

**SAVINGS AND INTERNAL LENDING COMMUNITY PROGRAMME STRATEGIES
ON SUSTAINABILITY OF RURAL WOMEN LIVELIHOOD PROJECTS IN SUNA
EAST SUB-COUNTY, KENYA**

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DECLARATION

This research project report is my fresh undertaking and has never been submitted to any other university for any award

Sign..... 

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This research project report has been submitted for examination with our approval as University supervisors.

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DEDICATION

I devote this research project report to my father, Mr. Samuel Achieng, Mother, Mrs. Rael Nyandiga, and my sibblings Tiberias Omondi, Calisto Owino, Elyne Akoth and Mitchel Ouma for their sacrifices and moral support.

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ABBREVIATIONS AND ACRONYMS

ASCAs	-	Accumulating Savings and Credit Associations
CARE	-	Cooperative for Assistance and Relief Everywhere
CBK	-	Central Bank of Kenya
CRS	-	Catholic Relief Services
FAO	-	Food and Agriculture Organization
FSD	-	Financial Sector Deepening
IGAs	-	Income Generating Activities
MFI	-	Microfinance Institution
MoFA	-	Ministry of Food and Agriculture
NACOSTI	-	National Commission for Science, Technology, and Innovation
NGO's	-	Non-Governmental Organizations
OXFAM	-	Oxford Committee for Famine Relief
PSP	-	Private Service Provider
ROSCAs	-	Rotating Savings and Credit Associations
SFL	-	Savings for Life
SGs	-	Savings Groups
SHGs	-	Self-Help Groups
SID	-	Society for International Development
SILCs	-	Savings and Internal Lending Communities
SMEP	-	Small and Micro Enterprise Programme
VICOBAs	-	Village Community Banks
VSLA	-	Village Savings and Lending Associations
WEF	-	Women Enterprises Fund

ABSTRACT

Accessibility to financial institutions is commonly restrained or unavailable for the needy in the rural setting, as the distance to cover in order to access the nearest commercial institution, micro-finance organization or credit union is always a distance and transport expenses are so high. In promoting women empowerment, Catholic Relief Services established the savings and internal lending community programme to improve financial accessibility to rural women for livelihoods. The study investigated the influence of savings and internal lending community programme strategies on sustainability of rural women livelihood projects in Suna East Sub-County and the guiding objectives for the study were: assess how financial services influences sustainability of rural women livelihood projects in Suna East Sub-County, Kenya; to determine how capacity building influences sustainability of rural women livelihood projects in Suna East Sub-County, Kenya; to establish how social bonds influences sustainability of rural women livelihood projects in Suna East Sub-County, Kenya; and to examine how performance monitoring influences sustainability of rural women livelihood projects in Suna East Sub-County, Kenya. Joint Liability Theory will be adopted in the research. The research work assumed descriptive survey research design, and questionnaires and interview schedules applied for data collection. The research target population was 180 women SILC beneficiaries and 1 field officer. Krejcie and Morgan sample size determination was applied to get the study's 170 as the sample size, while 1 field agent was purposively sampled. The structured questionnaire was self-administered by the researcher and interview guides to the field agent. Data obtained was analyzed descriptively and inferentially by assistance of Statistical Package for the Social Sciences software and the findings displayed in tabular form. Content analysis was applied in analyzing the qualitative data. The study found that financial services, capacity building, social bonds and performance monitoring had a strong positive influence on sustainability of rural women livelihood projects in Suna East Sub-County, Kenya. Thus, concluded that SILC programme strategies effect on the sustainability of rural women livelihood projects was found to be significant. The research recommends that SILC management should actively promote SILC programme strategies for sustainability, as well as the government of Kenya need to formulate a policy protecting and guiding the operations of SILC programme. The study further suggested further studies on the environmental aspect of the programme, as well as similar to this study but in other constituencies for results comparison.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Women group activities enables them to engage in decision making on households by generating resources that they manage, benefitting the household in its entirety (World Bank, 2003). Providing financial services to women via associations is portion of the job; they equally require market accessibility. According to the World Bank and FAO (2009), women running businesses in developing countries face significant barriers due to incapacitation and expertise relative to men. Several studies have exhibited that micro-finance programs impact participants' social life positively, particularly in relation to women's empowerment and equality (Ayiembah, 2019; Gash & Odell, 2013; Pasa, 2017).

Overall, Savings and Internal Lending Communities (SILCs) members in a group relayed that they registered in groups of SILC to enable them undertake savings and be able to access loans of low interest as well as flexible terms and conditions in Haiti (Parker, Francois, Cela, and Foreit, 2015). Further, they were equally allured to the social bonding feature of SILC groups which was found distinctive as compared to other available financial players. A synthesized study of both qualitative and quantitative reports of SHGs in Latin America, Asia, Africa and India found correlations between SHG membership and the socio-economic, as well as political empowerment of women (Brody, De Hoop, Vojtkova, Warnock, Dunbar, Murthy, & Dworkin, 2015). According to this study, SHG participation impacted positively on women's decision making abilities within the household, particularly pertaining to reproductive behavior and family planning.

A study, Guy (2010) on SILC – Voices from Africa explains that SILC is a comprehensive programming strategy that provides families with an approach to secure assets, reliable flow of cash, and higher income. SILC is capable of providing pliable financial quick fix to the demeaned groups in an everlasting way as compared to the other traditional micro-finance players that faces shortfalls in meeting financial requirements of the disadvantage categories including women, poverty-stricken small scale farmers, young adults and orphans. In Ghana, Asombobillah (2011) reveals that women are widely more

endangered to food insecurity as compared to men, and thus SILC felt that focus should be on women but still men not excluded. As for that, 75 percent of those participating in SILC project comprises of women. In the study, Asombobillah observed that SILC group members were therefore inspired to venture in agriculture, for it is already their major livelihood approach. After SILC meetings held regularly, The Ministry of Food and Agriculture's (MoFA) field officers providing agricultural extension services capacity build farmers on enhanced agricultural methods on land preparation, selection of better seed for increased production, best methods for harvesting for the crops found locally, and grains storage. The Ghana Banking on Change evaluation (JMK Consulting, 2012) reported an increase in women's self-esteem, participation to decision-making, self-perceived social role, and their involvement to household expenditure, including education during the study period.

Women groups are the key decision-making platforms for Kenyan women, according to the Society for International Development (SID) (2010). In Kenya, small-and-micro enterprises (SMEs) perform a critical function in the wealth of the country, like creation of livelihood, though encounter various setbacks, including lack of funding, prejudice, problems with the city council, numerous responsibilities, inadequate accessibility to justice, and limited education, among others (Mwobobia, 2012). Mwobobia found that many public and private arm stakeholders are working to unyoke women in business in Kenya, including the development of a fund targeting women businesses, setting up university of science and technology for women, structured and unstructured economic assistance, and philanthropist approaches, along with others. Women entrepreneurs should be welcomed and funded financially and legally, according to the report, and further capacity building should be made possible. Odera and Muruka (2007). According to surveys, women in SGs report increased solidarity, friendship networks, and bonds with other group members. Women in SHGs often discuss increased social capital through strengthened networks of solidarity, according to the report, which may be especially important in the contexts of Eastern Africa and India, where substantial gender inequalities exist.

1.2 Statement of the Problem

Accessibility to financial players in the market is commonly restrained or unavailable for the poverty-stricken individuals in the rural setting. The Financial Sector Deepening (FSD), (2006) report on access to finance strand and application of other financial solutions by adult population in Kenya's is a sign that the Micro credit arena in Kenya handle a smaller number of population currently, financial and investment players such as; Equity Bank, Small and Micro Enterprise Programme (SMEP) Microfinance bank have developed products specifically fit for groups of women with incentives attached for adaptation to saving culture (CBK, 2012).

Through its partners, Catholic Relief Services (CRS) promotes and funds SILCs for a year, during which time SILCs group members are capacity built and monitored to carry out savings and lending undertakings (Odera and Muruka, 2007). SILCs ought to have followed the technique and be able to work on their own as graduated SILC groups by the end of the year. As they develop their own projects, groups will face the task of adhering to SILC operating guidelines. Under normal circumstances, twelve months should be enough to graduate a SILC group, according to CRS' foreign experience with CARE and OXFAM. Odera and Muruka (2007). According to a study conducted in Kenya's coastal area, several groups visited needed more training for graduation as far as a consistent graduation steps, as witnessed in part of the groups that lasted longer than 52 weeks.

However, SILC program is facing implementation challenges. Many rural women livelihood projects never implemented as a result of factors such as lack of adequate skills, credit accessibility, social factors, and lack of close monitoring and regular review. Based on this background, the research attempted to find out how financial services, capacity building, social bonds and performance monitoring influence sustainability of rural women livelihood projects in Suna East Sub-County.

1.3 Purpose of the Study

The grounds of this research work was to establish how savings and internal lending community programme strategies influences sustainability of rural women livelihood projects in Suna East Sub-County, Kenya.

1.4 Objectives of the Study

The research objectives were as follows:

1. To assess how financial services influences sustainability of rural women livelihood projects in Suna East Sub-County, Kenya.
2. To determine how capacity building influences sustainability of rural women livelihood projects in Suna East Sub-County, Kenya.
3. To establish how social bonds influences sustainability of rural women livelihood projects in Suna East Sub-County, Kenya.
4. To examine how performance monitoring influences sustainability of rural women livelihood projects in Suna East Sub-County, Kenya.

1.5 Research Hypothesis

The null hypothesis the research attempted to test were:

1. **H₀₁**: There is no significant relationship between financial services and sustainability of rural women livelihood projects in Suna East Sub-County, Kenya.
2. **H₀₂**: There is no significant relationship between capacity building and sustainability of rural women livelihood projects in Suna East Sub-County, Kenya.
3. **H₀₃**: There is no significant relationship between social bonds and sustainability of rural women livelihood projects in Suna East Sub-County, Kenya.
4. **H₀₄**: There is no significant relationship between performance monitoring and sustainability of rural women livelihood projects in Suna East Sub-County, Kenya.

1.6 Significance of the Study

The research is expected to be of value to various stakeholders in private and public arena, financial institutions, non-governmental organizations (NGO's), policy formulators and contribute to the realization of vision 2030, charged with a mandate of broadening financial access.

