few have concentrated on the inter-relationship between women and their performance in climate change projects (Organization Economic Co-operation and Development, 2008; Mutekwa, 2009). Thus, there was need to undertake the study to explore how social mobilization, entrepreneurship training, access to credit and linkage to markets influences the performance of women in climate resilient entrepreneurship project.

1.3 Purpose of the Study

The purpose of the study was to examine ways in which social mobilization, entrepreneurship training, access to credit, and linkages to markets influences performance of women Self Help Groups (SHG) in climate resilient entrepreneurship projects in Mbeere South, Embu County.

1.4 Objectives of the Study

The following were the objectives of this study;

- i. To assess how social mobilization influences performance of women SHG in climate resilient entrepreneurship project in Mbeere South, Embu County.
- ii. To find out the influences of entrepreneurship training on performance of women SHG in climate resilient entrepreneurship project in Mbeere South, Embu County.
- iii. To examine how credit access influences performance of women SHG in climate resilient entrepreneurship project in Mbeere South, Embu County.
- iv. To explore how linkage to markets influences performance of women SHG in climate resilient entrepreneurship project in Mbeere South, Embu County.

1.5 Research Questions

The study was guided by the following research questions;

- i. How has social mobilization influenced performance of women SHG in climate resilient entrepreneurship project in Mbeere South, Embu County?
- ii. To what extent has entrepreneurship training influenced performance of women SHG in climate resilient entrepreneurship project in Mbeere South, Embu County?
- iii. How has access to credit influenced performance of women SHG in climate resilient entrepreneurship project in Mbeere South, Embu County?
- iv. To what extent has linkage to markets influenced performance of women SHG in climate resilient entrepreneurship project in Mbeere South, Embu County?

1.6 Significance of the Study

The performance of women is essential to the growth of entrepreneurship and the fight against climate change. The study findings will be significant to women, Hand in Hand EA, Government and scholars. Women will be made aware of the need to join and participate in group activities, for them to be able to benefit from climate resilient entrepreneurship projects. The study suggests ways that would increase women's group performance, by enhancing their cohesion and dynamics. Hand in Hand EA will be sensitized on the importance of reworking their strategies of implementing future projects. The study will recommend best training methods that HiH EA can use to increase women's performance. The findings will present an opportunity for HiH EA to

evaluate its approach in improving women's economic performance. The study findings will assist the Government in developing credit policies that will ensure women have equal opportunity of accessing credit as men. The findings will assist the government and non-governmental organizations develop marketing strategies they can use to help women market their goods. The implementation of the study's recommendation will likely improve women's social-economic status, while boosting their resilience to climate change. The findings are likely to benefit other scholars to undertake more research in similar areas where such projects have been implemented in Kenya.

1.7 Delimitations of the Study

The aim of the study was to investigate the factors influencing the performance of women SHG in climate resilient entrepreneurship projects in Mbeere South, Embu County. The respondents were therefore women from twenty (20) Self Help groups, group leaders and project officers who participated in the climate resilient entrepreneurship project.

1.8 Limitations of the Study

The nature of data collected depended on the respondents' attitude and the way they perceived the purpose of the study. This means that the researcher had to create a good rapport with the participants to ensure they understood well what they were required to do. The study findings will only be applicable to Mbeere South, Chepalungu, Butula and Mbita constituencies where similar project have been implemented, therefore any generalizations of the study findings outside this scope should be done with caution.

1.9 Assumptions of the Study

The researcher assumed that the respondents were willing to participate in the study and would provide honest and candid responses to interviews and questionnaires. The researcher assumed that the questionnaires were valid, reliable and measured what was anticipated. The researcher assumed that the sample size was a representative to the study population.

1.10 Definition of Significant Terms

Credit access Financial capacity to obtain and repay a loan, whether in cash or in kind.

Climate Change Rising in temperature due to accumulation of toxic gases in the

	atmosphere, as a result of human, agricultural and industrial activities.
Climate resilience	The capacity of a society to harness stress and maintain its functions in the face of external stresses that climate change imposes.
Entrepreneurship	Process of starting business and taking risks to make profit while providing goods and services to consumers.
Entrepreneurial training	The acquisition of relevant knowledge and skills from organizations which are essential in improving the performance of women.
Four-component Approach	A model focused on four interlinked components; social mobilization, business training, access to credit and linkage to markets.
Market linkage	Establishment of arrangements for the exchange of goods between sellers and buyers based on some sort of trade agreements.
Performance	The execution of an action by women to bring collective change.
Self Help Group	Association formed by women who comes together, sharing common purpose, knowing each other by face and having close interaction with each other.
Social Mobilization	Bringing like-minded people together to form enterprise groups to gain specific knowledge and skills to run sustainable enterprises.

1.11 Organization of Study

The research report is organized in five chapters. Chapter one covers background of study, statement of the problem, purpose, objectives, research questions, significance, basic assumption, limitation, delimitation, definitions of significant terms and organization of the study. In chapter two, literature review covers both primary and secondary information of the following themes; concept of women performance and studies on social mobilization, entrepreneurship, access to credit, and linkage to market. Theoretical framework and conceptual frameworks, knowledge gaps and summary of literature is discussed in chapter two. In chapter three, research methodology, information presented includes, research design, target population, sampling procedures and sample size, research instruments including reliability and validity test results, data collection procedures, analysis techniques, ethical considerations and operational definition of study variables. Presentation and interpretation of findings in line with study objectives is

presented in chapter four. Finally, in chapter five, summary of findings, conclusions, recommendations and suggestions for further research is presented.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

In this chapter, a discussion of relevant literature based on performance of women self-groups in climate resilient projects and how this is influenced by such factors as; social mobilization, entrepreneurship training, access to credit and linkage to markets is presented. In addition theoretical and conceptual frameworks related to dependent and independent variables will be presented. Finally, emerging research gaps are discussed.

2.1 Women's Performance in Self Help Groups

According to Zastro, (2009) women Self Help Groups (SHG) are formed by women who share common problems or experiences, coming together for mutual assistance to solve their problems. Self Help Groups are usually viewed as vehicles to move women from poverty. Biscaye, (2014) posited that women SHG have been helpful in alleviating poverty in South Asia and Sub-Saharan Africa in the last few decades, as they are able to mobilize resources together and engage in income generating activities. Similarly, Anyiro (2014) asserted that SHGs has improved the performance of women in Nigeria. However, as noted by Simojoki, (2003), women SHG do not automatically yield benefits; their positive impact depends on how they operate and according to structures which they are organized. Simojoki adds that, women SHG should have goals, objectives, and good leadership system, for it to perform well in group projects. According to Mersland and Eggen (2007), the greatest challenges facing women groups are; poor organization of the group, leadership wrangles and conflict of interests. The current study explored the influence of SHGs on women's performance in climate resilient projects in Mbeere South.

Another important feature of women SHG performance is training, which according to Kithinji, (2017), entails building the capacities of women for them to gain entrepreneurial skills to run their income generating activities effectively. In India, Fazalbhoy (2014) asserted that women's performance, especially through SHGs, was critical for economic development. Fazalbhoy noted that, training not only help women manage their SHGs, but help them acquire competences to run their individual enterprises. In a study on effectiveness of training on the financial skills of women in SHGs in Limuru, Kenya, Mbithi (2016) noted that women who underwent training

had better investment, budgeting, record keeping and pricing skills. Kisera and Muturi (2015), hold the opinion that training is a critical determinant to the performance of women SHGs, in that it boosts women's managerial skills in aspects of decision making, planning, communication and self-confidence. Kisera and Muturi further noted that, training gives women relevant skills to borrow from their groups and invest the money in entrepreneurship activities. According to Mwanja, (2015) adequate training gives women entrepreneurs requisite skills to grow their enterprises. The current study explored the influence of entrepreneurship training on performance of women SHGs in climate resilient projects in Mbeere South.

Access to credit is linked to women's performance in terms of wealth creation, financial stability and better livelihoods. According to Geleta (2015), micro-financing is a timely idea in Sub-Saharan Africa, which results from the presence of many women who are unable to access credit for their businesses. Republic of Kenya (2005), asserts that women comprise about 52 percent of Kenya's population yet most of them have no access to affordable financial services. The Kenya Sessional Paper 2005 was developed to deal with issues of micro and small enterprise development as a way of creating wealth and employment, in order to alleviate poverty. However, for marginalized women, such government initiatives often take too long to materialize, since most of these women reside in areas with no presence of financial institutions. As stated by Kithinji (2017), women continue to face challenges such as; lack of collateral to secure credit, unfavorable credit conditions and hostile business entry challenges, which affects their financial performance. The current study explored the influence of credit on performance of women SHGs in climate resilient projects in Mbeere South.

Women's performance and gender equality have become mainstream aspects of international development, and markets help achieve these goals, (UNDP, 2016). According to Follett, (2018) markets play an important role in increasing the performance of women around the world. She adds that markets promote women's standard of living and foster cultural change by curtailing all forms of inequalities. Bateman, (2017) asserts that markets boost women's economic performance by allowing them to acquire resources and increasing their bargaining power. The current study explored the influence of market linkage on performance of women SHGs in climate resilient projects in Mbeere South.

2.2 Studies on Social Mobilization and Performance of Women Self Help Groups

Social mobilization refers to formation of Self Help Groups (SHG) by like-minded individuals to gain specific knowledge, skills and pool resources together to run sustainable enterprises. According to the Kenya Self-help Association Bill, (2015) a SHG refers to a non-professional association made of people with similar social and economic conditions, bringing their resources and ideas to help one another.

A SHG is a voluntary association of persons of same socio-economic background who come together to benefit economically through mutual assistance and the members' shared responsibility. According to Swain, (2007) people who form groups are related and their purpose is to provide support. Groups are engaged in mobilizing savings to address their individual and collective needs through activities like internal saving and loaning. The activities of the women's group allow them to participate in household decision-making by providing resources they control (World Bank, 2003).

In Kenya registration of groups, particularly women's groups, is seen as part of increasing women's performance and giving them legal identity. To register a group, Oyugi (2012) explains that women should make sure all members share the group's mission, vision and goals. The group should have by-laws or a constitution which guide their activities, membership and officials. The group will need to pay registration fee of Ksh. 1, 000/- after which certificate is issued. According to Oyugi, (2012) it is important to register a group as it allows members to carry out their activities and own property, without encountering any problems with the authorities concern.

According to Kenyan Constitution, (2010) women groups that are not registered are unable to Access Government Procurement Opportunities (AGPO) programs and are therefore excluded from business transactions with the government. Furthermore, unregistered women groups are neither cohesive nor sustainable due to lack of legal identity. Organizations including banks, MFIs and NGOs that mainly target women's groups are advised to interact with registered women groups; otherwise they operate at their own peril with unregistered people. Kiunga, (2009) noted that group formation help women entrepreneurs formulate opinions that can be expressed and it is a way for the entrepreneurs to familiarize themselves with other women entrepreneurs. Group formation is an important forum for women to learn entrepreneurial

leadership and support development. SHG gives women an opportunity to build and utilize leadership skills, exercise authority and command respect for others. The self-help women's groups should be registered and have internal policies if they are to prosper (Kiunga, 2009).

According to Hand in Hand Eastern Africa (HiHEA), social mobilization is a means of achieving women's social, economic and environmental empowerment (HiHEA Entrepreneurship Manual, 2019). The group formation process forms the integral part of the success of HiHEA. According to HiHEA, women self-help group enables its members to ensure they have a common objective. Women groups that are formed in a hurry may not be cohesive and will either struggle in their engagements or disintegrate, which is likely to affect the implementation of projects. Proper targeting of women groups is essential for social mobilization. HiHEA targets poor and marginalized rural women in the society who earn less than a dollar a day. The target women should not be in formal employment, which allows for flexibility in group meetings. The targeted women should be available and willing to attend bi-weekly trainings for purposes of implementation. If the social mobilization process is flawed, it affects the implementation of the organization's projects and interventions (HiHEA Entrepreneurship Manual, 2019).

Mohammad, (2015) in his study, noted that groups increase women's performance to identify their needs, plan and implement their own projects, share the benefits of collective efforts and assess their programs. He also noted that, by organizing women into groups, they can effectively express their concerns and advocate for change through formal processes of policy. Mohammad concluded that, by forming groups, planning and implementing joint projects and maintaining motivation, women entrepreneurs' capacity building issues are critical. This study which was done in India informed the current study on the need to explore the extent to which social mobilization of Self Help Groups in Mbeere increases women's performance in climate resilient entrepreneurship projects.

Cohesiveness of groups contributes greatly to performance of women in different group activities and projects. Mukei, (2018) who did a study on influence of economic empowerment projects on rural women in Kitui County, Kenya, used descriptive survey design, collected data using questionnaires and a sample size of 96 women. Mukei used descriptive statistics to analyze quantitative and qualitative data. Mukei found out that group activities like merry-go-round and table banking, are the key motivations for women to join groups. Mukei further noted that most

women join groups for purposes of saving, while others are able to participate in various events and cope with life shocks and campaign for women's rights (Mukei, 2018). While this study was done in Kitui County; the current study was done in Embu County and used women SHGs involved in the climate resilient entrepreneurship project. Mukei's findings informed the current study on the need to use women groups as key respondents to explore their performance in project activities.

Mukei, (2018) further found out that capacity building and group access to information are essential for increasing women's performance in different project activities. Mukei noted that capacity building on the functioning and management of SHGs is important for women to realize more benefits and reinforce their internal operations. Therefore, in order to develop skills relevant to economic and income-generating activities, there is a need for competence-based training for women groups on various sectors (Mukei, 2018). This finding informed the current study on the need to explore aspects of awareness creation to women groups in regard to availability and access of credit facilities, value chains and market information, in order to increase their capacity and competitiveness in the economy.

Mwangangi, (2014) did a study on determinants of self-help groups on women empowerment in Makueni County, Kenya to establish if the length of stay in a group influences women's performance. Mwangangi used descriptive survey design and questionnaires to get responses from 100 women sampled from 20 self-help groups, and descriptive statistics to analyze the data. Mwangangi found out that women who had been in the groups for more than five years had gathered more assets than those who had shorter periods. Mwangangi concluded that length of membership is a primary determinant to performance of women. The current study sought to further confirm the extent to which the attendance and involvement in group activities influence women's performance in climate resilient entrepreneurship projects in Mbeere South.