The research findings will be important to women organized groups. It will help them in advancing their knowhow on group lending models and the role of group lending as an alternative to conventional financing in the growth and empowerment of women borrowers. The knowledge will give them guidance when undertaking remedial moves before approaching financial institution for assistance. The research will also be important to researchers in academic setup by creating an addition to the available literature surrounding the savings and internal lending communities' model. The research avails empirical evidence on perceptions of group lending model Kenya.

This study will also help financial regulators in the country's financial sector. The study will identify the challenges associated with group lending models. This will provide insights to the regulators, with a view to providing sustainable workable strategies and intervention mechanisms to enhance capabilities in their oversight roles

1.7 Basic Assumptions of the Study

The research presumed the responders were present and ready to fill in the instrument with due diligence, honesty and to completion; and the size of the sample is a true ambassador of the whole populace in the organization; as well as the researcher would access the required funds to undertake the research in time. Lastly, financial services, capacity building, social bonds and performance monitoring influence sustainability of rural women livelihood project

1.8 Limitations of the Study

The target population for the research was 180 women entrepreneurs registered members of SILCs in Suna East Sub-County, reaching all these members could not be easy. To overcome this limitation, the researcher employed research assistants. The researcher anticipates that some of the respondents could shy from giving responses for fear that it would be used to reveal their business tactics in one way or the other. This was mitigated through building consensus and giving surety to the responders that findings were strictly for academic consumption and confidentiality was guaranteed. Respondents who the researcher targeted to get could not be truly a random sample. However, the study strived to avoid this by using the most appropriate sampling method.

1.9 Delimitation of the Study

This research was fixed to Suna East Sub-County which is one of the sub-counties actively participating in SILCs. The study involved all the 8 SILC groups in Suna East Sub-County. The study interviewed the SILCs field agents in order to obtain the right information as they are the key informants. Although there were several SILCs programme strategies, the study was delimited to financial services, capacity building, social bonds and performance monitoring influencing sustainability of rural women livelihood projects in Suna East Sub-County.

1.10 Definition of Significant Terms Used in the Study

- Sustainability:** The process of maintaining change in a balanced environment, with focus on fulfilling the wants of the present with no compromise to the capability of future generations meeting their needs
- Livelihood projects:** Rural women entrepreneurship initiatives set up as a means of securing the basic needs of life including food, shelter, clothing, healthcare and wellbeing for the household
- Financial Services:** Professional monetary services involving the savings, lending, and management of money and assets that the group members are involved in
- Capacity Building:** Process through which organizations or individuals attain, enhance, and keep the knowhow, expertise, instrument, apparatus and other resources required to undertake their responsibilities skillfully or to a greater capacity
- Social Bond:** Development of a close, interpersonal relationship among members of Savings and Internal Lending Communities
- Performance Monitoring:** Processes providing group officials with the information required to ably identify, segregate and resolve challenges that can negatively impact performance of a group

1.11 Organization of the Study

The research was sectioned in five chapters; where the first chapter highlighted the research background information, problem statement, research purpose, research objectives, research hypothesis, significance of the work, basic assumptions of the research, limitations, and delimitations as well as the key terms of definitions as applied in the research. Second chapter focused on the review of literature presented thematically as per the research objectives. This chapter also highlighted on the frameworks, both theoretical and conceptual and literature briefs as per the studies reviewed. The third chapter covers the design, which focus on the research design, target population, sample size and sampling procedures, data collection instruments, data collection procedures, techniques of data analysis, ethical issues in research and variables operationalization. Forth chapter explains analysis data and discussions of the research outcome. Lastly, the firth chapter provides a brief of the research outcome, conclusions, recommendations and suggestions for further work of research.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This second chapter outlines the reviewed studies of the empirical work on the relationship between SILCs and sustainability of rural women livelihood projects. This chapter is structured as follows; empirical literature and theoretical reviews, conceptual framework as well as summary of the knowledge gaps.

2.2 The Concept of Sustainability

Past research work reveals that accessibility to modest loan was a key factor to expansion as well as sustainability of SMEs (Mano, 2012). Porter (1980) argues that an enterprise lasting competitive position can be realized through providing non-similar commodities, with lower charges and better qualities as contrasted with the products main competitors. In India, Amit and Kedar (2014) described sustainability as the ability of a firm to realize financial expansion through a framework that offers financial and non – financial related services to the less privileged of the community on a lasting ground. They emphasised on impartial actions of sustainability to encompass financial and being self - sufficient operational wise. Doh, S.; Kim, B. (2014) argues that support by the government of south Korea assist in accessing rare resources as well as facilitating initiating SMEs, growth and establishing a competitiveness in the dynamic market.

In Zanzibar, Masanyiwa, Chusi, and Haji (2022) defined sustainability as the organizations capability to provide accessible financial services, enhanced growth of asset as well as socio-economic activities to raise the poor from insufficiency. In Monyei, Ukpere, Agbaeze, Omonona, Kelvin-Iloafu, and Obi-Anike, (2021) study on SMEs sustainability in Lagos State, Nigeria, referred to sustainability as a long-term firms' achievement that also assists with enhancing the economy and society in relation to promotion of a steady community as well as healthy surrounding. It covers contributing positively to the society, as well as protecting the enterprises' functions and the societies where they operate (Monyei, Agbaeze and Isichei, 2020).

Locally, a study explains sustainability as the procedures of enhancing the ability of organizations or groups to choose and to change those options into preferred measures and results over a period thus allow continuity (Mbogori and Luketero, 2019). Accordingly, Gatuma (2016) revealed that accessibility to business capital and skills relates positively with sustainability of SMEs as run by women entrepreneurs. Whereas a study by Douglas, Muturi and Ochieng (2017) on Kenya's SMEs critical success factors pointed out establishment of good customer relationships, producing superior commodities, utilizing enhanced marketing knowhow as well as building brand consumers can be linked with the critical success factors.

2.3 The Concept of Saving and Internal Lending Communities

Catholic Relief Services (CSR) aid self-help group establishment via its Savings and Internal Lending Communities (SILC) program. SILCs are savings and lending kind of groups based in the community as advanced by CRS and co-partners to enhance people's livelihoods (Catholic Relief Services (CRS), 2019). The guide further indicates that SILC, are a kind of community-based Accumulating Savings and Credit Associations (ASCAs), established with an intention of giving poor households and small scale farmers the capacity of saving and lending money. SILCs comprises of a self-formed group of individuals comprising of 15 to 30 members meeting on a weekly basis to deposit flexible amount of cash into a combined fund (Catholic Relief Services (CRS), 2020). CRS and its co-partners assist in recruiting and training field agents based in the community who are charged with a mandate of promoting SILC programs, conduct training for SILC members, as well as supervising SILCs for a given period. The key object of grouping model was to promote financial responsibility culture in a situation where peer-support takes the lead to 99 percentages of repayment. The group equally plays a role of social network of voluntary communal intervention for various needs, as members are held accountable at an individual level for their own credits, they are expected to voluntary assist their peers as need be. The banking system in majority of the developing economies somehow ignores the poor market players for business loans, and Park (1998) reported that banking regulations restricted have blocked new financial institutions from approaching the financial markets. They take advantage of co-operative

laws, of which some have been in existence way before changes in the financial field period that permitted individuals to establish finance and credit clubs (World Bank Summit, 2012).

Currently, savings groups membership is about 7 million in 300,000 groupings drawn from five continents. Even though saving groups are immensely regarded in African countries, an increase in numbers of groups formed is noted within Latin America and Asia, and a small number of groupings within Europe and North America. The SGs groups demand has been present-day; since 2009 to 2013 alone, the membership has immensely grown from 1.5 to 7 million. Surveys at Household levels and detailed scheduled interviews propose that savings groups are still important complementary service even to those who use formal services like bank accounts. As for the majority, savings groups offer a framework that enables conversion of small amounts of cash into big amounts, more important accumulated cash, they assist with control to effect savings regularly and enable chances for sharing knowhow and offering assistance to fellows.

2.3.1 Financial Services and Sustainability of Rural Women Livelihood Projects

Women's inability to access credits and high interest rates on loans that are out of reach have harmed the long-term viability of their merry-go-round ventures (Kosiley, 2014). The increase of the microfinance industry is a tremendous achievement, and most of the SMEs now accessing services on financial matters that they did not have previously (Kemei, 2011). MFIs offer products and services similar to their clients as other financial players such as banks, according to the report. The size and delivery approach may vary, but the basic savings, credits, and insurance services remain similar. It is critical to provide access to dependable and accessible financial services in order to expand businesses and improve living standards. savings accounts of low-figures, microloans, mobile payments platforms and financial products, and different micro-insurance services have all been created to counter this, according to Gash and Odell (2013). Poor women can get capital via small savings and access loans via structured financial institutions thanks to the use of groups.

Other than savings and loaning, VSLAs also provide social fund component, which is funded by a small fee charged by each participant on an agreed period. According to

Parker et al. (2015), extra effort should be made to answer group members' issues pertaining the social funds utilization from the start and to foster progressive discussion about the positive effect that social funds causes on specific individuals of the group, along with the good performance of the SILC group as a whole.

In USA, Gash and Odell (2013) observed that from the middle of 1990s, several organizations on international development have facilitated savings approach dubbed saving groups to bridge the gap. Saving groups hold regularly meetings in order to give cash to a common fund kitty, which later used in giving out loans to members of the group accordingly. CARE is practicing the typical approach of VSLA in Mekong, a study (Massu, Michaud and Jain, 2017) found that savings assist in creating a common fund used to lend out, mostly applying a common interest rate of 10 percent for duration range of one-to-three months. The round of savings takes nine-to-twelve months. At the end of rounds, the savings group go ahead to the share out where they repossess their savings including grouping revenue portion divided in a percentage of individual members' savings contributions. Once a month, group members are allowed to acquire from the common collection - easily and with no security - up to numerous times of their individual savings; those with loans must repay within a few months, but with interest (CRS, 2020). The interest earned on the loans issued gives a return on the savings investment, and these are shared out among group members at the end of the cycle of 9 to 12 months including the savings with accumulated interest and fees" and then begin a new cycle.

In Africa, SILC groups are all advised to establish a social fund kitty whereby members regularly contribute a commonly agreed upon amount (Guy, 2010). The fund may caution group members in meeting unexpected expenses including emergencies, celebrations, educational costs, funeral expenses, graduation ceremonies and festivals. The social fund is not intended to increase, but kind of topped up as members of the group utilize it. A study Mtonga (2011) attempted to establish if women were strengthened through the loans from Women Empowerment Finance Cooperative of Zambia, indicated that the women were empowered and was able to repay the loan. In Malawi, Maganga (2021) reported a positive impact on women by VSLAs, including an improvement in the socio-

economic levels of group members. In his study, he affirmed members of VSLA were not accessing loans from other financial institutions or commercial banks.

Ngumbau, Kiriimi, and Senaji (2017) study in Nairobi, Kenya recommended that women in entrepreneurship need to come together to establish social networks for their businesses for reasons of bringing their financial assets in a pool, thus creating a simpler and low-cost means of securing loans for their enterprises. A study by Kemei (2011) concludes that accessibility to structured financial services still stands a main setback to MSMEs in Nandi District. Kemei further observed that SMEs have since established a various unstructured, community-based financial organizations to enable them fulfill their financial requirements. Additionally, a surging number of formal sector firms such as NGOs, government, and private have since been formed in order to meet those similar needs. Odera and Muruka (2007) found SILC programme achieving the aim of offering financial products to the poverty-stricken and disadvantage societies in Kilifi, Mombasa and Malindi. The study recorded a positive impact of the SILC programme on strengthening financial asset.

In Kakamega Kenya, Ayienbah (2019) observed that table banking loan application process is short and easy as compared to banks thus embraced by rural women who lack security that is needed to access bank loans. She reported that through the table banking loans, women have established income generating activities and others acquired household items that has helped in improving family living standards. Gogi (2017) study in Bondo, Kenya summarized that the method of savings, approaches and levels of stock impacted SMEs growth to a great extent. That WEF project aided women to vary their livelihoods via savings, as a result, added to the expansion of their business ventures.

2.3.2 Capacity Building and Sustainability of Rural Women Livelihood Projects

World Bank and FAO (2009) noted that women in entrepreneurship in developing world faces serious problems in market access as a result of inadequate capacity and knowhow in comparison to men. Rippery and Fowler (2011) on a fusion of researches on the incorporating savings groups as well as other events that are developmental oriented reported that in Nepal, WORTH programme commenced by Pact Inc., and it was a

programme intended to empowerment woman, with an array of services such as Savings Group component, literacy, development of businesses, and rights and advocacy training. Trained women in entrepreneurship possessed good chances to access business credit from MFIs, for the women already trained were capable in keeping records of finances in relation to their businesses established plans of the business and proposal of the project than women who were not trained (Kosiley, 2014). Addai (2017) identified lack of business knowledge as an additional challenge women face in microfinance, and thus recommends that Microfinance arrangement need to consider basic entrepreneurial learning to capacity build women in business on basic venture administration.

A Vietnam case study (Richardson & Thai, 2012) recommended Women Economic Empowerment programming intercessions as well as being keen on raising the capacity of women for enterprise outlining and administration as well as financial learning to maximize their opportunities of starting a successful business ventures. Training initiatives targeting specific business learning, keeping of books and marketing would be important for groupings formally registered. whereas, the approach of VSLA has reported to offer an impactful, practical means of enhancing financial managing knowhow for informal producer groups. The study reported that a section of groups experience barriers limited knowledge and numeracy, possessing varying intensity of knowhow and skills in relation to financial management. Training session on capacity or skill growth education carried out in the Village of Hapur has recorded a remarkable responsibility for changing livelihoods in the rural setup (Pasa, 2017). Pasa found that youths involved in trainings of skill evolution are participating in activities pegged on both agriculture and non-agriculture generating revenue and marshalling resources locally. The study concluded that after human capital transitioning, the young adults trained have been implementing the knowledge and expertise gained hands on in their respective villages and developing healthy economic, social and cultural formations and striving for initiatives which are sustainable.

A synthesized study of both qualitative and quantitative reports of SHGs in Latin America, Asia, Africa and India found correlations between SHG membership and the

social, economic, and political strengthening of women (Brody et al, 2015). The study reveals that the highest quantitative influence were reported among SHGs as health training, life skills sensitization, other kinds of information were issued and supported. Additional importance which accrued through training of groups were group sharing, support and learning. Vulnerable Children and Youth Studies in Haiti, Parker et al., (2015) found that whereas those mobilizing clearly offer the required assistance in the initial stages of SILC group establishment, if they fail to provide financial management expertise to the executive committee of the group's, then group members are likely not to obtain the necessary knowhow and confidence to maintain running on their own. The study recommends that programmes need to consider probing chances for enhanced enterprise-related education and opportunities of entrepreneurship in the community.

A study in Malawi on empowering women through savings groups stands to establish the degree at which WALA-assisted saving groups enhances significant empowerment of women and deeper sustainable transitions to gender and power inequalities (Waller, 2014). Waller recommends incorporation of a specific non-financial component that build empowerment-ability into SILC/VSL in the first one to two year cycles of SILC/VSL accustomed to the specific demerits of more women who are vulnerable and some men. Offer adult and financial literacy for enhanced knowledge and expertise, life-skills, and training on leader leadership. Utilize linkages with other programs in undertaking this. In Zimbabwe, Manirampa (2014) further observes that the methodology of ISAL programme in its current format is long-lasting and must be put together with the insertion of a far-reaching community development program that concentrates on balanced diet, expertise training, conservation farming, as one package for sustainable development. The study recommends that over and above expansion of Income Generating Activities (IGAs), members need to be connected to other training expertise on enterprise management to assist them gain relevant business skills that will enable them support their growth orientation.

In Tanzania, a research interviewed Village Community Banks (VICOBA) and SACCOS members in the district of Babati, and both were found assisted to achieve utilization requirements, paying education fees and enterprise capital, as well as guide to

raise revenue (Ahlen 2012). A Study Jackson (2016) on fluctuations and sustainability of VSLAs drew conclusions that deficient capital and entrepreneurship expertise posed the main setback for the VSLAs in the Same District, Tanzania. The study recommended that firms need to encourage VSLA designs to weigh incorporating a module on entrepreneurship in the VSLA design just at the start of the cycle to be able to anchor the VSLA effects on beneficiaries, thus improving VSLA long lasting and that of actions undertaken within its auspices.

SILC programme at the Kenya Coast has enhanced the field agents' capabilities and that of community members in the SILC approach, keeping of books, as well as skills on management (Odera and Muruka, 2007). The study observed that SILC programme had put in place a well and clear book keeping method with registers having columns for savings, loans, social funds and cumulative figures all together. Additionally, SILCs have enhanced women skills on leadership as 60 percent of leadership roles in SILCs are given to women. Women groups should be equipped with entrepreneurial skills to guarantee that they trained to be in possession of required skills on enterprise operation in order to manage, direct and run their livelihood projects properly (Mwangi, 2015).

Muthari, Njeru and Kathengeca (2017) study assessing the work of SILC in empowering the community in Igembe North Sub- County, Kenya, recommends enhanced training for the members of the community via capacity building and education as literacy knowhow directs obtaining of expertise, information and courage, thus leading to empowerment and enable them call for transition thus improving the family livelihood further. In Kakamega, Ayiembah (2019) indicated that training as table banking approach significantly influenced the sustainability of rural women livelihood projects. SMEs growth was greatly influenced with the trainings, workshops and establishment of the business linkages women groups (Gogi, 2017). The WEF's capacity building mandate enhanced knowhow of women on best financial managing, as a result expansion of their enterprises.

2.3.3 Social Bond and Sustainability of Rural Women Livelihood Projects

Accessibility to dependable and low-cost financial services is critical for both growing enterprises and enhancing standards of living, and containing the unpredictable daily life (Gash and Odell, 2013). Mugisha and O’Connell (2017) study on World Relief’s Savings for Life program reported that involvement in saving groups minimizes marital disagreements as a result of financial stress, enhancing husbands’ perception of their wives and improves role of women in family decision making on financial issues. In the study, Women revealed that they can “take care of their own needs, better fulfill their household duties, and therefore feel more useful, valuable, and respected, no longer having to ‘nag’ their husband for things”. In addition, engaging in saving groups gave women a chance to acquire new skills and knowledge on managing money, thus repeatedly transferred into improved courage, confidence and a self-assurance (BARA and IPA, 2013). SILC groups promotes togetherness by creating trust within SILC members. Further, the assistance provided by PSPs to SILCs may help SILCs solve their misunderstanding or disagreement among members, explain best actions, and affirm interest and share-out tabulations - activities that might enhance resilience within groups’ and members’ during times of difficulties.

In Haiti, Parker et al (2015) observed that SILC group’s main difference with other savings groups found in the communities is that SILC assists to create social bonding in the group and the society, whereas, the others mainly focus on loaning. The study reveals that the SILCs group searched for a solution together when issue arises, as compared to financial players locally, who resort to bring in the government or police to intervene in finding the resolution of the repayment issue. The study further reports that SILC group members uses the loans received in their small enterprises essentially linked to selling food, animal keeping, construction, farming, phone and accessories venture, and taxi services. In some cases of Myanmar, donors have invested grant capital in the savings and credit groups, additional effort might be required in VA mentorship to establish a strong rationale for purely savings based VSLAs. Over and above finance, VSLAs scheduled meetings acting as a meeting point, discussion, and solving issues, identification, exploring opportunities, and obtaining peer assistance. In Australia, Massu,

Michaud and Jain (2017) recommends that relationship of gender and empowerment of women might require to be immerse deeper and intentionally into VSLA programming over and above financial services intensions, and the floated gender training manual and sessions.

Conflicts are often fueled by poverty, unemployment, and absence of development chances. To eradicate such challenges, CRS' programs on peacebuilding have been operating to design better social bonds within societies and link peacebuilding approaches in the SILC events (Guy, 2010). Further, a SILCs group avail point of meeting regularly for and discussing matters that impact on their lives and that of their community. In terms of social capital, women within SGs commonly cite increases in solidarity, networks of friends, and bonds with other community members. A study (Waller, 2014) in Malawi observed that knowing about savings and financial management and establishing new network and skills on leadership from regular conversing with various people in the saving groups framework. Further, Maganga (2021) study confirms that in Malawi, VSLA positively impacts on Women economic and social status. In Ghana, Addai (2017) observed a statistical outstanding positive correlation linking micro-finance to empowerment of women socio-economically.