According to Mukei, (2018), women seem to have learnt and are supporting formation of groups for purpose of mobilizing savings. The fact that women cannot save and have no access to credit facilities has been changed by the self-help groups approach which is encouraging them to save, borrow and engage in economic activities. Group formation is instrumental towards the performance of women as it provides them with a platform to save collectively. When women come together in groups, they benefit economically by making their contributions and in the

process they become effective advocates for driving change in the society (Mukei, 2018). The current study went further to explore how formation of groups influences performance of rural women in climate resilient entrepreneurship project in Embu County.

2.3 Studies on Entrepreneurship Training and Performance Women Self Help Groups

Entrepreneurship training is a type of training designed to provide the requisite knowledge needed to create or enhance an enterprise (ILO, 2017). Training in entrepreneurship is essential since it is likely to influence women's performance in different activities, thus reducing the inequalities. Enterprise initiatives empower women economically and promote their contribution to the overall growth of a particular community and the nation at large. Whether women are involved in informal or formal sectors; in small, medium or large-scale activities, these commercial activities are not only a means of living, but positive social implications for women, their families and social environment (UNIDO, 2011).

According to UN Women, (2011) training for women is a transformative process which provides knowledge and skills, while bringing change in attitudes and behaviours. It is a process which requires commitment from stakeholders in order to be able to encourage women's performance in economic and social related activities adequately. There is no single formula for success, but governments, international development agencies, investors, private companies, and civil society agencies can use resources and methodologies to enable women build their enterprises. These include providing women with entrepreneurship training and capacity building (UN Women, 2011).

Entrepreneurship skill acquisition is important for increasing and improving women's performance in different income generating activities. Ogaro's, (2011) study aimed at finding out the influence of entrepreneurial skills in management on performance of women groups in Nyaribari Chache Constituency, Kenya, in order to establish entrepreneurship skills required to improve women's performance in economic activities. Ogaro used descriptive survey design and collected quantitative data using questionnaires, with a sample of 327 women drawn from 20 SHGs. Using descriptive statistics to analyze data, Ogaro found out that skills like organizational, financial, interpersonal skills and business management are important in enhancing women's performance. Ogaro's findings revealed that women's performance can only be achieved when there is a deliberate effort to equip women with the skills required before

resource allocation. Ogaro's study informed the current study on the importance of using descriptive survey design and descriptive statistics. The current study further explored how entrepreneurship skills such; as business planning, budgeting and record keeping influence women's performance in the climate resilient entrepreneurship project in Mbeere South.

Kithinji, (2017) conducted a study to find out the factors influencing performance of women SHG projects in North Imenti Constituency, Meru County. Kithinji used descriptive survey design and collected data using questionnaires administered to 180 women sampled from 377 women groups that had benefited from Women Enterprise Fund (WEF). Kithinji found out that capacity building training had a strong influence on performance of women SHG projects. The study recommended that organizations engaging in training women groups should increase frequency of training to enhance women's performance. The current study was done in Mbeere South Constituency, and sought to find out how frequently women groups were trained in the climate resilient entrepreneurship project, to improve their performance in different economic activities.

Kisera and Muturi, (2015) studied determinants of performance of women SHGs in Gucha, Kenya, and identified training as a key component to women's performance. The authors adopted descriptive survey approach and collected data by use of questionnaires from 120 members of women SHGs. The study established that, women who attended meetings regularly benefited more from capacity building training, which in turn promoted women's capacity to conduct business effectively. Further, the findings showed that women with no business management experience gained entrepreneurial skills, thus developed confidence to start their own enterprises. Kisera and Muturi noted that training boosted managerial skills of group members and leaders, particularly in decision making, planning, communication and self-confidence. The study concluded that training was critical in determining women's performance in entrepreneurship activities. The study did inform the current study on the need to find out the extent to which women in the climate resilient entrepreneurship project in Embu, attended trainings in order to improve their performance in business activities.

A study done by Waruguru, (2012) in Nairobi, sought to find out if record keeping and budgeting skills influences women's performance in entrepreneurial activities. Waruguru used descriptive survey design and administered questionnaires to a sample of 63 women drawn from 200 women

groups in Nairobi Central Business District (CBD). Findings showed that, lack of budgeting and record keeping skills, hinders women from venturing into entrepreneurship and realizing their full potential. Waruguru recommended need for women to be trained on budgeting and record keeping in seminars and workshops. Since Waruguru's study was done in Nairobi County, there was need to find out the extent to which the climate resilient entrepreneurship project in Embu County, trained women on budgeting and record keeping skills, as a way of improving their performance in various economic activities.

Ineffective training discourages women entrepreneurs as was confirmed by Halkias, Nwajiuba, Harkiolakis and Caracatsani's (2011) study done in Nigeria. Halkias et.al study aim was to examine the business and social profiles of women entrepreneurs. In their survey, they used questionnaires to collect data from 67 women entrepreneurs. Their study findings indicated that poor training is the reason why women are afraid of failure, lack knowledge of financial resources, and awareness of available opportunities. The current study was done in Kenya and sought to find out the extent to which women in the climate resilient entrepreneurship project were effectively trained. The study further used documentary analysis guide to analyze the training modules used in the climate resilient entrepreneurship project to check its relevance and effectiveness.

Effective entrepreneurship training to increase women's performance depends on the content of training programs. Cordiner, (2016) opined eight fundamental principles of an effective learning program some of which included; relevance, involvement and practice. Cordiner noted that the content of a training program must be relevant and important to entrepreneurs, their lives and enterprises, as entrepreneurs will not appreciate trainings that they do not get value. Further, the author noted that entrepreneurs should be involved in training, as they learn through direct experiences, and practicing skills which allows them to develop self-efficacy in new tasks, thus preparing them to act independently outside the training environment. Cordiner recommended that effective entrepreneurship training should include practical involvement, while offering implementable techniques and methodologies to improve their daily lives. In addition, Cordiner noted the need to use simple and clear language that adults are familiar with, encompassing case scenarios and examples entrepreneurs can relate to effectively during training. Thus, the current study sought to find out the extent to which the training programme used to train members of

SHGs for the Climate Resilient Entrepreneurship Project by Hand in Hand EA in Embu County was relevant, and if it covered aspects of practical skills to improve women's performance.

Exchange programs and exposure visits are important elements in the training and empowerment of women. Exchange visits allow interaction between peers as one of the ways of promoting participative methods which empowers women while making their lives better. Exchange programs encourage mutual learning through verbal ideas, assist in exchanging knowledge which can be explicitly expressed and explained, while reflecting in experiences and practical skills. The current study sought to find out the effectiveness of exchange visit program used in the climate resilient entrepreneurship project in Mbeere South.

Similarly, Derler, (2020) noted that peer learning through exchange visits is an important element for any training intervention, since it brings together members of women groups from different contexts and realities to learn from each other. An exchange program helps visiting and visited groups to focus their time and energy to the subject, learn widely, exchange ideas and assess the relevance of new approaches. The current research sought to find out whether the training program had any provision for peer-training.

In a report entitled "Women's Business Ownership: a review of the academic, popular and internet literature", Carter, (2000) noted that inadequate training is a hindrance to women's performance in entrepreneurship activities. This is due to the fact that women are engaged in multiple tasks of caring for babies, fetching water, cooking and maintaining the home, making it almost impossible for women to run a business enterprise successfully. The question is, how does the nature of training program with relevant and adequate skills increase the performance of women in SHGs to reduce poverty and enhance their social and economic status?

2.4 Studies on Access to Credit and Performance of Women Self Help Groups

Over time, access to credit services and the transition of financial capital to women have made them more comfortable and inquisitive (CGAP, 2011). Access to credit assists women to bring change in the economy through increased revenue and efficiency, consumer and knowledge access, and decision-making capacity. Credit access is capable of opening economic doors for women entrepreneurs. Unfortunately, women entrepreneurs still face immense difficulties than their men counterparts in getting credit (Isaac, 2014).

Ekpe, Mat, and Razaq (2010) conducted a study on the effect of microfinance actors on women entrepreneurs' performance in Nigeria. Ekpe et.al, (2010) used structural equation modeling to analyze structured questionnaires and in-depth interview responses from women entrepreneurs. They found out that women entrepreneurs, especially in developing countries, lack access to credit support to conduct their business activity; hence they perform poorly in entrepreneurship activities as compared to men. They concluded that since the rate of female involvement in the rural economies is higher than that of men, microfinance factors have a positive impact on their enterprises performance (Ekpe et.al, 2010). While this study used structural equation modeling to analyze questionnaires, the current study used SPSS to analyze questionnaire responses from members of women groups. The current study sought to establish the extent to which women in Mbeere South were supported to access credit, in order to improve their economic performance in the climate resilient entrepreneurship project.

The Global Findex, which measures people's saving, borrowing, and risk management, did a survey to determine the impact of credit services on women in 148 developing economies. The findings showed that women in developing countries are less likely to access credit than their men counterparts, 20 percent are less likely to own a bank account, while 17 percent are less likely to have borrowed a loan. The findings further revealed that, even if women can acquire a loan, they have limited access to other credit services like e-payment methods. It was further noted that, prohibitive terms such as presence of a male figure in opening a bank account, restricted women from owning accounts. The World Bank Gender at Work, (2014) affirmed the findings by stating that, women are economically disadvantaged on virtually every global measure than men. This was a comparative study which focused on the influence of credit on women as compared to their men counterparts, while the current study is descriptive concentrating only on the influence of credit on women's performance in climate resilient entrepreneurship projects.

Nelson and Wawire, (2017) carried out a study on access to credit by women's groups with the aim of examining how credit policy issues affects sustainability of women groups' income generating activities, in Kakamega County. They used descriptive survey approach and collected data via personal interviews, focused group discussions and questionnaires from 171 women. Their findings showed that credit facilities have strict lending conditions which require women

groups to be registered by the Ministry of Gender and Social Services, pay registration fees, have account statements, business plans and project proposals in order to acquire credit. However, Nelson and Wawire, (2017) noted that most of the women groups operated without business plans; kept their records poorly while some did not keep records at all, hence did not perform well in credit. Further, their findings indicated that some credit facilities decided for women groups the type of enterprise activity to undertake, and also had short grace and repayment periods. This study used personal interviews, focused group discussions and questionnaires to collect data concerning the effects of credit policies on women, while the current study adopted interviews and questionnaires only to solicit data from group leaders and members of women groups, to find out the influence of business plans on women's performance in climate resilient entrepreneurship projects.

Further, Nelson and Wawire (2017), found out that lack of drive among women groups to get external credit, inexperience to take credit, insufficient information about credit availability, and inability of women to understand the complexity of credit transactions, hindered their performance in acquiring credit. Nelson and Wawire echoed Isaac's (2014), sentiments by stating that, lack of financial information derails women from accessing and benefitting from credit. This did inform the current study; on the need to explore the extent to which women groups were trained on record keeping, business plans writing and loan management, in order to improve their performance in climate resilient entrepreneurship project.

Credit access by women is affected by the type of products offered. In their working paper on rural women's access to credit: market imperfections and intra-household dynamics in Vietnam, Fletschner and Kenney (2009), noted that most credit facilities do not have the knowledge to design credit products which address women's needs and challenges. They further noted that some women were interested in credit terms which favour crop cycles; others seek long-term credit to invest in moveable and immovable assets, as others wish to take short-term credit to purchase stock, pay school fees or settle hospital bills. Their conclusion was based on the fact that, women are disproportionately affected by lack of credit particularly when credit facilities do not give loans to women for economic activities, and where the organizations do not allow women to be guaranteed by other women. Fletschner and Kenney, (2009) recommended that credit institutions should offer credit menu that considers women's preferences and limitations,

how much their activity need, and a flexible repayment plan. While Fletschner and Kenney ,(2009) study analyzed how credit products affects performance of rural women, the current study further examined how linkage to credit facilities influence performance of women entrepreneurs.

The Government of Kenya recognizes women groups as primary players in agricultural and other informal sectors. Income generating projects for women groups are, and remain important avenues through which women are economically empowered. The survival of women groups' income generating activities rests squarely on the availability of funds. Availability of affordable credit creates incentives for women groups to access funds to run their enterprises.

Gibb, (2008) did a comparative study on microfinance's impact on education, poverty, and empowerment”, with the aim of exploring the effects of micro-credit on economy and empowerment of women who had acquired credit for over three years in Bolivia. Gibb used quota sampling to create a control group from women who had not taken credit, and used in-depth interviews to collect data from 100 women. Using comparative approach, Gibb compared the control and loan group, and found out that ownership of goods had increased in the loan groups, but the fruits of accessing credit on family empowerment are still unclear. According to Gibb, (2008) women empowerment is where women’s access to credit gives them power to make economic decisions. The current study used descriptive survey design, purposive sampling technique, interview schedules and questionnaires, to look at the extent to which the Climate Resilient entrepreneurship project made follow-ups, to find out how women’s access to credit enhances their performance in different income generating activities.

Sarumathi and Mohan, (2011) did a survey in Pondicherry, India, with the aim of analyzing the extent to which microfinance enhances women’s performance. They used cluster sampling to get 181 women drawn from six women groups. Structured interviews and reports from non-governmental organization were used to collect primary and secondary data respectively. Data was analyzed statistically using correlation coefficient, T-test and cross tabulation. Sarumathi and Mohan, (2011) found out that women’s economic performance increase after forming groups and accessing credit. This finding was confirmed by Ranjula and Wallentin, (2009) in their article ‘Does microfinance empower women?’, which stated that women groups are empowered by engaging in credit programmes, they are able to fight backward cultures and traditions that

hinder them from achieving their potential including making decisions. The study however recommended that non-governmental organizations should provide support in entrepreneurship training and credit access, to enhance women's performance in entrepreneurship. Thus, Sarumathi and Mohan's study did inform the current study on the need to use women groups as key respondents, and analyzing data using correlation coefficient to establish the influence of credit on performance of women SHGs in climate resilient entrepreneurship project.

Nelson and Wawire, (2017) opined that a financially empowered woman has dignity and is less likely to be a victim of domestic violence, while having more powers in decision making. They further noted that, affordable credit to women results in increased returns, economic independence, material provision for the family, and improved societal welfare. To increase women's financial performance, Nelson and Wawire recommended the need for measures to be put in place to ensure women have access to affordable credit.

2.5 Studies on Market Linkages and Performance of Women Self Help Groups

Women's performance in the context of markets is the ability to have an equal opportunity to engage in markets, access to factors of production, and engage in economic decision-making from households to global organizations (United Nations Women, 2018). Majority of women entrepreneurs in developing nations are disproportionately facing market entry barriers including unfair competition, poor access to information and technology as compared to their male counterparts (World Bank, FAO and IFAD, 2009). In a report entitled gender equality as smart economics, the World Bank Action Plan, (2006) asserts that for women to perform well economically, efforts must be geared towards creation of sustainable markets, and ensuring fair competition in the marketplace. Globalization is widening the divide between rich and poor, and women are most affected. Globally, women make up to 50 percent of the agricultural workforce, are epitomes of change and creators of climate resilience (FAO, 2018). Women are more likely to face food insecurity than men (FAO, 2018). Restricted credit access is an impediment for women and definitely affects their ability to take advantage of market-oriented production opportunities.

In their descriptive study done in Semi-arid parts of Eastern Kenya (Mbeere and Makueni), Shiferaw, Obare and Muricho, (2006) examined institutional issues hindering the performance of marketing groups. Using descriptive statistics to analyze data from interviews with 400 women,

they found out that inability to access credit is an impediment for women groups' access to markets. Their findings further indicated that, lack of ready markets, entrepreneurship skills, market information, and poor leadership made women groups not able to access markets for their produce. While Shiferaw et.al, (2006) study targeted producer marketing groups in Mbeere to get the findings; the current study targeted SHGs engaging in climate resilient entrepreneurship activities.

In many developing nations, women's small-scale farmers' performance in agricultural activities continues to be limited by inadequate market information (Okello, 2010). Okello posited that, stakeholders in developing nations markets operate under conditions of information asymmetry which increases the expenses of transacting business, while locking out women small-scale farmers. He recommended that, efforts to tackle this issue should focus on using Information Communication and Technology (ICT) to provide market information and link women farmers to the markets. In their working paper entitled awareness and the use of mobile phones for market linkage by smallholder farmers in Kenya, Juma and Adera, (2010) indicated that, creation of awareness on mobile phones among small-scale farmers presents an opportunity to strengthen their market linkage. However, limitations in the use of mobile phones will need to be addressed. Data from Juma and Adera's study showed that low education, cost of mobile phone airtime, and lack of electricity for recharging phone batteries are the major hindrances to owning and using mobile phones, which makes women farmers perform poorly than their men counterparts. The current study sought to find out the extent to which women in Mbeere were facilitated in using technology to enable them access market facilities.

The need to access new markets calls for experience, skills and connections. Wube, (2010) conducted an investigation to examine factors affecting female entrepreneurs in Ethiopia. Wube used descriptive survey design with questionnaires administered to 203 female entrepreneurs. Wube used descriptive statistics to analyze data, where standard deviation and mean scores were used to determine the correlations. The study revealed that women do not have requisite training and expertise to perform in the marketplace, thus they are not able to market their products and services competitively. Further, the study found out that most women are not linked to global markets; hence they are unaware of what is acceptable globally. Consequently, the current study

sought to find out the extent to which women in the climate resilient entrepreneurship project were linked to relevant facilities to improve their marketing skills.

Further, Wube's (2010) findings revealed that women had fewer market connections, less understanding of how to counter government bureaucracies and less negotiating ability, which extensively restricted their access to market facilities. Wube, (2010) noted that most of the business activities are dominated by men and are not open to women. Even when women venture into these market networks, their enterprises usually face difficulties as most of the network activities take place during odd hours, when they can hardly attend. Wube, (2010) concluded that lack of market networks is depriving women the know-how and access to people they can look up to in business. Mahbub, (2000) applauded Wube's findings by asserting that, few women join trade missions, due to invisibility of women-dominated markets. In the current study, the researcher sought to find out the role played by the climate resilient entrepreneurship project in creating and linking women to marketing networks.

In Kenya, accessing markets for rural entrepreneurs is still a challenge. For instance, according to the Climate Risk Profile Embu County, there are few market centers in Embu County and most of the products exchanged are crops and animals with limited processing (MoALF, 2016). Lack of knowledge and market intelligence between farmers and business stakeholders has curtailed the Embu County's growth of markets for local products. The major obstacles to the marketing process are small and insufficient farmer groups and cooperatives coupled with poor road conditions. Poor organization of farmers groups has exposed them to exploitation by brokers during harvesting and post harvesting period (MoALF, 2016). The current study aimed at finding out the adequacy and relevance of skills and information given by the climate resilient entrepreneurship project to women farmers in helping them obtain market for their produce, to avoid being exploited by middlemen and brokers.

Women lack adequate market knowledge, hampering their ability to make accurate enterprise decisions, and need training to evaluate pertinent information about production and the market (World Bank, 2006). The marketing extension portion of the Livelihoods, Empowerment and Agroforestry Project in Bangladesh is a perfect example of how training of extension officers on how to conduct market intelligence helps women groups to enhance their enterprise development to seamlessly respond to market needs (World Bank, 2006).

Women are key global value chains, and as such, the introduction of market connections through value chains is an important step towards empowering women. Kaplinsky and Morris, (2001) define a value chain as combination of interconnected activities needed to obtain a product or service from conception through various manufacturing processes upto distribution to consumers. Women help businesses prosper and expand as raw material suppliers, small business owners, retail employees and customers (Kaplinsky and Morris, 2001). Yet women continue to experience restrictions which affect their performance in the marketplace. This not only holds back women but also affects development of their enterprises, lives and livelihoods. Empowering women in global supply chains is a rare opportunity to build market value and strengthen women's health, rights and wellbeing (Women Deliver, 2016). With globalization and advances in communications technologies, value chains help to open opportunities for women worldwide to engage fully in formal labor markets, while enhancing their well-being by accessing products and services. The current study sought to establish to what extent did the climate resilient entrepreneurship linked women entrepreneurs to value chains in order to improve their business performance.

2.6 Theoretical Framework

The research study is anchored on general systems theory which highlights the relationship between the study variables.

2.6.1 General Systems Theory

Bertalanffy, (1962) defined a system as a complex of interacting elements. Ng, Maull and Yip, (2009) describes a system as an entity, which is a coherent whole such that a boundary is perceived around it in order to distinguish internal and external elements and to identify input and output relating to and emerging from the entity. A systems theory is hence a theoretical perspective that analyzes a phenomenon seen as a whole and not as simply the sum of elementary parts. The focus of the system theory is on the interactions and relationships between parts in order to understand an entity's organization, functioning and outcomes. According to Mulwa et.al, (2018), assumptions of this theory are that an organization is an integrated system of interdependent structures and functions constituted of groups; and a group consists of persons who must work in harmony. Systems' thinking stresses linkages, relationships and flows. It emphasizes that any given unit or activity is part of a larger entity and that, ultimately, those entities, working together, are justified by the results they produce. To effectively adapt to the

demands of a rapidly changing environment, all system components, that is, inputs, processes and outputs must be managed (Mulwa et.al, 2018).

In this study, the theory views a group as a social system consisting of members who cooperate within set rules and regulations, to engage in social and economic activities, and ensure group goals and objectives are met. The contribution of an individual member, whether positive or negative, affects the performance of the entire group. For instance, it is difficult for a group to be cohesive and engage in group activities such as merry-go-round and table banking, when majority of its members are inactive. Also, it is difficult for members to undergo entrepreneurship training to acquire skills such as: budgeting, business planning and record keeping; when there is poor attendance or no attendance in training sessions. Similarly, it is challenging for group members to acquire credit to carry out their business activities, when their colleagues are not available to act as their guarantors. Moreover, it is not easy for group members to effectively market their produce without exploitation from middlemen, without coming together and doing collective marketing. This means that when women work together in harmony, they will have sustainable groups, create more enterprises, have improved loan uptake, and increased market access.

The gap of the general system theory is that it only agrees with changes that stabilize the system. This theory sought to enhance the relationship between social mobilization, entrepreneurship training, access to credit, linkage to market, and its influence on performance of women SHG in climate resilient entrepreneurship projects.

2.7 Conceptual Framework

The conceptual framework presented in Figure 2.1 shows the diagrammatical representation of the interrelationship among variables of the study.

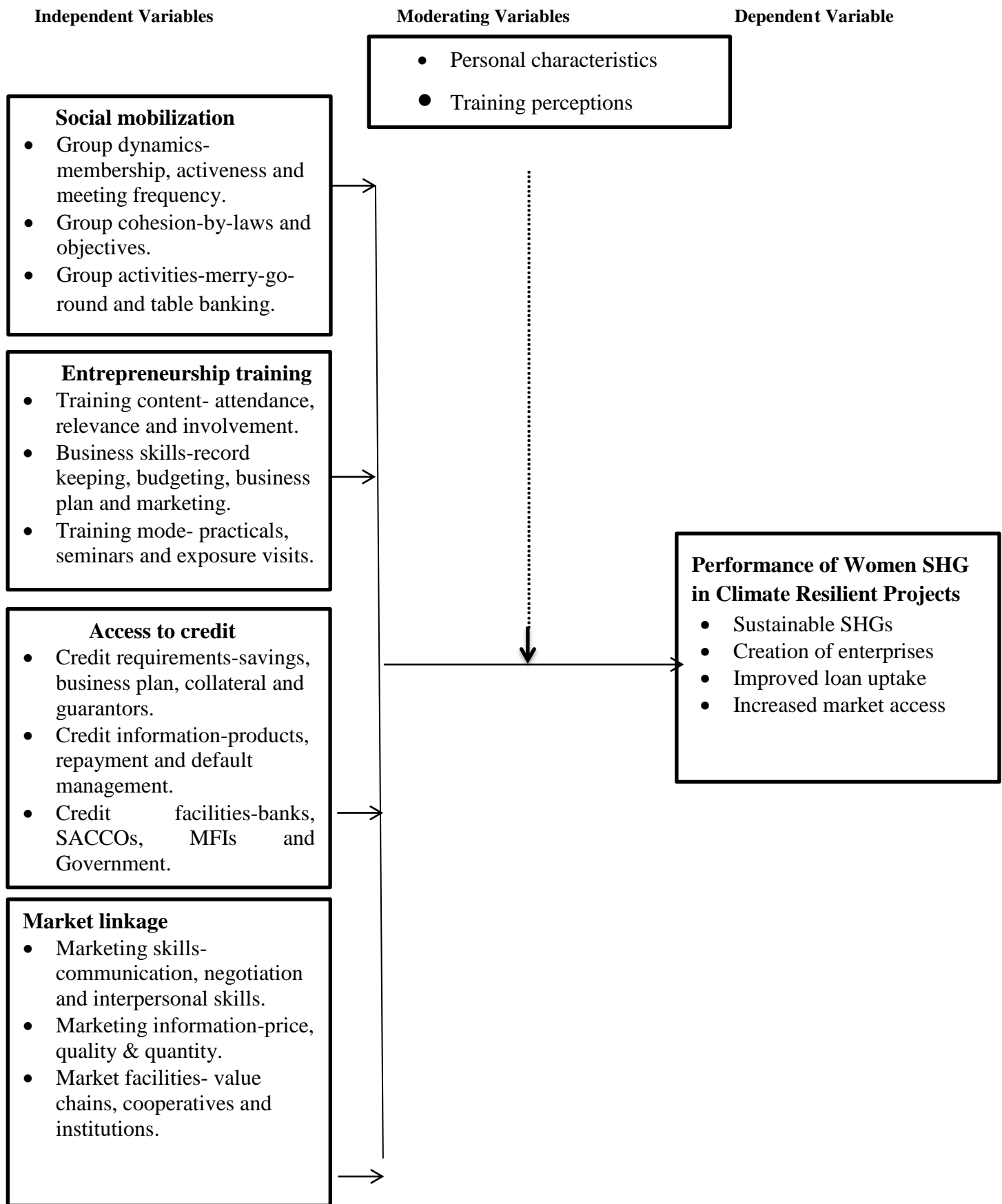


Figure 2.1: Conceptual framework

The figure presents the components that are perceived to influence performance of women SHG in climate resilient entrepreneurship activities in Embu County. The framework shows that women’s performance in climate resilient entrepreneurial activities is affected by four components namely Social mobilization component such as group dynamics, group cohesion and group activities; entrepreneurship training component which include training content, business skills and mode of training and; access to credit component which includes credit requirements, credit information and credit facilities; and finally, market linkage component which includes marketing skills, market information and market facilities. These are the independent variables which, when manipulated will have impact on performance of women in climate resilient entrepreneurial activities. The moderating factors between the independent variables and the dependent variable are women’s personal characteristics and training perceptions. These are the variables which the researcher has no control over but have an impact on the dependent variables. For instance it is not possible to control the personal characteristics of women and their perception on training, but these have an impact on their performance to have sustainable SHGs, create enterprises, and have improved loan uptake and enhanced market access.

2.8 Summary and Research Gaps

An in-depth discussion and analysis of literature based on primary and secondary information relevant to social mobilization, entrepreneurship training, access to credit, market linkages and how they influence women’s performance in various related businesses helped in identifying knowledge gaps as presented in this section.

Table 2.1: Summary and Research Gaps

Author	Study	Methodology	Findings of the study	Knowledge gap	Focus of this study
Mwangangi, (2014)	Determinants of Self-help Groups on Women Empowerment in Makueni County, Kenya	Adopted descriptive survey design and used questionnaires to get data from 100 women sampled	Length of membership in a group is a major determinant to women’s performance.	Author provided no information how membership influence women’s performance	Influence of group cohesion on women’s performance was examined.