Enhancement of social asset within SILC membership was reported as a major achievement of the SILCs programming in the Kenyan Coast and hints to motivate for SILC involvement instead of just savings remittance and borrowings (Odera and Muruka, 2007). SILC participation had given rise to the formation of new cordiality and cohesion within members of the community, and crisis aid out of the social fund account is cherished by all SILCs. Further, study reveals SILCs promotes independence and contribution in occurrence in the community including funerals, celebrations, weddings and further participants had commenced seeing each other as brothers and sisters. A study Ngumbau, Kiriimi, & Senaji (2017) in Nairobi, Kenya stated that improved connection presents opportunities to women, linkages, uplifting their profiles, good influence, increasing of referrals and improved business ventures, friendliness as well as satisfaction in assisting one another. The study further observed that women entrepreneurs are equally privilege to access experience and uncovering to better examples and mentors,

ended up assisting them in expanding their businesses, hence achieving the success and sustainability accordingly. Ombara (2012) found that improved accessibility to microfinance by women in Bondo district, Kenya has capacitated them to increase their contributions to family income, eventually lead to a better co-existence and ensured major transition in the prevalent gender inequality.

2.3.4 Performance Monitoring and Sustainability of Rural Women Livelihood Projects

A study on contribution of Savings and Lending Groups to Collective Enterprise Development: A Learning Study of the Experiences of the Colombia Borderlands Project and the Guatemala Green Coffee (Café Verde) Project reveals that involvement on monitoring and evaluation activities planned on a yearly basis made stronger self-learning and enabled adjustments from bottom to up to the firms' development process. Farmers, buyers, implementing co-partners and service providers involved in these activities, which later improved sharing of information, openness and created confidence in farmers thus enabled them converse on one-on-one with the actors. In Australia, to make stronger the effect of CARE programming to advance economic empowerment among women, Richardson and Thai (2012) recommended that there is need to include both qualitative and quantitative methods for impactful monitoring and evaluation of projects.

SILCs hold regular group meetings, at intervals groups members select. During the first cycle, meetings are recommended to take place on a weekly basis or fortnightly so that the SILC group can commence to create strong custom and gain independence (CRS, SILC FA Guide 5.1). The guide stipulates that meetings of weekly need additional time, but enable easier mobilization of the small cash of savings needed. Groups might proceed with this organization or resort to another meeting on a regular manner such as monthly meetings, they then graduate in the end of the first cycle. SILCs ensure openness and accountability by undertaking all transactions in front of members at the regular meetings, and this gives all members an opportunity of witnessing who has remitted savings and who has not, who has taken a loan and who has repaid the loan, and able to make a decision on an appropriate action.

A survey (CRS, 2020) on getting a living from SILC: PSPs in Madagascar, shows that PSPs offer various services to their SILCs, and pay visits to SILCs on a regular basis or upon request. Among field agent roles includes regular reporting on the group's performance which they have capacity built and charged to monitor. In this survey, PSPs showed that they paid visits one to twenty SILCs group in a week. During the training and early monitoring duration, field agents assist members managing the SILC on their own, through mentoring, training, and encouraging members to manage processes and keep written records. In the monitoring face, field agents inspect how proper the group is operating. They identify innovative and culturally allowed means to assist members to solve conflicts of interest and interpersonal conflicts.

SILC program at the Kenyan Coast has offered beneficiaries with basic knowhow to maintain financial records for the purpose of monitoring the performance by CRS and co-partner officials (Odera and Muruka, 2007). These recordings affirm groups trace each and every ones' savings for use in the sharing out, individual debts to the group for recovery purposes, and meeting cash balances recording to the next scheduled meeting. The researchers' observed that SILCs events during evaluation shows that the transactions of SILC are open as all transactions including savings, contribution for social fund, loans and repayment are undertaken at a SILC group meeting. Odera and Muruka, (2007) study observed that majority of SILC members who were interviewed lacked the knowledge of their savings figure and any fault in the process may result to vulnerability of SILCs to theft by those leaders who are more literate. The study therefore recommended conducting quarterly audits on mini-financial and process carried out by SILC Officer by use of a checklist specially designed for the job. Further, the field agents responsible need to be present during the audits or issued with the audit reports from the SILC Officer and apply the audit recommendations.

2.4 Theoretical Framework

Theoretical framework section outlined the theoretical framework used in the research 'savings and internal lending community programme strategies and sustainability of rural

women livelihood projects in Suna East Sub-County, Kenya'. This study adopted Joint liability theory

2.4.1 Joint Liability Theory

The research was anchored on Joint Liability Theory which was part of the theories of group lending. Majority of Microfinance Institutions and SACCOs apply lending in groups to mitigate the risks of those borrowing failing to refund or delaying on their remittance. According to Yunus (1993), financial players have been able to access the non-bankable and those deemed too weak to be lent due to absence of security by using joint liability. Arising from the fair level of financial self-sufficiency and rates of repayment which are considerably higher compared to loans from traditional lending organizations', this principle has been supportive of the Grameen bank's unorthodox lending practices (Morduch, 1999). According to Ghatak and Guinnane (1999), The Joint Liability borrowing institutions need those borrowing to be in groups through which all those borrowings are jointly accountable. Those lending are often known for closely tracking their borrowers and relying heavily on past borrowers for enforcement assurance. According to Ghatak (1999), lending institutions are compelled to inspire borrowers to form groups so that those members paying might pressurize those not paying accordingly or at the point of defaulting borrowers to obey the obligations in the contract. Where there is a mutual responsibility, according to Ghatak, a bond of allegiance is established on two levels. The most important bond of allegiance is that between borrowers, where a default is viewed as a deviation from the group's defined norms and values.

In this way, the lending body is able to maintain its borrowers and assure that their credit repayment activity is constantly monitored. This may as well be translated as a way for the loanee and the lender to share liability (Morduch, 1999). According to Banerjee and Newman (1993), loss issues in the credit market can be resolved through application of Joint Liability Theory. This is realized via the gathering and application of local information in a specific social coverage that the institution of joint liability based community lending has developed. As a result, it delivers both productivity and equitable aims vide supporting the vulnerable in eradicating poverty via the funding of small-scale

beneficial enterprises. Safe borrowers neutralize the impact of high-risk borrowers, according to Banerjee and Newman (1993). The lending bodies' will use the integrated information obtained from both nonpaying and the paying borrowers to balance or even put pressure any borrower who is lagging behind on the committed obligations.

2.5 Conceptual Framework

Conceptual model presented in figure 2.1 lead the way of the study. The conceptual model schematically illustrates the expected relationships between various variables as applied in the study.

Independent Variable

Dependent Variable

Savings and Internal Lending Community

Programme Strategies

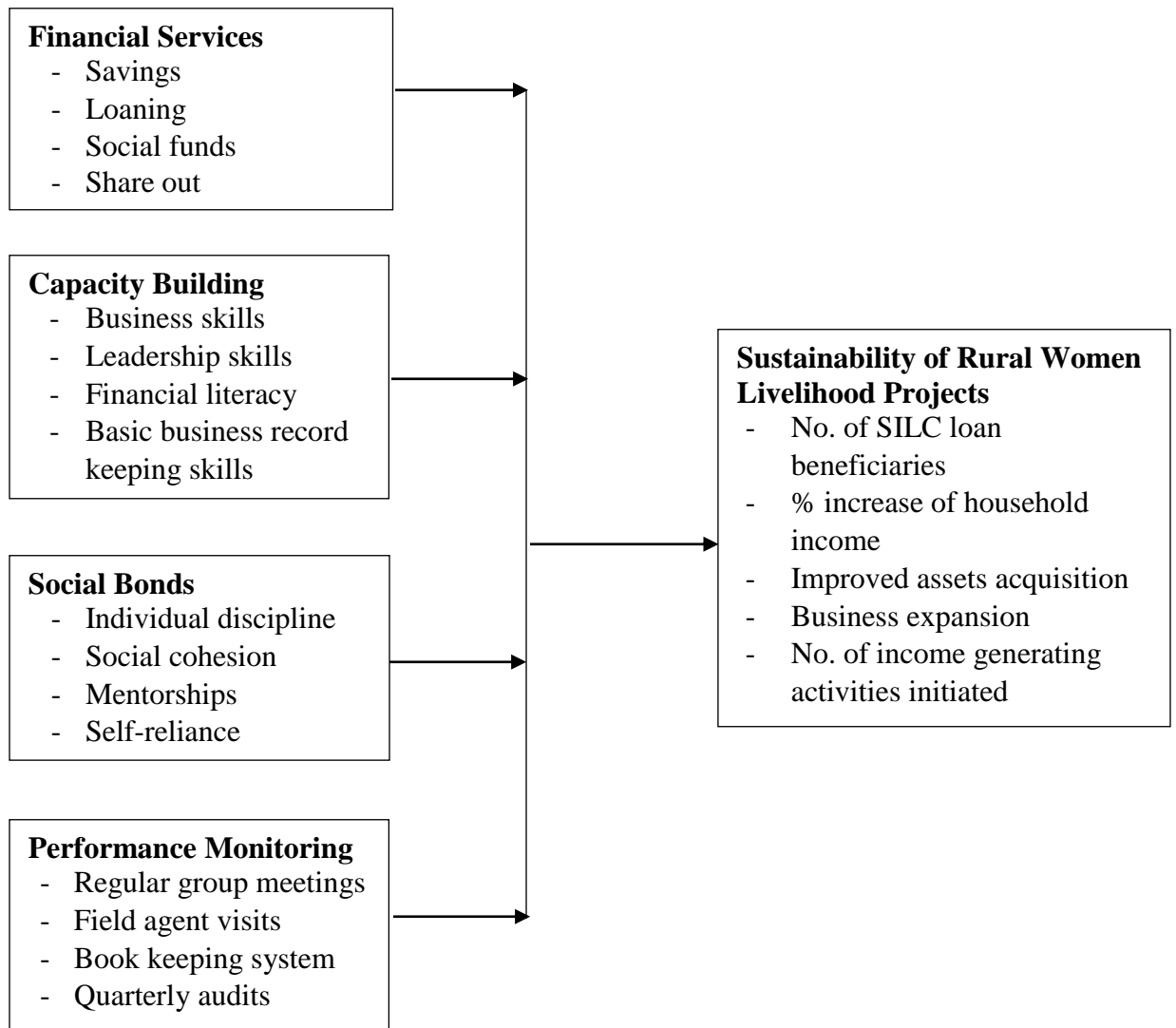


Figure 2.1: Conceptual Framework

Figure 2.1 helped in verbalizing the exchange among various variables applied in the research. In this study, the conceptual framework was based on four objectives; financial services, capacity building, social bonding and performance monitoring. These variables are believed to have a significant influence on rural women livelihood projects. Financial services were measured in terms of savings, loaning, social funds and share outs. Capacity building was measured in terms of business skills, leadership skills, financial literacy and basic record keeping skills of business. Social bonds measurements were in terms of individual discipline, social cohesion, mentorship and self-reliance. Performance monitoring was measured in terms of regular group meetings, field agent visits, book keeping system and quarterly audits.