Mukei, (2018).	Influence of Economic Empowerment Projects on Performance of Rural Women in Kitui County, Kenya	from 20 self-help groups Used descriptive survey design and collected data using questionnaires issued to a sample of 96 women.	Group activities are the key motivations for women to join groups.	Author provided no information on how group activities influence women's performance.	Influence of merry-go-round and table banking on women's performance was investigated.
Ogaro, (2011)	Influence of Entrepreneurial Skills in Management on Performance of Women Groups in Nyaribari Chache Constituency, Kenya.	Used descriptive survey design and collected data using questionnaires issued to a sample of 327 women drawn from 20 self-help groups.	Organizational management, financial management and interpersonal skills are important to women's performance.	Author provided no information on how entrepreneurship skills influence women's performance.	Influence of entrepreneurship training on women's performance was examined.
Waruguru, (2012)	Factors Affecting Entrepreneurs' Performance in Nairobi	Adopted descriptive survey design and collected data using questionnaires administered to 63 women sampled from 200 women groups in Nairobi CBD	Lack of budgeting and record keeping skills, hinders women from venturing into entrepreneurship and realizing their potential	Study was conducted in the CBD; views were from urban women which can't be generalized to rural women.	Influence of business skills on women's performance was explored.
Ekpe, Mat,	The Effect of	Used	Women	The effect of	Influence of

and Razaq, (2010).	Microfinance Factors on Women Entrepreneurs ' Performance in Nigeria.	structural equation modeling to analyze structured questionnaires and in-depth interview responses from female entrepreneurs.	entrepreneurs in developing countries lack access to credit support to conduct their business activity.	lack of credit on women's performance was not documented.	credit facilities on women's performance was examined.
Nelson and Wawire (2017)	Access to Credit by Women's Groups in Kenya	Used descriptive survey design and collected data via personal interviews, focused group discussions and questionnaires from 171 women.	Most women groups operated without business plans; kept their records poorly while some did not keep records at all, hence did not perform well in credit.	No information provided to show how business plan and records affects women's performance.	Influence of credit requirements on women's performance was studied.
Wube, (2010).	Factors Affecting the Performance of Women Entrepreneurs in Micro and Small Enterprises.	Adopted descriptive survey questionnaires were issued to 203 female entrepreneurs. Standard deviation & mean were used to determine the correlations.	Women do not have requisite training and expertise to perform in the marketplace, thus they are not able to market their products.	No information is provided concerning the kind of training women should undergo to be able to market their products.	Influence of marketing skills, market information and market facilities, on women's performance were explored.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

In this chapter the researcher describes the methodology used to obtain answers to the research questions based on the factors influencing performance of women SHG in climate resilient entrepreneurship projects in Mbeere South, Embu County. Specifically, information on research design, target population, sampling procedures and sample size, data collection instruments and procedures, data analysis, and ethical issues is discussed.

3.2 Research Design

The study used a descriptive survey design. According to Orodho (2003), a descriptive survey design is appropriate since the current study seeks to describe and portray characteristics, events, situations, of women groups, as they attempt to engage in entrepreneurship. The research design was relevant to this study as it examined how social mobilization, entrepreneurship training, access to credit and market linkage, influence performance of women SHGs in Climate Resilient Entrepreneurship Project in Mbeere South, Embu County.

3.3 Target Population

According to Gakuu and Kidombo (2010), a population is the group to which the results of the study are intended to apply. This study's target population was 340 respondents, drawn from 10 project officers, 100 group leaders, and 230 group members involved in Climate Resilient Entrepreneurship Project implemented by Hand in Hand EA in Mbeere South. Group leaders and members were from 20 Self Help Groups registered in the HiHEA project namely; Upendo Nthingini SHG, Nthingini Angels SHG, Love Sisters SHG, Umoja CDC, Umoja 1 SHG, Mwangaza SHG, Jiinue Nikuinue SHG, Matei SHG, Glory Support SHG, Gitaraka CDC, KE774 Koma SHG, Zawadi SHG, Kinara SHG, Kathenge Focus SHG, Kirwara SHG, Kakindu A SHG, Kakindu B SHG, Kakindu C SHG, Faithful WG and Kathiani SHG.

Table 3.1: Target Population

Category	Gender	Target population
Project Officers	F	5

	M	5
Group Leaders	F	100
Group Members	F	230
Total		340

Source: Hand in Hand EA

3.1 Sample Size and Sampling Procedures

Sampling is a procedure, process or technique for selecting a population subgroup to participate in the study (Ogula, 2005). The study used purposive sampling and stratified random sampling because of the heterogeneous nature of the target population. Purposive sampling technique was used to select project officers to participate in the study. Stratified sampling technique was used by the researcher to divide the group leaders and members into different sub-groups (strata), where respondents were randomly selected from each stratum. According to Kothari (2001) a representative sample is one that is at least ten percent of the population. To determine the sample size the study used Yamane (1967) formula for calculating sample sizes at 95% confidence level and $e = 0.05$. Where n is the sample size, N is the population size, and e is the level of precision. The sample size was determined as follows;

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

Where: n refers to the sample size

N refers to the population under study

e refers to the margin of error.

Therefore:

$$n = \frac{340}{\{1 + 340(0.05)^2\}}$$

$$n = 182$$

The total sample size for this study was 182 respondents, and was distributed as shown in Table 3.2.

Table 3.2: Sample Size

Category	Gender	Target Population (N)	Sample size (n)
Project Officers	F	5	2
	M	5	2
Group Leaders	F	100	54
Group Members	F	230	124
Sub-total	F		180
	M		2
Total			182

Source: Hand in Hand EA

3.5 Data Collection Instruments

According to Kothari, (2004) data collection is the process of acquiring the subjects and gathering information required for a study; which differs depending on the study design. The researcher used questionnaires, interview schedule and documentary analysis guide to collect data for this study.

3.5.1 Questionnaires

A total of 105 questionnaires were used to solicit primary data from group members. Questionnaires were divided into two sections, first section covered demographic information of the group members, the second section had items covering aspects of social mobilization, entrepreneurship training, access to credit and linkage to market facilities. Use of questionnaires method was appropriate for the study as it enabled the respondents to get assistance and clarification from the researcher while filling the questionnaires.

3.5.2 Interview Schedule

The interview schedule was used to obtain in depth and factual information from project officers and group leaders, where a total of 48 interviews were conducted. Like was the case with questionnaires, the interview schedule had items related to social mobilization, entrepreneurship training, access to credit, and market linkages.

3.5.3 Documentary Analysis Guide

The researcher used a documentary analysis guide to check the relevance of Hand in Hand EA training program. The documentary analysis guide had two sections; the first part covered general information, while the second part covered aspects of entrepreneurship training.

3.6 Validity of the Instruments

Validity refers to utility and shows the extent to which a research instrument measures what it is intended to measure. According to Nyonje, (2011) validity means the quality of a data-gathering instrument that enables it to measure what it is supposed to measure. To ascertain validity of the instrument, the questionnaires, interview schedules and documentary analysis guide were formulated and operationalized as per the study variables to ensure adequacy and representativeness of the items in each variable in relation to the objectives of the study. Further, content validity was verified through expert opinion (supervisor). Face validity of the instrument was subjected to expert analysis and supervisor opinions. The supervisor thoroughly checked the representation of the research instruments at face value with a verdict that they were good instruments. The research instruments were subjected to construct validity which was achieved through restricting the questions to the conceptualization of the variables and ensuring that the indicators of each variable was within the same construct. The purpose of this check was to ensure that each measure adequately assessed the construct it was supposed to assess.

3.7 Reliability of the Research Instruments

Reliability is the consistency of a measurement or the degree to which a measuring instrument measures the same way each time it is used under the same conditions with the same subjects (Gakuu and Kidombo, 2010). An instrument is reliable when it can accurately measure a variable and produce the same results over a period of time (Mugenda and Mugenda, 2006). To test reliability of the questionnaires before they were used for data collection, the researcher conducted a pilot study. A sample of 23 group members which is 10% of the sample population

was used to pilot test the questionnaires, which is in line with Orodho (2009), who pointed out that a sample size of 10% of the sample population is good enough for piloting of the instruments. The questionnaires were administered to the group members and re-administered to them again after one week. This was in line with Shuttle Worth, (2009), who stated that the instrument should be administered at two separate times and then the correlation between the two sets of scores be computed. The researcher estimated the reliability of the two sets of questionnaires using Cronbach’s Alpha Coefficient and got an internal consistency ranging from 0.798 to 0.854, which showed the reliability was good. According to Nyonje, (2011) correlation coefficient of 0.00 indicates total unreliability and 1.00 indicates perfect reliability. Correlation coefficient of 0.8-0.9 indicates high reliability, 0.6-0.8 indicates acceptable reliability value while below 0.5 is unacceptable. The Cronbach alpha coefficient for the study variables are shown in Table 3.3.

Table 3.3 Reliability Coefficient

Line Statements Scale	Cronbach Alpha Value (α)
Social Mobilization	0.854
Entrepreneurship Training	0.846
Access to Credit	0.816
Linkage to Markets	0.798

3.8 Data Collection Procedures

The researcher obtained an introductory letter from the University of Nairobi and used it to get research permit from the National Council for Science, Technology and Innovation (NACOSTI) before proceeding to the field. Thereafter a copy of the questionnaire and a cover letter of introduction for each respondent were prepared. The researcher sent notifications to all group members through telephone calls and text messages, requesting them to participate in this study, before administering the questionnaires. Due to COVID-19 restrictions, groups were not allowed to hold meetings, therefore, the researcher distributed the questionnaires to group members by using their leaders, they were given time to fill in the questionnaires after which they were collected by leaders and handed over to researcher. The researcher obtained mobile phone numbers for all the sampled group members from HiHEA. The researcher conducted 10 face to face interviews and 34 telephone interviews to get information from group leaders. Face to face

interviews were conducted in a church compound, during a COVID-19 sensitization training for group leaders organized by HiHEA, putting into consideration the Ministry of Health COVID-19 guidelines of social distancing, wearing of face masks, sanitizing and washing of hands. The researcher used mailed interviews to collect data from 4 project officers, because of geographical distance and their ability to use Information Technology. For documentary analysis, the researcher got consent from the Manager, HiHEA Embu, to access the training modules used by the organization. The researcher accessed 6 training modules on: Group Mobilization; Savings and Resource Mobilization; Enterprise Development; Financial Management; Access to Credit; and Value Chain and Market Linkage. Each document was analyzed based on the study objectives. The researcher collected secondary data from relevant published books, research thesis, dissertations and journals.

3.9 Data Analysis Techniques

Data collected was carefully checked for completeness and consistency before analysis. Quantitative data from questionnaire responses was coded using SPSS analytical tool and the descriptive statistics analyzed using arithmetic mean and standard deviation. The mean scores and standard deviations were used to determine the influence of the four-interconnected factors on women's SHG performance in climate resilient entrepreneurship projects. The researcher presented findings using frequency distribution and percentage tables, giving descriptions in each case. For qualitative data, responses collected from interviews and documentary analysis were assigned codes and organized into themes according to the research objectives; social mobilization, entrepreneurship training, access to credit and linkage to market facilities, and was analyzed using content analysis and presented as direct speech responses in line with research objectives.

3.10 Ethical Issues

On informed consent, the study adhered to ethics by getting consent from the respondents to conduct the study. On confidentiality, the participants were guaranteed that the information they provided was not going to be availed to anyone, and was strictly used for purposes of the current study. On anonymity, the names of the participants were not written on the questionnaires, a way of ensuring honest responses was given.

3.11 Operationalization Definition of Variables

Table 3.3 presents the approach applied in studying each variable in this study. The nature of each variable is described, the way it was measured, research method adopted and data analysis technique used.

Table 3.4 Operationalization Definition of Variables

	Research objective	Variables	Indicators	Measurement scale	Research method	Data analysis
1	To assess how social mobilization influence performance of women SHG in climate resilient entrepreneurship projects.	Independent: social mobilization Dependent: performance of rural women	<ul style="list-style-type: none"> • Membership • Group objectives • Economic status • Group leadership • Location 	Nominal Ordinal	Survey	Descriptive statistics

2	To find out how entrepreneurship training influence performance of women SHG in climate resilient entrepreneurship projects.	<p>Independent: entrepreneurship training</p> <p>Dependent: performance of rural women</p>	<ul style="list-style-type: none"> • Attendance • Skills • Relevance • Exposure visits • Seminars 	<p>Nominal</p> <p>Ordinal</p>	Survey	Descriptive statistics
3	To examine how access to credit influence performance of women SHG in climate resilient entrepreneurship projects.	<p>Independent: access to credit</p> <p>Dependent: performance of rural women</p>	<ul style="list-style-type: none"> • Savings • Business plan • Loan products • Loan repayment • Loan collateral • Guarantorship • Default management 	<p>Nominal</p> <p>Ordinal</p>	Survey	Descriptive statistics

4	To explore how linkage to markets influence performance of women SHG in climate resilient entrepreneurs.	Independent: market linkage Dependent: performance of rural women	<ul style="list-style-type: none"> • Marketing skills • Market information • Value chains • Market facilities • Technology 	Nominal Ordinal	Survey	Descriptive statistics
5	The purpose of this study is to assess the factors influencing the performance of women SHG in climate resilient projects.	Dependent: performance of rural women SHG	<ul style="list-style-type: none"> • Sustainable SHGs • Creation of enterprises • Improved loan uptake • Increased market access 	Nominal Ordinal	Survey	Descriptive statistics

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND INTERPRETATIONS

4.1 Introduction

In this chapter the researcher analyses, presents and interprets data in line with the research objectives. Data is presented under the following sub-themes; introduction, questionnaire return rate, demographic profile of the respondents, social mobilization, entrepreneurship training, credit access and linkage to markets.

4.2 Questionnaire Return Rate

This study used closed-ended questionnaires to collect quantitative data. The research study had a sample size of 182, of which 124 questionnaires were administered to the group members. 105 questionnaires were filled and returned, constituting a questionnaire return rate of 85%. According to Mugenda and Mugenda (2003), a response rate of 50% is adequate, 60% is good and 70% is very good. The response rate of 85% was very good, hence valid for data analysis in the current study. This information is summarized in Table 4.1.

Table 4.1 Questionnaire Return Rate

Questionnaires	Sample Size of Group Members	Percentage
Number Administered	124	100
Numbers Returned	105	85
Number Not Returned	19	15
Total	124	100

4.3 Demographic Information of Group Members

The group members were requested to indicate the following demographic information: age; highest level of education; occupation; and estimated income per month.

4.3.1 Group Members' Age

The study sought to establish the group members' age and this information is presented in Table 4.2.

Table 4.2 Group Members' Age

Age	Frequency	Percentage
19-35	37	35.2
36-50	42	40
Above 50	26	24.8
Total	105	100

Information in table 4.2 shows that, 37(35.2%) of the group members were between 19-35 years, 42(40%) between 36-50 years, while 26(24.8%) were above 50 years of age. There were no respondents whose age was 18 years and below. This means that most of the group members who participated in the project were adults; followed closely by youths, while a few group members were of advanced age.

4.3.2 Group Members' Highest Level of Education

The study sought to establish the group members' highest level of education. The findings are as presented in Table 4.3.

Table 4.3 Group Members' Highest Level of Education

Level of Education	Frequency	Percentage
Primary	77	73.3
Secondary	26	24.8

Tertiary	2	1.9
Total	105	100

The study's findings indicated that majority 77(73.3%) of the group members had gone up to primary school level, 26(24.8%) of the members had secondary school certificate, while a few 2(1.9%) had advanced to tertiary level. None of the group members had not gone to school, which means that they were all literate and could respond to the questionnaires items with minimal challenges.

4.3.3 Group Members' Occupation

The study sought to establish the occupation of the group members. The findings are as presented in Table 4.4.

Table 4.4 Group Members' Occupation

Occupation	Frequency	Percentage
Agriculture	75	71.4
Service	5	4.8
Trade	25	23.8
Total	105	100

Regarding members occupation, the study's findings indicated majority 75(71.4%) of the group members were involved in agriculture, 5(4.8%) were in service industry, while 25(23.8%) engaged in trade as their occupation. This depicted that the HiHEA project mostly targeted farmers and small-scale traders as beneficiaries.

4.3.4 Group Members' Income

The study sought to establish the group members' income. The findings are as presented in Table 4.5.

Table 4.5 Group Members' Income

Income	Frequency	Percentage
Below 1000	3	2.9
1001-2000	47	46.7
2001-3000	30	30.5
Above 3001	20	20
Total	105	100

The study's findings indicated that 3(2.9%) of the group members earned below Ksh. 1000 per month, 47(46.7%) earned a maximum of Ksh. 2000, 30(30.5%) earned a maximum of Ksh.3000, while 20(20%) earned more than Ksh. 3000 per month. This is an indication that HiHEA targeted low income earners as its primary beneficiaries.

4.4 Findings on Social Mobilization and its Influence on Performance of Women Self Help Group in Climate Resilient Entrepreneurship Projects.

The first objective of the study was to find out the extent to which social mobilization influences women's performance in climate resilient entrepreneurship project. Aspects of group objectives and by-laws, activeness of members, meeting frequency, table banking and merry-go-round, and income generating activity, are presented.

4.4.1 Group By-laws and Objectives

The study sought to establish whether women groups involved in the project had by-laws and objectives which guided how group's functions and activities were conducted. The findings are as presented in Table 4.6.

Table 4.6 Group By-laws

Response	Frequency	Percentage
-----------------	------------------	-------------------

Yes	87	82.9
No	18	17.1
Total	105	100

The study's findings indicated that 87 (82.9%) of the respondents had by-laws and objectives in their groups, while 18 (17.1%) had no by-laws and objectives in their groups. When asked if their groups had group objectives, majority of group leaders said yes. For example Group leader 2 said...*'our objective is to ensure each member has basic needs and is financially stable'*. Group leader 4 said...*'our objective is to eliminate poverty by engaging in crop and livestock farming'*. Findings from the Group Mobilization Training Module used by HiHEA indicated that...*a group should have common objectives that will bring members together and determine their sticking together. A group should also have a constitution (by-laws), which is a set of rules that helps to guide and direct it towards its objectives (page 21)*. This finding concurred with what the group leaders and members said, thus confirming the existence of by-laws and objectives in the groups.

4.4.2 Group Active Members

The study sought to establish the number of active members in women groups involved in the HiHEA project. The findings are as presented in Table 4.7.

Table 4.7 Active Members

Active Members	Frequency	Percentage
Below 10	16	15.2
11-15	39	37.1
16-20	24	22.9
Above 21	26	24.8
Total	105	100

From the findings shown in Table 4.7, out of a maximum of 30 members recommended for a group, 16 (15.2%) groups had below 10 active members, 39 (37.1%) groups had 11-15 members who were active, 24 (22.9%) groups had 16-20 active members, while 26 (24.8%) groups had more than 21 active members. This shows that majority of the groups 39 (37.1%) in the HiH EA project had half of its members enrolled in groups but did not participate in group activities. When asked why most members were inactive in the group, group leader A said...*'most members were absent and so it was difficult to conduct group activities.'* This finding indicated that most groups in the climate resilient project performed poorly because of inactiveness of members, which made it impossible for group activities to be carried out.

4.4.3 Group Meeting Frequency

The study sought to establish how frequent women groups involved in the project held meetings. The findings are presented in Table 4.8.

Table 4.8 Group Meeting Frequency

Group Meeting	Frequency	Percentage
Weekly	29	27.6
Bi-weekly	61	58.1
Monthly	15	14.3
Total	105	100

The study's findings indicate that 29 (27.6%) of the women groups held weekly meetings, 61 (58.1%) held bi-weekly meetings, while 15 (14.3%) held a single meeting in a month. This depicted that majority of the groups (58.1%) in the HiH EA project met twice in a month. When asked how regular women groups are scheduled for training, project officers 1, 2, 3 and 4 reported that...*HiHEA groups are required to meet at least twice a month, and be trained for a maximum of two hours in a session.* This meant that majority of the groups in the project held bi-

weekly meetings probably because it was also the times which HiHEA was conducting the trainings.

4.4.4 Table Banking and Merry-go-round Activity

The study sought to establish whether women groups involved in the HiHEA project had Table-banking and Merry-go-round activities. The findings are as presented in Table 4.9.

Table 4.9 Group Table Banking Activity

Response	Frequency	Percentage
Yes	48	45.7
No	57	54.3
Total	105	100

The study’s findings indicated that 48 (45.7%) of the women groups had table banking and merry-go-round activities, while 57 (54.3%) had no table banking and merry-go-round activities in their groups. This was confirmed by majority of group leaders interviewed, for example, group leader B said...’’*Most of the group members are not active and others complain of financial difficulties, so we decided to stop saving and loaning money in the group...*’’. This explains why majority of the women in the project performed poorly, because they did not engage in economic activities such as merry-go-round and table banking.

4.4.5 Other Income Generating Activity

The group members were asked if they had other income generating activities in their groups apart from Table-banking and Merry-go-round, where all reported not having any other income generating activity in their groups. One group member who neither participated in neither Merry-go-round nor Table-banking said that...’’*I could have participated if there were other income generating projects like poultry keeping, dairy keeping and crop farming...*’’. This was also confirmed by group leader B who said...’’*some members are interested with welfare activities; they don’t want to borrow money from the group...*’’. When group members were asked if there were challenges hindering them from participating in income generating activities, 95 members

said yes and 10 said no. Majority of the members were in agreement that...’’*financial difficulties and lack of trust hindered them from participating in income generating activities...*’’ while a few said...’’*poor leadership and loss of money due to default cases...*’’ hindered them from participating in the activities. This was in contrast with group leaders interviewed, as group leader 1 said...’’*absenteeism and inactiveness of members*, while Group leader 5 said...’’*member’s selfishness and disobedience of group by-laws...*’’, were the main challenges hindering members from participating in group activities. Findings from analysis of the Group Mobilization Training Module used by HiHEA did not show other income generating activities group members can participate in apart from merry-go-round and table-banking.

4.5 Findings on Entrepreneurship Training and its Influence on Women’s Self Help Group Performance in Climate Entrepreneurship Projects.

The second objective of the study was to find out the influence of entrepreneurship training on women’s performance in climate resilient entrepreneurship projects. Aspects of training attendance, member’s enterprises, training relevance, training method and business skills are presented.

4.5.1 Group Members Training Attendance

The study sought to establish the training attendance of group members in entrepreneurship trainings organized by HiHEA. The findings are presented in Table 4.10.

Table 4.10 Group Members’ Training Attendance

Response	Frequency	Percentage
Yes	104	99
No	1	1
Total	105	100

The study findings depicted that nearly all group members 104 (99%) attended the entrepreneurship training, while only 1 (1%) group members did not attend at all. This finding indicates that apart from registering with HiHEA, majority of the group members attended trainings during the project period. This finding was confirmed by group leader 4 who

said...’’*Despite members in my group being inactive, atleast every member attended one or two entrepreneurship training sessions...*’’ another Group leader 1 said...*majority of my group members attended the training, we normally have Merry-go-round activity after the training and no member can afford to miss...*’’. This finding indicated that majority of the members attended the entrepreneurship trainings partly because it coincided with their group’s activities.

4.5.2 Group Members’ Enterprises

Group members were asked to mention the enterprises they were engaging in, where 90 and 15 members reported engaging in farming and non-farming activities respectively. Out of the 90 members who mentioned farming as their enterprise, 60 engaged in green grams and maize farming, 10 in tomatoes and sweet potatoes, while 20 were in poultry and dairy farming. Out of the 15 members who mentioned non-farming activities, 5 engaged in shop keeping, 3 in knitting and 7 in grocery. This finding shows that most of the respondents were farmers, and were the right target for the implementation of the Climate resilient entrepreneurship project whose focus was on farming related activities. However, when asked if they employed people in these enterprises, 32(30%) of group members had employed atleast one person in their enterprises, while 73(70%) had not created employment opportunity in their enterprises. This was also confirmed by Project officer 1 who said...’’*According to the Monthly Monitoring Reports, majority of the members in this portfolio did not start new enterprises and consequently could not create jobs...*’’, Project officers 2 and 3 also applauded this by saying...’’*The low figures of enterprises created in the monitoring report also means low numbers of jobs created, because the two go hand in hand...*’’. This finding indicates that majority of women in the project were unable to start small businesses, therefore they could not create jobs.

4.5.3 Relevance of Training

The study sought to establish if the HiHEA entrepreneurship training was relevant to the needs of the group members’ enterprises. The findings are as presented in Table 4.11.

Table 4.11 Relevance of Training

Response	Frequency	Percentage
Yes	105	100

No	0	0
Total	105	100

The study findings shows that all group members 105(100%) found HiHEA entrepreneurship training relevant and useful to their individual needs. This was further confirmed by two group leaders: Group leader 4 said...’’*Members in my group have been able to use the skills acquired to boost their businesses...*’’ and Group leader 6 who said...’’*The training has helped members to keep records and knowing if their business is making profits or loss...*’’. This means the HiHEA training gave women relevant knowledge and skills to carry out their business activities effectively.

4.5.4 Training Method

The study sought to establish the training method the group members preferred in the HiHEA project. The findings are as presented in Table 4.12.

Table 4.12 Group Members’ Preferred Training Method

Training Mode	Frequency	Percentage
Practicals	49	46.7
Practical and Field visits	26	24.8
Practical and Theory	16	15.2
Practical and Seminars	9	8.6
Practical and Workshop	4	3.8
All	1	1
Total	105	100

The study's findings indicated that 49(46.7%) of the group members found practicals useful, 26(24.8%) practicals and field visits, 16(15.2%) practicals and theory, 9(8.6%) practical and seminars, 4 (3.8%) practical and workshop, while 1(1%) found all training methods useful. This shows that majority of the group members found practical oriented trainings more useful as they learn by doing. However, from analysis conducted on the 6 Training Modules, the researcher did not find practical skills such as; soap making, cake baking, kitchen gardening and making of organic fertilizer in the documents, indicating that the method mostly used in the trainings was more theoretical than practical.

4.5.5 Business Skills Implementation

The aim of the study was to establish if group members implemented the knowledge and skills they acquired to; prepare a business plan, budget, keep records, market goods, acquire and repay loans. The findings are as presented below.

4.5.5.1 Preparation of Business Plan

Figure 4.13 Preparation of Business plan

The study sought to establish if group members were able to prepare business plans after the training. The findings are as presented in Table 4.13.

Table 4.13 Business Plan Preparation

Response	Frequency	Percentage
Yes	2	2
No	103	98
Total	105	100

The study's findings indicated that only 2(2%) of the group members were able to prepare business plan, while 103(98%) were not able to prepare business plans after the training. When asked on the extent to which women groups were trained on business planning, Project officer 2 said...*"I would say 70% achievement; deeper training should have been done on business*

planning, budgeting and costing...”. This explains the inability of group members to prepare business plans, despite findings from the Enterprise Development Training Module, which shows the business plan training, was well documented and even contained a sample of a *simple business plan* that group members could easily implement.

4.5.5.2 Preparation of Budget

The study sought to establish if group members were able prepare budgets after the training. The findings are as presented in Table 4.14.

Table 4.14 Preparations of Budgets

Response	Frequency	Percentage
Yes	40	38.1
No	65	61.9
Total	105	100

The study’s findings indicated that 40(38.1%) of the group members were able to prepare budgets, while 65(61.9%) were not able to prepare budgets after the training. When asked on the extent to which group members were trained on budgeting, Group leader 6 said...*”Members who attended trainings regularly got a lot of skills...like how to budget for their money...”*. Group leaders 1 and 8 applauded the sentiments by saying...*”Most of the members who are doing budgeting, are the ones who attended training...”*. This explains why some members were able to prepare budgets, while others were unable to prepare budgets after the training. However, findings from analyzed Financial Management Training Module indicated that budgeting was mentioned under financial planning, but was not well elaborated to equip project officers with skills to train group members effectively.

4.5.5.3 Record Keeping

The study sought to establish if group members were able to keep records for their enterprises after the training. The findings are as presented in Table 4.15.

Table 4.15 Record Keeping

Response	Frequency	Percentage
Yes	2	2
No	103	98
Total	105	100

The study's findings indicated that 43(41%) of the group members were able to keep records, while 62(59%) were not able to keep records after the training. When asked on the extent to which group members were trained on record keeping, Group leader 8 said...*''Members who were active and attended trainings are implementing record keeping in their businesses...''*. Group leaders 12, 14 and 15 had similar comments saying...*''Members who were always absent did not acquire the skills to keep records...''*. This explains why some members were able to keep records, while others were unable to keep records for their businesses after the training. Findings from analyzed Enterprise Development Training Module indicated that record keeping skill was trained theoretically with only a few practical examples, which could also have contributed to low implementation of the skill.

4.5.5.4 Marketing Skills

The study sought to establish if group members were able to implement marketing skills in their businesses after the training. The findings are as presented in Table 4.16.