2.6 Summary of Literature Review

Reviewed literature subtheme focused on SILCs program strategies and sustainability of rural women projects. It has noted that an empowered woman is able to progress and grow economically and thus the necessity for knowhow as well as resources for so doing. It has also looked at the provision of financial services, capacity building, social bonding and performance monitoring in regard to SILCs program strategies. These are factors that if effectively undertaken would ensure sustainability of rural women projects. Odera and Muruka (2007) recommend that SILC players could enhance the programming through provision of closer program monitoring and reviewing the performance on a regular basis. Additionally, the program need to give weight to undertaking financial training to facilitate SILC participants in making informed choices after their graduation.

The conceptual model diagram illustrating the linkage of the independent variables and dependent variables was further being given.

2.7 Knowledge Gaps

Table 2.1: Knowledge Gaps

Variable	Author, Year	Title of Study	Findings	Knowledge Gap
Financial Services	Ayiembah, M. (2019)	Table-Banking Approaches on Sustainability of Rural Women Livelihood Projects in Kenya: A Case of Joyful Women Organization, Kakamega South Sub-County.	loaning as table banking approach influence sustainability of rural women livelihood projects	Study was a Case of Joyful Women Organization, Kakamega South Sub-County.
	Kemei, M. K. (2011)	Microfinance Services relationship with the SMEs Financial Performance in Nandi District	SMEs most popular sources of finances were Chama's, MFIs and SACCO's	The design applied in the study was causal research design and the focus was in Nandi District
Capacity Building	Pasa, R. B., (2017)	Functions of capacity/Skill enhancement education in Rural enterprises: A Case Study of Hapur, Dang	The study found that human capital produced in the grassroots for sustainable livelihood in rural was as a results of the small cash invested in trainings	This study designed under quantitative case study research methodology

	Muthari, Njeru & Kathengeca (2017)	An Assessment of the Role of Internal Savings and Lending Communities (SILC) in Community Empowerment in Igembe North Sub- County, Kenya	Enhanced capacity building to members of the community via training and teaching as literacy knowhow led to obtaining of knowledge, information and confidence, which can lead to empowerment and make them demand for change	The study's context was Igembe North Sub- County, Kenya
Social Bonding	Gash and Odell (2013)	The Evidence-Based Story of Savings Groups: A Synthesis of Seven Randomized Control Trials. Savings-led Financial Services Working Group of the Small Enterprise, Education and Promotion (SEEP) Network.	Savings group participants appeared to be somehow wealthier and more active social and financial wise than non-members	The study did not adequately address the social impacts aspects and there's need to re-frame questions in other research using more social and psychological terms instead of economic terms.
	Kosiley C. C. (2014)	Factors Influencing Sustainability of Merry-Go Round Projects by Women in	Socio-cultural factors constraint the opportunities women pursue	The study focused in Bomet Central Division, Bomet Central constituency

		Bomet Central Division, Bomet Central Constituency, Kenya		
Performance Monitoring	Odera and Muruka (2007)	"Savings and Internal Lending Communities (SILC) in Kenya: Program Review." MicroSave, 2007	An observation on activities of SILC at the evaluation phase indicated that SILC transactions were transparent as all their activities including savings, social fund contribution, loaning and loan repayment are undertaken at a SILC meetings.	The study did not cover the performance parameters of the project document and influence measurements in which influence of the programme would be weighed and the impacts levels expected.
	Richardson & Thai (2012)	advancing Women's Empowerment Economically with Ethnic Groupings in the Mekong. A Vietnam case study	Women had gained in involvement in their respective groupings as regards various ways of enhanced knowhow, higher certainty and social capital.	Analyzing opportunities in the market and establishing market network; enhancing offering of education relating to business growth knowhow

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

The third chapter described the research design assumed in this research which was organized chronologically from the design, collection of data and their analysis.

3.2 Research Design

This research employed descriptive survey research design and the outcome were applied in generalizing SILC program strategies influence on rural women livelihood projects in Suna East Sub-County. Descriptive survey collects information in a systematic manner describing the respondents' characteristics for the reason of generalizing or theories about the study population they are representing (Wambugu, Kyalo, Mbii and Nyonje, 2015). This design was appropriate since the research attempted to find out the nature of existing situation, establish the relationship among variables at only one point in time.

A descriptive survey was used to describe characteristics of variables; analyze their frequency, distribution and observable phenomena of the research. The descriptive survey design is the most recommended for business and sociological studies (Leedy, 1997). The design was preferred in this study since it was established to gather information that concerns the current situation and where possible draw applicable conclusions from the facts discussed (Kombo and Tromp, 2006). Other studies that have deployed descriptive survey design are Ayiimba (2019), Gogi (2017) and Mwangi (2015) to draw conclusions. The advantages of descriptive survey are; one can easily establish the relationship existing within variables and contrasting, the privilege of changing information into numerical form for ease of analysis and interpretation and administration of questionnaires to the masses and unspecified filling of the instrument. A limitation of this design is that it confines the researcher to studying what is currently being done by the SILCs program, not what could be done or should be done.

3.3 Target Population

The term population may mean a grouping of persons or items which are of concern to the investigator having one or more common characteristics as well as to who we intend to conclude in the findings (Wambugu et al, 2015). According SILC 2021 report, there are 180 women beneficiaries distributed in the established 8 SILC groups in Suna East Sub-County and 1 field agent covering Suna East Sub-County as at September, 2021. The SILCs group's membership is as presented in table 3.1.

Table 3.1: Distribution of SILCs group and Membership in Suna East Sub-County

SILC Groups	Membership
Achudhe	20
Okoa Suna	20
Badilisha	30
Mine Kendgi	15
Migori Starlets	25
Suna Re-Union	15
Smart Ladies	30
Thinkers	25
Field Agent	1
TOTAL	181

Source: SILC 2021 Report

3.4 Sample Size and Sampling Procedure

The section highlights ways the sample size for the research was achieved as well as the criteria that was applied to narrow down to a sample size out of the target population.

3.4.1 Sample Size

Sample size is a smaller section or sub-section derived from the larger population (Mugenda O. and Mugenda A. G., 2003). A sample size was obtained from the larger study population by use of Krejcie and Morgan's sample size determination table (Krejcie and Morgan, 1970).

3.4.2 Sampling Procedure

The research employed probability as well as non-probability techniques of sampling. Sampling procedure refers to the means of picking out a number of respondents who represent the bigger group in the study. Stratified random sampling method was applied by subdividing the population of the study into strata, and thereafter, carried out a simple random sampling in every group. For the case of the study, the strata will be the SILC groups formed in Suna East Sub-County namely: Achudhe, Okoa Suna, Badilisha, Mine Kendgi, Migori Starlets, Suna Re-Union, Smart and Thinkers. Stratifying assists in preventing biasness when selecting analysis unit. Samples were chosen from every subgroup proportionately.

The study purposively sampled the existing one field agent to participate in the study. This is because the selected field agent has in-depth information and was at the center of promoting SILC programs, training SILC members, and supervising SILCs for a given time frame (CRS, 2019).

Table 3.2: A Sample Size Calculation

SILC Groups	Membership	Krejcie and Morgan's	Study Sample Size
Achudhe	20	19	19
Okoa Suna	20	19	19
Badilisha	30	28	28
Mine Kendgi	15	14	14
Migori Starlets	25	24	24
Suna Re-Union	15	14	14
Smart Ladies	30	28	28
Thinkers	25	24	24
Field Agent	1	Purposive	1
TOTAL	181		171

Source; researcher (2022)

3.5 Research Instruments

The research focused on and captured primary data using structured questionnaire and interview schedule. The instrument was administered to SILC beneficiaries by drop-and-

pick approach. Kothari and Garg (2019) argues that a questionnaire is easier to issue and fairly inexpensive analyzing. The tool was sectioned in three parts. Where part I focused on general details; Part II focused on SILC programme strategies and Part II looked at sustainability of rural women livelihood projects. Section II and III was declarative statements using a Likert scale of one up to five where; 1=strongly disagree, 2=disagree, 3=neutral, 4=agree and 5=strongly agree.

Interview schedule was applied in collecting qualitative data from the key informant. The guide was designed with five questions pertaining the objectives of the study. The guide was presented to the field agent to capture his opinion regarding SILC programme strategies in Suna East Constituency.

3.5.1 Pilot Study

Research instrument pre-testing was done through a pilot study in the neighbouring Sub-county of Suna West where 17 responders possessing same characteristics filled in the same questionnaires prior to the start of the actual research. Creswell (2013) states that pilot test need to comprise a 10 percent of the study sample, hence, the study's pilot test fell within the required limit. The reason for pilot testing was to refine the questionnaire by testing its strengths, weaknesses and adjusting accordingly to ensure collection of quality data collection in the study period. This assisted the investigator to identify vague questions and rephrase them and clarify unclear instructions in the instrument.

3.5.2 Validity of the Instruments

Validity means the level at which captured information accurately contemplate the intended unit of measure (Wambugu, et al. 2015). Validity concerns with the accuracy and truthfulness of the measurement. The research tool was validated by exposing it to expert for judgement for face and content validity. In this research, the research instrument was relayed to the study supervisor and to the SILC officers and corrections raised was addressed before the instrument is used in the main study.

3.5.3 Reliability of Instruments

Reliability evaluates the level at which the tool produces agreeing reports of data after recurrent submissions (Creswell, 2013). If the outcome of the research can be produced again and again by using the same approach, then the research tool is treated as reliable.

Test-retest technique was used to measure the degree of reliability of the questionnaires. The same instrument was administered two times to a particular group after a given time lapse then the results were compared to obtain a coefficient of reliability.

3.6 Data Collection Procedures

The study acquired an introductory correspondence from the University of Nairobi for introduction, which was submitted to the SILC group members alongside the permit for research as obtained from the National Commission for Science, Technology, and Innovation (NACOSTI) to enable them feel free to share the required information. The investigator secured a date with the responders, met them during their regular meetings to build consensus and assure them on measures taken to protect their confidentiality and anonymity before administering the questionnaires on a drop-and-pick system. In a situation of illiteracy, one-on-one interview was undertaken to gather data in extensively. All the data for use in the research were gotten from primary sources using Likert scale tool. A cover letter, explaining the aim of the research and how the benefits of the intended results would be of importance to the respondents and the SILC organization as well, accompanied the research instrument

3.7 Data Analysis Techniques

Processing of data commenced by coding, summarizing, recording, analysis and interpretation. The study employed several steps in the analysis of data. The first step was to re-check the returned questionnaires for completeness, followed by labelling to make sure the respondents confidentiality and anonymity was maintained.

The research used processed data quantitatively, analyzed and interpreted the data. In quantitative data analysis, descriptive statistics reflecting the mean and standard deviation besides frequencies and percentage counts was applied in analyzing the data. The presentation of the results carried out using tables to enable easy conceptualizing and interpretations. As per inferential statistics, Pearson correlation was computed to determine the correlation that SILCs Programme Strategies and sustainability of rural women livelihoods had and the regression analysis will be applied to determine the degree of the relationship.

3.8 Ethical Considerations

A letter from the University of Nairobi was obtained. This introductory correspondence was applied in obtaining CRS authorization and a research permit from the NACOSTI. Similarly, the researcher sought for consent from the responders by committing to a consent form through signing and assuring them of the confidentiality of details they gave, their privacy as well as dignity were valued in the research by not exposing respondents' names and their opinions were applied purposefully for the research reasons only. The responders who participated in the work were issued with findings (Mugenda and Mugenda, 2003).

3.9 Operationalization of Variables

Table 3.3: Operationalization of Variables

Objective	Type of Variable	Indicators	Scale of Measurement	Method of Data Analysis
To assess how financial services influences sustainability of rural women livelihood projects in Suna East Sub-County, Kenya.	Independent: Financial services Dependent: Sustainability of rural women livelihood projects	<ul style="list-style-type: none"> • Savings • Loaning • Social funds • Share out 	Interval	Mean, Standard deviation, Pearson correlation, and linear regression
To determine how capacity building influences sustainability of rural women livelihood projects in Suna East Sub-County, Kenya.	Independent: Capacity building Dependent: Sustainability of rural women livelihood projects	<ul style="list-style-type: none"> • Business skills • Leadership skills • Financial literacy • Basic business record keeping skills 	Interval	Mean, Standard deviation, Pearson correlation, and linear regression
To establish how social bonds influences sustainability of rural women livelihood projects in Suna East Sub-County, Kenya.	Independent: Social bonds Dependent: Sustainability of rural women livelihood projects	<ul style="list-style-type: none"> • Individual discipline • Social cohesion • Mentorships • Self-reliance 	Interval	Mean, Standard deviation, Pearson correlation, and linear regression
To examine how performance monitoring influences sustainability of rural women livelihood projects in Suna East Sub-County, Kenya.	Independent: Performance monitoring Dependent: Sustainability of rural women livelihood projects	<ul style="list-style-type: none"> • Regular group meetings • Field agent visits • Book keeping system • Quarterly audits 	Interval	Mean, Standard deviation, Pearson correlation, and linear regression

CHAPTER FOUR
DATA ANALYSIS, PRESENTATION, INTERPRETATION AND
DISCUSSIONS

4.1 Introduction

Chapter four was organized by presenting questionnaire return rate, descriptive analysis of the respondents’ demographic information, as well as independent variables, followed by inferential statistics in terms of correlation and regression analysis and their discussion.

4.2 Questionnaire Return Rate

A sum of 170 instruments were issued to the responders, 139 were duly filled giving a response rate of 79.4%. Fincham (2010) argues that a feedback level of 60 percent and above is desirable for the study analysis, (Orodho, 2009) on the other hand recommended a return level of over 50 percent is good enough for use in generalizing to represent the views of the population of the study. This therefore show that the study’s return level of 79.4% was fit for analysis, making conclusions and reporting. The researcher achieved this high return rate through continuous engagements with the respondents via calls encouraging them to complete filling of the questionnaire. Table 4.1 displays the summary of the study’s instrument response level.

Table 4.1: Questionnaire Return Rate

Questionnaire issued	Questionnaire returned	Incomplete Questionnaires	Complete Questionnaires	Response rate
170	158	19	139	79.4%

Source: Researcher (2022)

4.3 Demographic Information of Respondents

The research tried to determine the background details of the responders as regards the SILC group, age groups, highest education level, type of ventures they are operating and the period been operating the business. The response of the responders was as per table 4.2.

Table 4.2: Analysis of Respondents Demographic Information

Name of your SILC group	Frequency	Percentage
Achudhe	16	11.5
Okoa Suna	16	11.5
Badilisha	23	16.5
Mine Kendgi	11	7.9
Migori Starlets	19	13.7
Suna Re-Union	11	7.9
Smart Ladies	23	16.5
Thinkers	20	14.4
Total	139	100.0
Age Bracket	Frequency	Percentage
21 – 30 years	30	21.6
31 – 40 Years	45	32.4
41 – 50 Years	51	36.7
Over 50 Years	13	9.4
Total	139	100.0
Highest Level of Education	Frequency	Percentage
Primary	56	40.3
Secondary	41	29.5
Tertiary	26	18.7
University	16	11.5
Total	139	100.0
Type of Business Operating	Frequency	Percentage
Eatery	27	19.4
Fast Foods	16	11.5
Mobile money Services	21	15.1
Phone and Accessories	9	6.5

Retail Shop	11	7.9
Cereals Business	31	22.3
Fish & Omena Business	10	7.2
Selling Household Items	7	5.0
Mutumba Business	7	5.0
Total	139	100.0
Period Operating the Business	Frequency	Percentage
Below 2 years	19	13.7
2 – 5 years	46	33.1
6 – 10 years	59	42.4
Over 10 years	15	10.8
Total	139	100.0

From table 4.2, SILC group membership analysis shows 16(11.5%) responders were drawn from Achudhe, 16(11.5%) from Okoa Suna women group, 23(16.5%) members of Badilisha, 11(7.9%) responders were drawn from Mine Kendgi, 19(13.7%) from Migori starlets, 11(7.9%) represented Suna Re-Union, whereas Smart Ladies and Thinkers were represented by 23(16.5%) and 20(14.4%) respectively. This results reveals even distribution of respondents from the existing eight groups hence able to provide a true representation of the SILC impact in the region.

Table 4.2 analysis results reveals that 30(21.6%) responders aged between 21-30 years, 45(32.4%) between 31-40 years, while 51(36.7%) fell between 41 to 50 years, and they were the majority, and lastly 13(9.4%) were aged over 50 years of age. This analysis results shows that majority, 96(69.06%) responders fell in the range of 31 to 50 years thus revealing women in this age group are aggressive and energetic to engage in business ventures.

In regards to the respondents' highest level of education, it was found that 56(40.3%) had obtained primary education, 41(29.5%) were secondary schools holders, 26(18.7%) attained tertiary education, whereas 16(11.5%) achieved university level of education. The analysis shows the majority of the responders were primary school holders, meaning

there was need for capacity building to enhance business knowledge for success in running of the livelihood projects.

The analysis results of the respondents' types of business indicates that 27(19.4%) respondents were engaged in eatery ventures, 16(11.5%) were involved in Fast food business, 21(15.1%) were undertaking mobile money services initiatives, 9(6.5%) were running phone and accessories business, 11(7.9%) were engaged in retail shop ventures, 31(22.3%) doing cereals business, 10(7.2%) selling fish and omena to consumers, whereas 7(5.0%) responders were engaged in selling household items, same as those undertaking managing second hand clothes livelihoods. The analysis results reveals that women SILC beneficiaries are engaged in a divers livelihoods projects.

The analysis results on the period they have been operating the respective livelihoods shows 19(13.7%) respondents had taken less 2 years, 46(33.1%) responders had stayed in business for 2 to 5 years, whereas 59(42.4%) businesses had been existing for a duration of six to ten years, as well as 15(10.8%) duration in business spanning over 10 years. This explains that the majority of SILC beneficiaries had been in business for 2 years and above, implying that they were experience rich in running livelihood ventures as well as able to tell whether SILC program has been impactful in their livelihood initiatives.

4.4 Descriptive Statistics on Sustainability of Rural Women Livelihoods Projects

The research sought information on the responders' perspectives on the sustainability of rural women livelihood projects. To measure sustainability of rural women livelihood projects, six statements were derived from the identified indicators which were presented in a Likert scale. Descriptive statistics, which entails mean and standard deviation, was applied in analyzing the data gathered and the analysis outcome communicated via table 4.3.

Table 4.3 Descriptive Analysis of Sustainability of Rural Women Livelihood Projects

Statement	Mean	Std. Deviation
Benefited from SILC loaning program	4.29	1.053
Increased income level through SILC program	4.32	.933
Recorded increased asset acquisition by use of SILC benefits	4.27	1.027

Massive business expansion realized through participation in SILC program	4.35	.977
Used SILC benefits to initiate an income generating activity	4.32	1.070
Increased business diversification through SILC program	4.26	.988
Composite	4.30	1.008

Analysis presentation in table 4.3 reveals a high mean score of over 4.0 implying strong agreement with the statements provided. On individual statements presented, respondents were in agreements with the statements that they have benefited from SILC loaning program with a mean = 4.29 and 1.053 for standard deviation. Similarly, they equally agreed strongly to the fact that their income level have increased as a result of SILC program that they are involved in by scoring a mean (4.32) and a standard deviation (0.933), as well as recorded increased asset acquisition by use of SILC benefits by scoring mean = 4.27 and standard deviation = 1.027. Whether a massive business expansion realized through participation in SILC program or not, the responders agreed to the statement (mean=4.35 and standard deviation=0.977). They were also in agreement that they used SILC benefits to initiate an income generating activity by scores of 4.32 and 1.070 of standard deviation. Finally, concurrence was recorded on increased business diversification through SILC program by responders.