Table 4.16 Marketing Skills

Response	Frequency	Percentage
Yes	44	41.9
No	61	58.1
Total	105	100

The study's findings indicated that 44(41.9%) of the women were able to market their goods, while 61(58.1%) were not able to market their goods after the training. This shows that majority of the women did not have sufficient marketing skills and therefore had problems marketing their goods. When asked what challenges hindered group members from marketing their goods effectively, group leaders gave different reasons as shown in some of the following sentiments. Group leader 5 said...*''Most of the members were either late or did not attend the training at all, so they did not get the skills to market their business...''*, while Group leader 8 said...*''Most members do not have marketing skills, so they depend on brokers to sell their farm produce...''*. Findings from the analyzed Enterprise Development Training Module indicated that there were no marketing skills in the module. According to the module, project officers are only supposed to train...*'what is marketing, marketing mix and importance of marketing (page 33-37)...*' This explains why majority of the group members did not acquire sufficient marketing skills to market their goods.

4.6. Findings on Access to Credit and its Influence on Women Self Help Group Performance in Climate Resilient Entrepreneurship Projects.

The third objective of the study was to find out the influence of credit access on women's performance in climate resilient entrepreneurship projects. Aspects of credit products, repayment of credit, credit requirements and credit information are presented.

4.6.1 Types of Credit Products

The study sought to establish the type of credit products group members accessed from HiHEA. The findings are as presented in Table 4.17.

Table 4.17 Credit Products Accessed

Product	Frequency	Percentage
Cash	10	9.5
Cooking stove	3	2.9
Water tank	2	1.9
None	90	85.7

Total	105	100
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The study’s findings indicated that majority of the group members 90(85.7%) did not access any product, 10(9.5%) accessed cash, 3(2.9%) accessed cooking stoves, while 2(1.9%) accessed water tanks from HiHEA project. When group leaders were asked why majority of members did not take credit, they gave various reasons. Group leader 3 said...’*Mistrust amongst members, because we guarantee somebody a loan and then she defaults to pay, we are made to pay for her...*’, Group leader 5 said...’*Some members fear to take loans because they don’t have security...*’, while Group leader 8 said...’*Some members wanted individual loans other than group loans...*’ When project officers were asked to name the challenges which made group members not access credit products, they gave some of the following reasons; Project officer 1 said...’*The loan requires security and guarantorship which many women cannot afford since they hardly own any property in their homes...*’, while Project officer 2...’*Fear of loans based on past experiences with other organizations, lack of exposure to loans, unstable incomes and lack of trust amongst group members...*’. Findings from analysis of the Access to Credit Training Module showed that credit products such as...*enterprise incubation fund-cash (page 19) and mazingira products-cooking stove and water tanks (page 22)* are well documented. It therefore follows that, group members did not access credit partly because of personal issues (mistrust) and partly because of institutional credit requirements (collateral).

4.6.2 Repayment of Credit

The study sought to establish if group members borrowed and repaid loans effectively. The findings are as presented in Table 4.18.

Table 4.18 Repayment of Credit

Response	Frequency	Percentage
Yes	27	25.7
No	78	74.3
Total	105	100

The study's findings indicated that 27(25.7%) of the group members repaid their loans effectively, while 78(74.3%) repaid their loans with difficulties. This is despite findings from analyzed Access to Credit Training Module, which indicated that the group credit management is well documented and ensures that...*Group members pay their loans installments on time, credit costs are kept low, and poor debts are managed in such a manner that payment is received without damaging the relationship with group members (page 19)...*. When Group leader 8 was asked why group members paid their loans with difficulties, she said...*Some members take loans and use it to buy clothes, shoes and other things that cannot pay back the loan...*. This finding was applauded by Project officer 2 who said...*Members fail to repay loans majorly because they take loans for things they do not need...*. This findings depicted that majority of the group members did not have sufficient credit management skills, thus their inability to meet their loan obligations effectively.

4.6.3 Credit Requirements

The research sought to find out the credit requirements group members have used to secure loans. The findings are as presented in Table 4.19.

Table 4.19 Credit Requirements

Credit Requirement	Frequency	Percentage
None	77	73.3
Guarantors	1	1.0
Collateral	2	1.9
Savings	5	4.8
Guarantor and Savings	10	9.5
Guarantor and Collateral	7	6.7
Guarantor, collateral and	3	2.9

savings		
Total	105	100

The study's findings indicated that 77(73.3%) of group members had not used any credit requirement, 10(9.5%) used guarantors and savings, 7(6.7%) used guarantor and collateral, 4.8% used savings, 3(2.9%) used guarantor, collateral and savings, while 1% used guarantors to secure credit. Information from analyzed training module on Access to Credit Training Module, the credit eligibility requirements for members are clearly shown as follows;...*a member should have completed all HiHEA trainings, must have participated in table banking, must have savings, must have an income generating activity, must have guarantors, must have security, must pay loan processing and insurance fees (page 21)...*' When project officers were asked if the HiHEA credit requirements enhance credit uptake by women, three project officers 1, 3 and 4 said...'Yes, basing their opinion on low interest rates and long repayment periods...'. This contradicted what project officer 2 who said...'The credit requires security which many group members cannot afford since they hardly own any property...the credit terms and conditions are again soo many compared to other lending institutions...'. This finding shows that some group members were not taking the credit from the project probably because of unfavorable credit conditions.

4.6.4. Credit Information

The research aim was to find out if group members were given sufficient credit information on; repayment process, loan default management and loan penalties. The findings are as presented below.

4.6.4.1 Repayment Process

On repayment process, the researcher sought to find out how much information group members had regarding repayment of loans. The findings are as presented in Table 4.20.

Table 4.20 Repayment Process

Response	Frequency	Percentage
Yes	40	38.1
No	65	61.9
Total	105	100

About 40(38.1%) of group members had access to sufficient information about repayment process such as grace period (time given to a person before starting paying a loan); repayment period (duration one is given to repay a loan), while 65(61.9%) of the respondents had no access to that information. This happened despite findings from analyzed Access to Credit Training Module which showed that...*grace period is 1 month; repayment period is minimum 3 months and maximum 12 months (page 21)*...’ Group leaders were asked why most of their group members lacked sufficient information on loan repayment. Group Leader 5 said ...’*Most of my members did not attend trainings consistently, so it was difficult for them to get such information...*’. This finding indicates that majority of group members did not access credit information because of failing to attend trainings regularly.

4.6.4.2 Default Management

Further, the researcher sought to find out if group members acquired relevant information about default management. The findings are as presented in Table 4.21.

Table 4.21 Default Management

Response	Frequency	Percentage
Yes	47	44.8
No	58	55.2
Total	105	100

A total of 47(44.8%) of group members had acquired sufficient information on how to utilize their loan wisely to avoid default, while 58(55.2%) did not have such information. This is despite findings from analyzed training module on Access to Credit which showed default management topic is well detailed covering information such as; *reasons why people borrow, when one should not borrow, good versus bad loans, and tips to help group members improve their credit worthiness (page10-15)...* Project officer 2 attributed the lack of information on default management by members while saying...*”Inconsistent attendance of trainings and lack of exposure to loans...”*.

4.6.4.3 Loan Penalties

The study sought to establish if group members had relevant information about fines and penalties. The findings are as presented in Table 4.22.

Table 4.22 Loan Penalties

Response	Frequency	Percentage
Yes	46	43.8
No	59	56.2
Total	105	100

About 46(43.8%) of the respondents had sufficient information on payment of fines and penalties in case they delay or default to pay loans, while 59(56.2%) had no access to such information. When group leaders were asked why most of their group members lacked sufficient information on loan penalties, majority said absenteeism, as shown in some of the following sentiments by three Group Leaders 8, 12, 16...*”Most members stopped attending trainings...”*. Project officer 2 had similar sentiments when he said...*”Majority of the group members who were inactive did not benefit much from the training...”*. These findings indicate that majority of group members who were inactive and borrowed loans, paid fines, and this made others fear to apply for loans.

4.6.5. Linkage to External Credit Facilities

On linkage to external credit facilities such as Government, SACCOs, banks and microfinance institutions, the study findings showed that none of the group members was linked to external credit facilities by the project. This is despite findings from analyzed of the Access to Credit Training Module which vividly highlights external credit facilities such as; *banks, Microfinance Deposit Taking Institutions, Microfinance Institution (MFIs), SACCOs, Women Enterprise Fund (WEF), Youth Enterprise Fund, Uwezo Fund, Village Savings and Loans Associations (VSLA's), Rotating Savings and Credit Associations (ROSCA's), Accumulating Savings and Credit Associations (ASCA's) and Agricultural Finance Corporation (AFC)*(page 28)...’ where group members could be linked. According to Project officer 1 ...’*It was difficult to link group members to external facilities because most of them were inactive; they did not have table banking and other income generating activities...*’. This finding explains why most group members were not linked to external credit facilities.

4.6.6. Credit Access Challenges

In responding to the question of the challenges they experienced while accessing credit for their enterprises, majority 100 (95%) of the group members had challenges such as; lack of collateral, lack of guarantors, unfavorable credit conditions, and insufficient credit information. However, these findings were different from project officers; for example, two Project officers 1 and 3 said...’*Most members feared to take loans because of bad experience with other organizations...*’. In addition, Project officer 2 said...’*Lack of exposure to loans, lack of trust among group members and unstable incomes...*’. All these challenges hindered group members from accessing credit.

4.7. Findings on Linkage to Markets and Its Influence on Women Self Help Group Performance in Climate Resilient Entrepreneurship Project

The fourth study objective was to find out how market information, marketing skills and marketing facilities influence the performance of women SHGs in climate resilient entrepreneurship project.

4.7.1 Marketing Information

The researcher sought to find out if the HiHEA training gave members of various women groups sufficient marketing information to enable them market their produce. The findings are as shown in Table 4.23.

Table 4.23 Marketing Information

Response	Frequency	Percentage
Yes	45	42.9
No	60	57.1
Total	105	100

The study's findings indicated that 45(42.9%) of the group members had sufficient market information such as: prices of goods; prices of alternative goods; quality of goods required and quantity needed; to enable them market their goods, while 60(57.1%) did not have sufficient market information. This meant that majority of group members had difficulties in marketing their products due to lack of marketing information. When group leaders were asked if members acquired sufficient market information, Group leader 6 said...*''Yes, but not all have tried using the information to market their goods...they depend on brokers to get their goods to the market...''*. Three Group leaders 18, 26 and 32 said...*''No, majority of the group members were absent during trainings, so they did not get the information...''*. However, from the analyzed Value Chain and Market Linkage Training Module, the researcher found no specific marketing information highlighted in the document. This means despite member's absenteeism and lack of implementation, project officers did not sufficiently train members on market information.

4.7.2 Marketing Skills

The research aimed at finding out if the HiHEA training gave members of women groups sufficient marketing skills to enable them market their produce. The findings are as shown in Table 4.24.

Table 4.24 Marketing Skills

Response	Frequency	Percentage
Yes	45	42.9
No	60	57.1
Total	105	100

45(42.9%) of the group members reported that they received sufficient marketing skills such as: communication, customer service, negotiation to market their produce, while 60(57.1%) did not get sufficient marketing skills. This shows that majority of group members were not able to market their produce due to lack of marketing skills. When Group leader 10 was asked if her group members received adequate market skills to enable them market their produce, she said...*“No, most members did not get sufficient marketing skills to market their goods because of not attending training consistently...”*. When project officers were asked the same question, Project officer 1 said...*“ No...”*, while Project officer 3 said...*Yes, to some extent...”*. However, from the analyzed Value Chain and Market Linkage Training Module, the researcher found no marketing skills highlighted in the document, which meant project officers did not train the skills.

4.7.3 Marketing Skills Implementation

The group members were asked to state the marketing skills they were implementing in their enterprises, where 42 (40%) of the group members said they were implementing skills such; selling skill, negotiations and customer relation, while 63 (60%) were not implementing any marketing skills. When Group leader 8 was asked why members of her group were not implementing the marketing skills, she said...*“Most group members were not attending trainings consistently, hence they did not acquire the marketing skills to implement in their enterprises...”*. This finding shows that irregular attendance of trainings by group members could result to poor of implementation of marketing skills.

4.7.4 Marketing Facilities

The study aimed at finding out if members of women groups were linked to market facilities like cooperatives, supermarkets, retail shops, trade fairs and value chains. The findings are as shown in Table 4.25.

Table 4.25 Marketing Facilities

Response	Frequency	Percentage
Yes	1	1
No	104	99
Total	105	100

The study found out that only 1(1%) group members was linked to market facilities, while 104(99%) group members were not linked to any market facilities. When project officers were asked to what extent were members of women groups in the project sufficiently linked to value chains, cooperatives and other market facilities, majority said members were not linked. For example, Project officer 3 said...*“Below average; this is an area that was not well done, by the time the project was ending we did not have a successful value chain in the area...”*, while Project officer 1 said...*“Women groups were not sufficiently linked to market facilities, middlemen and brokers made it difficult to accomplish this task...”*. Findings from analyzed of the Market Linkage Training Module indicated that, the organization uses *...collective marketing where it encourages group members to form community based organizations (CBO) or cooperatives, where they can organize themselves to market their produce collectively (page 25)...*, but there are no specific facilities mentioned in the module where members can be linked to market their produce.

4.7.5 Challenges Members of Women Groups Encounter in Accessing Market for Their Products

Members of women groups were asked to state the challenges that hindered them from accessing relevant markets for their produce. Out of total 105 members, 55 had challenges with brokers and middlemen; 20 had challenges with poor prices and long distance to the markets; while 30

had no difficulties in accessing markets. When group leaders were asked what challenges their group members faced in accessing markets, Group leader 8 said...*over reliance on brokers and middlemen...*’, which was also supported by Project officer 1 who said...*“Middlemen and brokers made it difficult to accomplish this task as they would not allow producers to access the consumers directly...”* Group leader 2 said...*“inadequate marketing skills because of lack of training...”*, while Group leader 13 said...*lack of market information and selling the same produce...*’. According Project officer 1, women in the project suffered from...*“Lack of information and poor group cohesion...”*, which contributed to their poor performance in accessing markets.

CHAPTER FIVE

SUMMARY OF FINDINGS, DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

The objective of this study was to find out how social mobilization, entrepreneurship training, access to credit and linkage to market facilities, influence performance of women SHG in climate resilient entrepreneurship projects. This chapter presents summary of findings, discussions, conclusions and recommendations drawn from the analysis of the study data guided by the research objectives. It also outlines suggestions for further research, in line with the study's outcomes.