4.5 Descriptive Statistics on SILC Programme Strategies and Sustainability of Rural Women Livelihood Projects

The research work tried to establish how SILC programme impact sustainability of rural women livelihood projects. To achieve this, the responders were requested to react to a variety of statements on the specific objectives on financial services, capacity building, social bond and performance monitoring.

4.5.1 Financial Services on Sustainability of Rural Women Livelihood Projects

The work delved to establish the judgement and perception of the responders based on their level of agreement or disagreement using six statements covering savings, loaning, social bond and share outs indicators. The responses per individual indicator as well as aggregate indicators of utilization of evaluation results table 4.4 presents.

Table 4.4: Descriptive Analysis of Financial Services and Sustainability of Rural Women Livelihood Projects

Statement	Mean	Std. Deviation
SILC saving process is simple and flexible	4.27	.984
SILC loaning has boosted business growth	4.43	.790
SILC loaning process is easy and convenient	4.34	.975
SILC social fund has been of help to me during emergency	4.27	1.027
SILCs share out has helped in acquiring assets	4.27	.999
Used SILCs share outs to diversify my business	4.27	1.011
Composite Mean	4.30	0.964

Source; Researcher (2022)

Results of the analysis in table 4.4 presentation communicates high mean score for all the six statements as provided. On whether SILC savings process is simple and flexible, the respondents score was 4.27 and 0.984 for mean and standard deviation respectively, revealing a strong concurrence with the statement as provided. Similarly, responders were in agreement that SILC loaning has boosted business growth by giving a mean of 4.43 and a standard deviation = 0.790, as well as concurred that SILC loaning process is easy and convenient with a mean of 4.34 and standard deviation of 0.975. Similarly, respondents confirmed that it was true that SILC social fund has been of help to me during emergency with a mean score of 4.27 and a standard deviation of 1.027, and also agreed that SILCs share out has helped acquiring assets with a score of mean = 4.27 and a standard deviation of 0.999. Lastly, SILCs share outs used for business diversification and this was confirmed by respondents score of mean 4.27 and standard deviation of 1.011.

The key informant was asked to state how financial services strategies have impacted on sustainability of rural women livelihood projects in Suna-East Constituency in SILC programme. From the findings, he reported a positive impact on sustainability as caused by the financial services of the SILC programme.

I have witnessed members who were capacitated and accumulated small savings to a meaningful lump sums out of which they have borrowed to enhance their livelihoods

4.5.2 Capacity Building and Sustainability of Rural Women Livelihood Projects

The research attempted to detect responders’ perspectives on their degree of concurrence or dissension with the six accounts covering business skills, leadership skills, financial literacy, and basic business record keeping skills indicators. The responses per individual indicator as well as aggregate indicators of utilization of evaluation outcome were displayed in Table 4.5.

Table 4.5: Descriptive Analysis on Capacity Building and Sustainability of Rural Women Livelihood Projects

Statement	Mean	Std. Deviation
Acquired vast business skills from SILCs training and thus improved business	4.06	1.131
Become more aware of financial transactions result of participating in the SILC program	4.22	.993
Effectively managing loan received for better performance of my business	4.21	1.080
Learnt to operate my savings and loan activities independently	4.42	.876
Able to calculate profit or loss incurred in my business	4.29	1.003
Implement basic business record keeping skills acquired from SILCs capacity building forum	4.32	.901
Composite	4.25	0.997

Source; Researcher (2022)

From table 4.5 results, high mean score was recorded in all the six questions presented to the respondents, revealing strong concurrence. For individual statements, acquired vast

business skills from SILCs training and thus improved businesses garnered a mean of 4.06 and a standard deviation of 1.131 implying that respondents were in agreement. On whether SILC beneficiaries became more aware of financial transactions result of participating in the SILC program, a mean of 4.22 and a standard deviation of 0.993 was recorded, thus equally revealing strong concurrence from the respondents. Respondents equally agreed that they are effectively managing loans they received for better performance of my business, this was evident with a mean score of 4.21 and a standard deviation of 1.080. Similarly, the respondents agreed to the fact that they learnt to operate my savings and loan activities independently by scoring a high mean of 4.42 and standard deviation of 0.876, as well as mean of 4.29 and standard deviation of 1.003 for ability to calculate profit or loss incurred in my business.

Regarding capacity building, key informant indicated that capacity building undertaken in specific sections including literacy in financial matters, enterprise skills and foundation of keeping business record has have enhanced the day-to-day running of the women livelihood ventures.

*SILCs members attend SILC trainings as I conduct periodically
and able to observe positive results in their business growth*

4.5.3 Social Bonds and Sustainability of Rural Women Livelihood Projects

The research attempted to investigate the respondents' degree of assent or dissent with the declarations entailing SILC social bond indicators such as individual discipline, social cohesion, mentorships and self-reliance. The respondents' feedback captured, analyzed and solution communicated vide Table 4.6.

Table 4.6: Descriptive Analysis of Social Bonds and Sustainability of Rural Women Livelihood Projects

Statement	Mean	Std. Deviation
Obtain proper advice pertaining my personal issues affecting my life and the life of my family	4.27	1.020
Built strong social cohesion within groups	4.22	.991
Created new friendships and bonds	4.15	1.096
SILCs has enabled formation of business networks with other groups and enterprises	4.04	1.154
Engaged in mentorship programmes with other groups and enterprises	4.11	1.012
Grown into more self-dependent and participated in development oriented actions in the family and for community	4.03	1.103
Composite	4.14	1.063

Source; Research (2022)

Table 4.6 display high mean scores of over 4.0 for all the statements as presented to the respondents. On whether they have obtained a proper advice pertaining my personal issues affecting my life and the life of my family by a score of mean 4.27 and Standard deviation 1.020. There were strong concurrences on building strong social cohesion within groups with a mean of 4.22 and standard deviation of 0.991. Whether new friends and bonds were created, the responded agreed by a score of 4.15 and standard deviation of 1.096, they were also in agreement that SILCs has enabled formation of business networks with other groups and enterprises with a score of 4.04 and standard deviation of 1.154, as well as beneficiaries' engagement in mentorship programmes with other groups and enterprises by scoring mean 4.11 and standard deviation of 1.012. Finally, respondents equally agreed that they have grown into more self-dependent and

participated in development oriented actions in the family and for community through SILC programme by a mean score of 4.03 and standard deviation of 1.103.

Key informant was tasked to indicate how social bonds holds up the sustainability in rural women livelihoods. From the findings, he indicated that social bonds were impactful to the women businesses.

Social bonds recorded among SILC members' marks one of the biggest achievements of the SILC programme and is providing the encouragement for SILC participation

4.5.4 Performance Monitoring and Sustainability of Rural Women Livelihood Projects

The study attempted to establish women SILC beneficiaries' extent of harmony or dispute with the affirmations pertaining SILC's programme on performance and monitoring which includes regular group meetings, field agent visits, book keeping system and quarterly audits. The respondents' feedback was captured and the analysis out-turn shown vide Table 4.7.

Table 4.7: Descriptive Analysis on Performance Monitoring and Sustainability of Rural Women Livelihood Projects

Statement	Mean	Std Deviation
Actively participate in regular SILC group meeting activities	4.24	.916
SILC group meeting activities observe specific inherent steps and are carried out before all members of the group	4.23	1.009
Members reveal balances at the start and end of each convention	4.32	.917
Field agents undertake regular monitoring visits	4.31	.992
Records of SILC being maintained and details on savings, credits and paying back are obtained with ease from the records	4.24	.990
SILC groups are audited on a quarterly basis	4.30	.922
Composite	4.27	.958

Source; Researcher (2022)

Table 4.7 analysis results presentation shows a high mean score for the statements. Responders were in concurrence with the statement of active participation in regular SILC group meeting activities by scoring a mean of 4.24 and a standard deviation of 0.916, they also agreed to the fact that SILC group meeting activities observe specific inherent steps and are carried out before all members of the group with a mean score of 4.23 and standard deviation of 1.009. Similarly, they were in agreement that members reveal balances at the start and end of each convention by a score of 4.32 and 0.917 for mean and standard deviation respectively. A score of mean 4.31 and standard deviation of 0.992 was realized agreeing with the statement that field agents undertook regular monitoring visits. Additionally, records of SILC being maintained and details on savings, credits and paying back are obtained with ease from the records garnered a mean of 4.24 and a standard deviation of 0.990 revealing concurrence to the statement. Lastly, on whether SILC groups were audited on a quarterly basis or not, this was confirmed true with a score of 4.30 and 0.922 for mean and standard deviation respectively.

4.6 Inferential Analysis of SILC Programme Strategies and Sustainability of Rural Women Livelihood Projects

Inferential analysis of the SILC programme Strategies and Sustainability of Rural Women Livelihood Projects was conducted in terms of correlation and regression analysis and the results communicated in tabular form.

4.6.1 Correlation Analysis of SILC Programme Strategies and Sustainability of Rural Women Livelihood Projects

The research attempted to identify the presence of a relationship between SILC programme Strategies and Sustainability of Rural Women Livelihood Projects. Analysis of Pearson correlation was applied, and the analysis conclusion were as displayed in Table 4.8.

Table 4.8: Pearson Correlation Analysis

		Financial Services	Capacity Building	Social Bond	Performance Monitoring	Sustainability of RWLP
Financial Services	Pearson Correlation	1	.992**	.971**	.983**	.983**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	139	139	139	139	139
Capacity Building	Pearson Correlation	.992**	1	.985**	.991**	.981**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	139	139	139	139	139
Social Bond	Pearson Correlation	.971**	.985**	1	.971**	.977**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	139	139	139	139	139
Performance Monitoring	Pearson Correlation	.983**	.991**	.971**	1	.961**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	139	139	139	139	139
Sustainability of RWLP	Pearson Correlation	.983**	.981**	.977**	.961**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	139	139	139	139	139

** . Correlation is significant at the 0.01 level (2-tailed).

Table 4.8 reveals a positive and strong relationship linking financial services, capacity building, social bonds, performance monitoring with sustainability of rural women livelihood projects in Suna East Constituency, whereby $r=0.983$, $r=0.981$, $r=0.977$ and $r=0.961$ for financial services, capacity building, social bonds and performance monitoring respectively. The association was significant since their p (0.000) was found to be less than 0.05, at 95% confidence interval. Additionally, the correlation between SILC programme strategies and sustainability of rural women livelihood projects was positive. The research findings identify an existing perfect positive and significant correlation between SILC programme strategies and sustainability of rural women livelihood

projects in Suna East Constituency. We therefore can accept the alternative hypotheses. This results agrees to Jackson (2016) who reported a positive and significant impacts of VSLAs on sustainability.