5.2 Summary of Findings

The study sought to explore factors influencing performance of women SHG in climate resilient entrepreneurship projects in Mbeere South Constituency, Embu County. The summary of the findings is as follows:

5.2.1 Social Mobilization and its Influence on Women Self Help Group Performance in Climate Resilient Entrepreneurship Project

The study sought to determine the influence of group dynamics, group activities and group cohesion on women's performance. The study found out that majority of the women groups had 11-15 members who were active, with the statement attaining a mean score of 1.57 and a standard deviation of 1.027. This mean implied that the number of active members in a group had a very high influence on their performance. On frequency of holding meetings, the study found out that majority of the groups held bi-weekly meetings, with the statement recording a mean score of 0.87 and a standard deviation of 0.636. This implied that the frequency of holding meetings had a high influence on women's performance. Under group activities, the findings indicated that majority of the women had merry-go-round activity in their groups, with the statement recording a mean score of 0.06 and a standard deviation of 0.233. This mean implied that merry-go-round activities had a very insignificant influence on women's performance. Moreover, the study found that majority of the women had no table banking activity in their groups, with the statement recording a mean score of 0.54 and a standard deviation of 0.501. The implication here is that table banking activity had a moderate influence on women's

performance. Lastly, the study found that majority of women had by-laws and objectives in their groups, with the statement attaining a mean score of 0.17 and a standard deviation of 0.379. The low mean implied that group objectives and by-laws had very low influence on the performance of women's SHG.

5.2.2 Entrepreneurship Training and its Influence on Women Self Help Group Performance in Climate Resilient Entrepreneurship Project

The study sought to determine the influence of training relevance, business skills and methods of training on performance of women. On relevance of training, the study findings indicated that all women found the HiHEA entrepreneurship training relevant and useful to the needs of their individual enterprises, with the statement recording a mean and standard deviation of 0.00 and 0.000 respectively. This mean implied that the relevance of the training had a very insignificant influence on women's performance in the project. On business skills implementation the study found that majority of the women were not able to prepare business plans after the training, with the statement attaining a mean score of 0.98 and a standard deviation of 0.13. This mean implied that it was very important for the women to have business plan skills as it had a high influence on their performance. Further, the study findings show that majority of the women were not able to prepare budgets after the training, with the statement attaining a mean score of 0.62 and standard deviation of 0.488. This mean implied that the budget preparation skill had a relative influence on the women's performance. The study findings indicated that majority of women were not able to keep proper records for their businesses, with the statement attaining a mean score of 0.59 and standard deviation of 0.494. This mean implied that the record keeping skill had a relative influence on the women's performance. On marketing of goods, the study findings indicated that majority of the women were not able to market their goods after the training, with the statement attaining a mean score of 0.58 and standard deviation of 0.496. This mean depicted that the marketing skill had a relative influence on women's performance in the project. Finally, the study's findings revealed that majority of the women preferred practical mode of training, with the statement attaining a mean score of 1.95 and standard deviation of 1.163. This mean implied that the mode of training had high influence on women's SHG's performance in the various project activities.

5.2.3 Credit Access and its Influence on Women Self Help Group Performance in Climate Resilient Entrepreneurship Project

The study sought to determine the influence of credit requirements, credit information and credit facilities on performance of women SHGs. Under credit requirements, the study findings indicated that majority of the women had not used any credit requirements to secure a loan, with the statement attaining a mean score of 1.08 and standard deviation of 1.900. This implied that women needed access to credit requirements as it had a very high influence on their credit performance in the project. Under credit information, the study revealed that most women had not gotten sufficient information about loan application, repayment of loans, grace period and repayment period, with the statement attaining a mean score of 0.62 and standard deviation of 0.488. This mean implied that credit information was very important for women as it had a high influence on their performance. On information regarding loan default, the study's findings showed that majority of the women had no sufficient information on how to utilize loan wisely to avoid default, with the statement attaining a mean score of 0.55 and standard deviation of 0.500. This mean depicted that women needed sufficient information on default management, as it influenced their credit performance in the project. On information regarding penalties, the study found out that majority of the women had not acquired sufficient information on payment of fines and penalties in case they delay or default to pay loans, with the statement attaining a mean score of 0.56 and standard deviation of 0.499. This mean depicted that information regarding payment of fines and penalties was important to women as it influenced their performance in repayment of loans. Under credit facilities, the study's findings indicated that all women were not linked to external credit facilities like Government, SACCO, bank and microfinance institutions, with the statement attaining a mean score and standard deviation of 0.00 and 0.000 respectively. This depicted that linking women to credit facilities had no influence on the performance of women's SHGs.

5.2.4 Linkage to Markets and Its Influence on Women Self Help Group Performance in Climate Resilient Entrepreneurship Project

The study sought to determine the influence of market information, marketing skills and marketing facilities on performance of women SHGs. On market information, the study found out that majority of the women did not have sufficient market information to market their produce, with the statement recording a mean score of 0.57 and standard deviation of 0.497. This

mean implied that market information was necessary as it has an influence in their performance. On linkage to marketing facilities, the study's findings indicated that most women were not linked to market facilities such as: cooperatives and value chains, with the statement attaining a mean score of 0.01 and standard deviation of 0.098. This mean showed that linking women to market facilities had a very insignificant influence on their performance in the project. On implementation marketing skills, the study found out that majority of the women were not implementing skills such as; selling, negotiations and customer relation skills. Lastly, the study found out that majority of women faced challenges such as poor prices, long distance to markets and discrimination by brokers and middlemen, which hindered them from accessing markets.

5.3 Discussion of the Study Findings

Regarding the first objective on Social mobilization and performance of women SHG, the study findings indicated that having group by-laws and objectives had a very low influence on women's performance in the project. This is in contrast with Oyugi's, (2012) findings that women should make sure all members share the group's mission, vision and goals, and the group should have by-laws or a constitution which guide the conduct of members, their officials and performance of group activities. The study findings also indicated that merry-go-round and table banking activities had low influence on women's performance in the project. This disagrees with Mukei, (2018) who opined that group activities contribute greatly to performance of women, and that group activities such as merry-go-round and table banking, are the key motivations for women to join groups. Further, the study found out that average group membership had a very high influence on women's performance, because the members were cohesive, dynamic and participated well in group activities, unlike groups that had high membership. This concurs with Fernandez, (1998), who found out that small group membership brought cohesiveness and active membership involvement, enabling the groups to work efficiently. Moreover, the study found out that lack of discipline, lack of trust, poor leadership, loss of money due to default cases, inactiveness of members, gross absenteeism, selfishness and flouting of group by-laws, were the major causes of poor performance in groups activities. This finding agrees with the Kenyan Constitution, (2010) which stated that groups of unregistered women are neither cohesive nor sustainable due to a lack of legal identity, and unable to access government procurement opportunities (AGPO) programs and are thus excluded from business transactions with the government. Furthermore, organizations including banks, MFIs and NGOs that mainly target

women's groups are advised to interact with registered women groups; otherwise they operate at their own peril.

Regarding the second objective on Entrepreneurship training and performance of women SHG, the study found out that the relevance of the training content had a very low influence on the performance of women in the climate resilient entrepreneurship project. This contrasts with Cordiner, (2016) who stated that the content of a training program must be meaningful and important to entrepreneurs, their lives and enterprises. Entrepreneurs need to clearly see why and how the training is valuable and how it applies to their life. The study also found out that entrepreneurship skills such as business planning, budgeting and record keeping, had a very high influence on the performance of women's SHGs. This agrees with Waruguru, (2012) who found out that, lack of budgeting and record keeping skills, hinders women from venturing into entrepreneurship and realizing their potential. Further, the study found out that the mode of training used to train women had a great influence on their performance in the project. Further, the findings indicated that majority of women preferred practical skill trainings which they are actively involved, and which offer implementable techniques and methodologies, other than theory. This agrees with Cordiner, (2016) who opined that, with practice, entrepreneurs are often involved in training because a solution needs to be found on a particular problem. Practical skills allow entrepreneurs to develop self-efficacy in new tasks preparing them to act independently outside the training environment. Moreover, the study found out that challenges such as; distance to the meeting venue, lack of capital to start an enterprise, intimidation by well-off group members, domestic chores, poor communication between group leaders and members, and finally group politics, prevented the women from attending meetings regularly, hence affecting their performance. This differs with Halkias, Nwajiuba, Harkiolakis and Caracatsanis (2011) who found out that ineffective training, poor training methods, lack of knowledge of financial resources and facts, and lack of awareness of various opportunities, were the major challenges facing women entrepreneurs.

On the third objective, access to credit and performance of women SHG, the study found out that credit requirements such as; savings, guarantors and collateral were very important to women, as it helps them acquire loan to start or expand their enterprises, which in turn improves their economic performance. The findings show that women in the project performed poorly because

majority of them did not have credit requirements to secure a loan. This concurs with Ekpe, Mat, and Razaq (2010) who found that women entrepreneurs in developing countries lack access to credit support to conduct their business activity; hence their poor performance in entrepreneurship activities unlike in the case of men. The study findings further reveal that information about loan repayment, loan penalties and default management are important and greatly influenced performance of women SHGs in various entrepreneurship activities. The findings further show that majority of the women did not attend trainings regularly, hence they were not able to get this information to enable them access and repay credit. This finding agrees with Nelson and Wawire (2017), who found out that lack of drive among women groups to get credit, inexperience to take credit, insufficient information about credit availability, and inability of women to understand the complexity of credit transactions, hindered women's SHGs from acquiring credit. This concurs with Isaac (2014), who stated that lack of financial information derails women from accessing and benefitting from credit.

Finally, on the fourth objective on Linkage to markets and performance of women's SHG, the study found out that market information such as; market price, quality and quantity, was very important for women to market their produce. Women in the project did not have sufficient market information because of not attending trainings, and therefore relied on brokers to market their produce. This agrees with Shiferaw, Obare and Muricho, (2006) whose findings indicated that, lack of market information, poor leadership, and lack of entrepreneurship skills contributed to poor performance of women's SHGs in accessing markets. Okello, (2010) further noted that, in many developing nations; women small-scale farmers' performance in agricultural markets continues to be limited due to inadequate market information. World Bank, (2006) confirmed this by stating, women lack adequate market knowledge, hampering their ability to make accurate enterprise decisions, and therefore need training to try and evaluate pertinent information about production and the market. The findings from current study show that, majority of women in the project were not linked to market facilities such as: cooperatives; schools; supermarkets; trade fair and value chains. This is because women's SHGs were not cohesive, did not have products they are promoting, and the organization to link them to markets. This agrees with (MoALF, 2016), while noting that, the major obstacles to the marketing process are small and insufficient farmer groups and cooperatives in Embu. In addition, Wube, (2010) also noted that most women were not linked to global markets because they did not have

requisite training and expertise to enable them market their products and services competitively. Moreover, the study findings reveal that majority of women in the project did not possess marketing skills such as; selling, negotiation and customer relation, therefore they were unable to market their produce competitively in the market place. This agreed with Shiferaw et.al (2006) who indicated that, lack of marketing skills and lack of ready markets contributed women groups' poor performance in accessing markets.

5.4 Conclusions

The study findings concluded that social mobilization has an influence on the performance of women SHG in climate resilient entrepreneurship project. The performance of women will improve if their groups are dynamic, cohesive and have sustainable group activities. Women whose groups had average membership ($M=1.57$) were very cohesive and performed very well in the project. Women whose groups held regular meetings ($M=0.87$) performed well, because they could meet and discuss economic and environmental challenges facing them and come up with strategies to help one another. Women whose groups had active table banking ($M=0.54$) performed well in the project, and this is because they could borrow money from the group and buy inputs such as seeds, fertilizer and pesticides to use in their farming activities. By doing so, women will be able to provide for their households and reduce their vulnerability to climate change.

The study findings concluded that entrepreneurship training has an influence on the performance of women SHG in climate resilient entrepreneurship project. Women with sufficient business planning skills ($M=0.98$) are able to plan for the future of their enterprises, and also able to deal with the changing economic and environmental conditions. The ability of women to adapt to the changing environment increases their resilience to climate change. Women with sufficient budgeting skills ($M=0.62$) are able to plan for their resources well to cater for both their household and enterprise needs. Entrepreneurship training for women entrepreneurs should be more practical ($M=1.9$). Adaptive and mitigative strategies to reduce climate change such as soil and water conservation, planting of short season crops and keeping improved livestock breeds, are best taught practically so that women can easily implement and become resilient.

From the findings of the study findings, it is possible to conclude that access to credit has an influence on the performance of women SHG in climate resilient entrepreneurship project. Lack

of credit requirements such as savings, collateral and guarantors is an impediment to women as they cannot access credit to boost their daily sources of income. Lack of credit information such as; products, repayment process and default management hindered women performance in the project. Failure to link women groups to external credit facilities such as banks, SACCOs and MFIs, impacted negatively the performance of women. To be able to deal with climate change, one requires financial resources, since lack of access to these resources, makes women become more vulnerable and less resilient to climate change.

The study findings concluded that linkage to markets has an influence on the women's SHGs performance in climate resilient entrepreneurship project. Lack of marketing skills such as; communication, negotiation and selling hindered women from marketing their produce. Lack of market information like quality of produce, quantity needed, price and size of the market, affected the performance of women in the project. Lack of marketing skills and market information causes women to depend on brokers and middlemen to source market for them. These brokers usually discriminate them by buying their produce at very low prices and selling it at high prices; at the end women do not get value for their hard work. With low income, women will be unable to cater for their households and also their vulnerability to climate change will increase.

In summary, social mobilization had the greatest influence on women's SHG performance, followed closely by entrepreneurship training, then credit access, while linkage to marketing facilities had the least influence.

5.5 Recommendations

Based on research findings and conclusions, the study recommended that women SHGs should have merry-go-round and table banking, and group leaders should ensure all members participate in these activities. Hand in Hand EA should introduce other economic activities such as farming and livestock rearing in their training module, which project officers can use in training women groups. Women groups should review their by-laws to ensure rules and regulations are strictly followed, to curb incidences of indiscipline and intimidation which causes non-attendance of members in meetings. The study recommends that women hold regular meetings to increase their cohesiveness.

The research study recommended that HiHEA should review its training module to be more practical and relevant to the needs of women entrepreneurs. More capacity building is required for project officers so that they can effectively train women on business skills such as record keeping, budgeting, business planning and marketing. The study recommended that trainings should have more practicals and fewer theories, as women tend to remember and implement what they have done practically. The training should have more seminars, study tours and exposure visits, to enable women benchmark with other entrepreneurs. The study recommended that project officers should conduct post-training evaluation, to assess implementation of skills.

There is need for women to embrace the culture of saving and loaning in their groups early, as this practice helps them gain experience to access external credit. Group leaders should be empowered to ensure that all members participate in income generating activities. More capacity building for project officers should be considered, so that women can effectively be trained on loan products, loan payments and default management, to help them make informed credit decisions.

There is need to review of the market linkage module to include marketing skills such as; communication, negotiation, selling and customer relations skills which will help women, market their produce competitively. There is need to have timely dissemination of market information to women, to ensure they are aware of what is happening in the marketplace. The study recommended women groups to form community based organizations (CBOs), as this will enable women access markets and avoid being discriminated by brokers and middlemen.

5.6 Suggestions for Further Research

The researcher identified the following as areas for further research:

1. The current study was conducted in Embu County in Kenya. Similar studies can be researched on in other Counties in Kenya, where Climate Resilient Projects has been implemented.
2. Further research can be done to determine other critical factors affecting women entrepreneurs, in order to establish how best to improve their performance in other entrepreneurship projects.

3. Further research can also be done to assess the sustainability of climate resilient entrepreneurship projects.

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APPENDICES

APPENDIX I: LETTER OF TRANSMITTAL OF DATA COLLECTION INSTRUMENTS



APPENDIX II: RESEARCH PERMIT

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off Waiyaki Way, Upper Kabete,
P. O. Box 30623, 00100 Nairobi, KENYA
Land line: 020 4007000, 020 2241349, 020 3310571, 020 8001077
Mobile: 0713 788 787 / 0735 404 245
E-mail: dg@nacosti.go.ke / registry@nacosti.go.ke
Website: www.nacosti.go.ke

APPENDIX III: QUESTIONNAIRE FOR MEMBERS OF WOMEN GROUPS

The purpose of this study is to explore the **Factors Influencing the Performance of Women Self Help Groups in Climate Resilient Entrepreneurship Projects in Mbeere South Constituency, Embu County, Kenya.**

Instructions:

- a) **DO NOT** write your name anywhere in this questionnaire.
- b) **SECTION A** -tick where appropriate.

Section A: DEMOGRAPHIC INFORMATION

1. How old are you?
Below 18 years [] 19 – 35 years [] 36 – 50 years [] above 50 years []
2. What is your highest level of education?
None [] Primary [] Secondary [] College [] University []
3. What is your occupation?
Agriculture [] Service [] Trade [] Manufacturing [] Others []
4. What is your estimated income per month?
Below Ksh 1000 [] Ksh 1001 -2000 [] Ksh 2001- 3000 [] 3001 –above []

SECTION B: SOCIAL MOBILIZATION OF WOMEN GROUPS

1. How many active members does your group have?
Below 10 [] 11-15 [] 16-20 [] 21 –above []
2. How often do you hold meetings in your group?
Weekly [] Twice a month [] Once a month [] Once in 3 months []
3. Do you have Merry-go-round in your group?
Yes [] No [] Not sure [] Do not know []
4. Do you have Table banking in your group?
Yes [] No [] Not sure [] Do not know []

5. State any other income generating activities your group is involved in.

6. Do you have by-laws and objectives that guide how merry-go-round/table banking is operated in your group?
 Yes [] No [] Not sure [] Do not know []
7. What are some of the challenges that hinder you from participating in merry-go-round/table banking in your group?

SECTION C: TRAINING OF WOMEN ENTREPRENEURS

1. Did you attend all training organized by Hand in Hand EA?
 Yes [] No []
2. Which enterprise are you involved in?

3. Was the training relevant to the needs of your enterprise?
 Yes [] No [] Not sure [] Do not know []
4. Which method did you prefer during the training?
 a) Practicals []
 b) Field visits []
 c) Seminars []
 d) Workshops []
 e) Any other method.....
5. From the training you attended do you now have the knowledge and skills to:
 a) Prepare a business plan? Yes [] No []
 b) Prepare a budget? Yes [] No []
 c) Keep records? Yes [] No []
 d) Market your produce? Yes [] No []

6. Write down any other relevant skills and knowledge you acquired in the training which you have used to improve your enterprise.

.....
.....

7. List down the challenges you encountered during the training?

.....
.....

SECTION D: WOMEN’S ACCESS TO CREDIT

1. Which of the following loan products did you take from the project?

- a) Cash []
- b) Jiko okoa []
- c) Water tank []
- d) None []

2. Have you been able to borrow and repay loans effectively?

- Yes [] No []

3. Which of the following requirements have you been able to use in accessing credit?

- a) Collateral []
- b) Guarantors []
- c) Savings []
- d) By-laws []
- e) None []

4. Which of the following financial institution was your group helped to get external loan by Hand in Hand EA?

- a) Government (e.g. WEF) []
- b) SACCO []
- c) Bank []
- d) Microfinance []
- e) None []

5. Are you aware of the following credit information?
- a) Repayment process Yes [] No []
 - b) Loan default Yes [] No []
 - c) Penalties Yes [] No []
6. What challenges do you encounter which prevents you from accessing loans for your enterprise?

.....

SECTION E: LINKAGE OF WOMEN GROUPS TO MARKET FACILITIES

7. Did the Hand in Hand EA project give you sufficient market information to market your enterprise?
- Yes [] No []

8. Which marketing skills are you implementing in your enterprise?
-

9. Which of the market facilities below were you linked to?
- a) Value chains []
 - b) Cooperatives []
 - c) Schools []
 - d) Supermarkets []
 - e) Retail Shops []
 - f) Trade fair []
 - g) None []

10. What challenges prevents you from accessing relevant markets for your produce??
-

THANK YOU FOR YOUR TIME

APPENDIX IV: INTERVIEW SCHEDULE FOR PROJECT OFFICERS.

Introduction and Informed Consent

Thank you for agreeing to participate in this interview. I am interviewing you to better understand **FACTORS INFLUENCING THE PERFORMNACE OF WOMEN SELF HELP GROUPS IN CLIMATE RESILIENT ENTREPRENEURSHIP PROJECT IN MBEERE SOUTH CONSTITUENCY, EMBU COUNTY, KENYA.** So there are no right or wrong answers to any of my questions, I am interested in your own experiences. Participation in this study is voluntary and your decision to participate, or not participate, will not affect your job .The interview should take approximately twenty minutes depending on how much information you would like to share. All responses will be kept confidential. This means that your interview responses will only be for learning purposes, and I will ensure that any information I include in my report does not identify you as the respondent. You may decline to answer any question or stop the interview at any time and for any reason.

SECTION A: SOCIAL MOBILIZATION OF WOMEN GROUPS.

1. Did the project recruit the right target groups in Mbeere South? Explain your answer.
.....
.....
2. In your opinion, did all women groups in Mbeere South have merry-go-round, table banking and income generating activities?
.....
3. From your experience, what were some of the challenges faced by women groups in Mbeere South under this project?
.....
.....
4. In your opinion, what do you think can be done to make women groups in Mbeere South to participate well in such projects?
.....
.....

SECTION B: ENTREPRENEURSHIP TRAINING OF WOMEN ENTREPRENEURS

5. In your view, did the training program you organized address economic and social needs of women groups in Mbeere South?

.....

6. To what extent do you think the project trained women on business plan, budgeting, record keeping, costing and pricing?

.....

.....

7. In your view, what challenges did women groups in Mbeere South face in implementing the enterprise training?

.....

.....

8. In your opinion, what do you think can be done to improve creation of enterprises among women groups in Mbeere South?

.....

.....

SECTION C: WOMEN’S ACCESS TO CREDIT

9. Do you think the HiH EA credit component is structured to enhance credit uptake by women? Explain your answer.

.....

.....

10. In your opinion, were all women groups in Mbeere South given sufficient credit information (e.g. amount, repayment, default management) to enable them access loan products?

.....

11. From your experience, what challenges made most women groups in Mbeere South not access credit from the project?

.....

.....

12. In your opinion, what do you think can be done to increase credit uptake by women groups in Mbeere South?

.....
.....

SECTION D: LINKING WOMEN TO MARKET FACILITIES

13. From your experience, did the project offer adequate skills to women groups to help them market their produce and avoid the exploitation of middlemen and brokers?

.....

14. To what extent did women groups in the project sufficiently linked to value chains, cooperatives and other market facilities to market their products? Explain your answer.

.....
.....

15. In your view, what challenges hindered women groups in Mbeere South from being linked to markets?

.....
.....

16. In your opinion, what do you think can be done to enhance accessibility to market by women groups in Mbeere South?

.....
.....

THANK YOU FOR TAKING YOUR TIME TO ANSWER THE QUESTIONS

APPENDIX V: INTERVIEW SCHEDULE FOR GROUP LEADERS.

Introduction and Informed Consent

Thank you for agreeing to participate in this interview. I am interviewing you to better understand **FACTORS INFLUENCING THE PERFORMANCE OF WOMEN SELF HELP GROUPS IN CLIMATE RESILIENT ENTREPRENEURSHIP PROJECT IN MBEERE SOUTH CONSTITUENCY, EMBU COUNTY, KENYA.** So there are no right or wrong answers to any of my questions, I am interested in your own experiences. Participation in this study is voluntary and your decision to participate, or not participate, will not affect your job .The interview should take approximately twenty minutes depending on how much information you would like to share. All responses will be kept confidential. This means that your interview responses will only be for learning purposes, and I will ensure that any information I include in my report does not identify you as the respondent. You may decline to answer any question or stop the interview at any time and for any reason.

SECTION A: SOCIAL MOBILIZATION OF WOMEN GROUPS.

- 1. Do you have goals and objectives related to participation of members in income generating projects? Kindly state them.

.....
.....

- 2. Which economic activities do your group members mostly engage in?

.....

- 3. Do all members participate in these activities? Is No, give reasons?

.....
.....

- 4. What do you think can be done to group members to increase their participation in economic activities of the group?

.....
.....

SECTION B: ENTREPRENEURSHIP TRAINING OF WOMEN ENTREPRENEURS

- 1. To what extent were methods used for training adequate and relevant to the members of your group?

.....
.....

- 2. In your view, was the training content relevant to your member’s business needs? Please explain.

.....
.....

- 3. What challenges did your group members encounter in implementing the enterprise training?

.....
.....

- 4. In your opinion, how do think group members can be assisted to implement the training?

.....
.....

SECTION C: WOMEN’S ACCESS TO CREDIT

- 1. In your view, did group members receive sufficient credit information to enable them access credit? Kindly explain.

.....
.....

- 2. In your view, were group members adequately informed about available credit facilities (e.g. SACCO, banks, MFIs)? Kindly explain.

.....
.....

- 3. What do you think were the challenges that prevented group members from taking credit?

.....
.....

4. In your opinion, what do you think can be done to group members to enhance their credit uptake?

.....
.....

SECTION D: LINKING WOMEN TO MARKET FACILITIES

1. In your view, did group members receive adequate marketing skills to enable them market their enterprise? Kindly explain your answer.

.....
.....

2. In your view, were group members given sufficient marketing information on how and where to market their enterprises? Kindly explain you answer.

.....
.....

3. What challenges hindered group members from marketing their enterprises effectively?

.....
.....

4. In your opinion, what do you think can be done to improve member's capacity to market their enterprises?

.....
.....

THANK YOU FOR TAKING YOUR TIME TO ANSWER THE QUESTIONS

APPENDIX VI: DOCUMENTARY ANALYSIS GUIDE

SECTION A: GENERAL DOCUMENT INFORMATION
Type of document (Report, Newsletter, Training manual, Brochure, Journal?)
When was it written? (Is there a date or other information that indicates this?)
Who created the document?
For what audience was the document created for?
Why was the document written? (Cite the evidence indicating its purpose.)
SECTION B: SOCIAL MOBILIZATION OF WOMEN GROUPS
The specific target group requirements are mentioned.
Group economic activities mentioned in the document.
Group records stated in the document. (Cash book, minutes book, file, watano book)
Strategies for group cohesion mentioned in the document. (By-laws/discipline/transparency/respect).
SECTION C: ENTREPRENEURSHIP TRAINING OF WOMEN ENTREPRENEURS
Entrepreneurship skills are addressed in the document. (Marketing, record keeping, budgeting etc.)
Contents in the document relevant to economic and social needs of women.
Evidence of provision to peer-training in the document? (E.g. exchange programs, exposure visits).
Which training methods are used in the document? (Field visits/practicals/seminars/workshops).
SECTION D: WOMEN'S ACCESS TO CREDIT
Credit requirements highlighted in the document. (Savings/ by-laws/ business plan).

Credit conditions highlighted in the document. (Collateral, guarantorship, loan fees).
Credit information stated in the document. (Repayment/default/penalties/others).
Credit products mentioned in the document. (cash/water tank/cooking stoves/others)
Credit facilities mentioned in the document? (Bank, SACCO, MFIs).
SECTION E: WOMEN LINKAGE TO MARKET FACILITIES
Marketing skills mentioned in the document? (Communication, negotiation, selling skills).
Kind of market information highlighted in the document? (Price/ quality/ quantity/ demand/ supply/others).
Marketing facilities mentioned in the document? (Value chains/ cooperatives/ supermarkets/shops/others).
Marketing strategies highlighted in the document?

APPENDIX VII: WORK PLAN/TIME FRAME

Activity	Duration
Formulating the research topic	February, 2020.
Literature search and review	March, 2020.
Proposal writing and submission	April-May, 2020.
Consulting the supervisor and correction	June, 2020.
Seeking permission from NACOSTI	July, 2020.
Piloting	July, 2020.
Data collection	August, 2020.
Data analysis & interpretation of results	August, 2020.
Report writing	September, 2020.
Presentation of the final copy of the research	November, 2020.

APPENDIX VIII: BUDGET

Item	Quantity	Cost (Ksh.)	Total (Kshs.)
NACOSTI Permit			1000.00
Plagiarism check			3000.00
Travel	10 days	@800	8000.00
Materials			
Photocopy paper	3 reams	@500	1500.00
Ball pens	1 packet	@50	50.00
Foolscap	3 reams	@100	300.00
Scratch card			3000.00
Internet			3000.00
Data analysis			
Statistical analysis			10,000.00
Report Preparation			
Typing			3000.00
Printing			4000.00
Binding	7 copies	@450	3150.00
Miscellaneous			3000.00
Total			43,000.00