4.6.2 Regression Analysis of SILC programme Strategies and Sustainability of Rural Women Livelihood Projects

The research attempted to determine the disparity in the sustainability of Rural Women Livelihood projects that can be explained by SILC programme strategies. The analysis results obtained were as displayed in Table 4.9.

Table 4.9: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.990a	.980	.979	.85591

a. Predictors: (Constant), Performance Monitoring, Financial Services, Capacity Building, Social Bond

In Table 4.9 presentation, the value of R shows the simple correlation and is 0.990, revealing a correlation of a high degree existing in the middle of all of the predictor variables and the dependent variable. The value of $R^2=0.980$ indicates the level of the total variation in the sustainability of rural women livelihoods projects, can be described by the SILC programme strategies. In this results, 98.0% can be spell out, whereas the other 2% was attributed to factors not under this research. The R value 98.0% further shows that the model was good for analysis, hence the findings could be applied in the entire population. These findings concur with Muthari, Njeru and Kathengeca (2017) argument that the improvement level of family's income was shown with most respondents (97.0%) assenting that they have accrued a reasonable progress to their family assets as a result of their involvement in SILC activities.

The Analysis of Variance (ANOVA), reporting how well the regression equation predicts the dependent variable and table 4.10 displays the outturn.

Table 4.10: Analysis of Variance (ANOVA)

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4730.970	4	1182.742	1614.472	.000 ^b
	Residual	98.167	134	.733		
	Total	4829.137	138			

a. Dependent Variable: Sustainability of RWLP

b. Predictors: (Constant), Performance Monitoring, Social Bond, Financial Services, Capacity Building

The ANOVA analysis output communicated via table 4.10 exhibit the statistical significance of the regression model that was run. P value of 0.000 was revealed, which is less than 0.05 significance level, this implies that, overall, the regression model statistically significantly predicts the outcome variable

The coefficients of determination analysis presenting the needful information in predicting sustainability of rural women livelihoods projects from SILC programme strategies, and also establishing whether SILC programme approaches contributes statistically significantly to the model.

Table 4.11: Coefficients for SILC Programme Strategies and Sustainability of Rural Women Livelihoods Projects

	Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
	(Constant)	1.038	.378		2.745	.007
1	Financial Services	.772	.101	.744	7.636	.000
	Capacity Building	.375	.174	.371	2.156	.033
	Social Bond	.382	.070	.403	5.446	.000
	Performance Monitoring	-.556	.099	-.528	-5.614	.000

a. Dependent Variable: Sustainability of Rural Women Livelihood Projects

The equation of the regression as established states;

$$Y = 1.038 + 0.772X_1 + 0.375X_2 + 0.382X_3 - 0.556X_4 + \varepsilon$$

Where:

Y = Sustainability of Rural Women Livelihood Projects

X₁ = Financial services

X₂ = Capacity building

X₃ = Social bond

X₄ = Performance Monitoring

ε = error term

The coefficients table 4.11 reveals effect of every single independent variable on the dependent variable. From the regression analysis findings, if the factors (financial services, capacity building, social bond and performance monitoring) were held constant, Sustainability of Rural Women Livelihood Projects would be at 1.038. The results show that financial services significantly influencing sustainability of rural women livelihood projects as indicated by a beta coefficient of .772 (p-value=0.000). The study results resonate studies by Wanjiku and Njiru (2015) who reported significant and positive influence on women empowerment initiatives caused by financial services, and Attanasio, Augsburg, De Haas, Fitzsimons, & Harmgart (2015) who argued a positive impact of accessibility to group loans on women income generating initiatives. On the contrary, the study results contradict Kanimozhi and Natarajan (2017) revealed that financial services has no influence on women owned enterprises.

On capacity building, the results show a significant influence on sustainability of rural women livelihood projects as indicated by a beta coefficient of .375 (p-value=0.033). This finding is similar to that by Mburu and Njoroge (2018) who reported a positive association linking entrepreneurial teaching and capacity building and success of women managing SMEs. As well as Tambwe, M. (2015) findings also showing a positive relationship linking entrepreneurship training and the success in MSEs performance. Additionally, Ayiamba (2018) finding equally revealed that women gained skills that capacitated them to launch individual enterprises and even in managing their businesses.

Similarly, social bond significantly influence sustainability of rural women livelihood projects as indicated by a beta coefficient of .382 (p-value=0.000). These findings agree with Kinyua (2020) study's conclusion indicating that social capital strongly and positively influence women livelihood projects. Odera and Muruka (2007) noted an improvement on relationships among SILC members, and that in the present, members of SILC groups are feeling to be closer to each other and are free to ask for assistance among themselves.

Further, the study results show that performance monitoring significantly influenced sustainability of rural women livelihood projects as indicated by a beta coefficient of -.556 (p-value=0.000). However, increasing a unit in performance monitoring could result to a unit decrease in sustainability of rural women livelihood projects by .556.

CHAPTER FIVE

SUMMARY OF THE FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

Chapter five exposes study findings outline, the conclusions drawn from the research findings, the research recommendations alongside proposals for later studies.

5.2 Summary of Findings

This area explains the study's main findings summary as per every study objective.

5.2.1 Financial Services and Sustainability of Rural Women Livelihood Projects

The study's first objective was investigating how financial services impacts sustainability of rural women livelihood projects in Suna East Constituency. Indicators to financial services included savings, loaning, social funds and share outs. The descriptive statistics shows that responders strongly consented with the declarations on financial services with a composite mean of 4.30 and standard deviation of 0.964. Correlation analysis indicates a positive and strong correlation between financial services and sustainability of rural women livelihood projects at 5 percent level of significance. The coefficient of determination analysis results ($\beta=0.772$, $P\text{-value}=0.000$) reveals a positive and statistically significant association in capacity building and sustainability of rural women livelihood projects.

5.2.2 Capacity Building and Sustainability of Rural Women Livelihood Projects

The second object was on capacity building influence sustainability of rural women livelihood projects in Suna-East Sub-County, Kenya. Descriptive statistics reported a high mean score, over 4.0 in all the questions presented to the respondents, thus revealing strong concurrence from the respondents. A strong and positive relation exists in capacity building and sustainability of rural women livelihood projects. The coefficients analysis reports a positive and statistically significant correlation in capacity building and sustainability of rural women livelihood projects.

5.2.3 Social Bonds and Sustainability of Rural Women Livelihood Projects

The third research objective was to establish how social bonds influences sustainability of rural women livelihood projects in Sun-East Sub-County, Kenya. The descriptive research results showed that social bonds had a variation with a high composite mean score for all the statements provided. An existing strong and positive correlation between social bonds and sustainability of rural women livelihood project was identified through the correlation analysis results. Similarly, a positive and statistically significant correlation was recorded linking the independent variable and the dependent variable, meaning, social bonds influences the sustainability of rural women livelihood project in Suna-East Constituency, Kenya.

5.2.4 Performance Monitoring and Sustainability of Rural Women Livelihood Projects

The fourth research objective intended to examine the performance monitoring influence on sustainability of rural women livelihood projects in Suna East Sub-County, Kenya. Respondents strongly agreed that they obtain proper advice pertaining my personal issues affecting my life and the life of my family, built strong social cohesion within groups, created new friendships and bonds, SILCs has enabled formation of business networks with other groups and enterprises, engaged in mentorship programmes with other groups and enterprises, and became more independent and engaged in development actions in the family and for community. Pearson correlation analysis results reported a strong and positive association in social bonds and sustainability of rural women livelihood projects was identified. Whereas a negative and statistically significant relationship was witnessed among performance monitoring and sustainability of rural women livelihood projects implying that performance monitoring negatively impacts on the sustainability of rural women livelihood project in Suna-East Constituency, Kenya.

5.3 Conclusions

The study has drawn various conclusions drawn from the main study findings. SILC programme strategies were critical in the sustainability of rural women livelihood projects in Suna-East Constituency, Kenya.

SILCs financial services positively and significantly affect sustainability of rural women livelihood projects in Suna-East Constituency, Kenya. The study finding establishes that SILCs financial services including loaning, saving, social funds and share outs are impactful to the sustainability of rural women livelihood projects in Suna-East Constituency.

SILCs capacity building services positively and significantly influence sustainability of rural women livelihood projects in Suna-East Constituency, Kenya. The study exposes that sustainability of rural women livelihood projects is to a large extent enhanced by capacity building women entrepreneurs in areas such as business skills, leadership skills, financial literacy and basic business record keeping.

SILCs social bonds positively and significantly influence sustainability of rural women livelihood projects in Suna-East Constituency, Kenya. From the study, it was evident that social bond through its indicators under the study greatly impacts the sustainability of rural women livelihood projects in Suna-East Constituency, Kenya

On the contrary, performance monitoring negatively and significantly influences sustainability of rural women livelihood projects in Suna-East Constituency, Kenya. Increasing unit of performance monitoring decreases sustainability of rural women livelihood projects in Suna-East Constituency, Kenya.

5.4 Recommendations

Various recommendations raised pegged on the study findings were as follows:

- i. SILCs management should strengthen financial services to uplift sustainability. To enhance SILCs loaning and savings, Field Agents should actively sensitize the group members that the prevailing guidelines permits beneficiaries to save as much as five times the smallest figure stipulated by the SILC.
- ii. Rural women in business should be inspired to participate in capacity buildings for the sake of enhancing the sustainability of their livelihood sustainability by increasing the percentage of household income, improving assets acquisition, business expansion and initiation of more income generating activities. Additionally, it was recommended that SILCs and the other relevant initiatives should be made

available by the Government bodies and other like-minded organization to support in boosting sustainability of livelihoods.

- iii. SILCs is designed to operate in less fortunate communities in dire needs of financial, social, and physical support. CRS and likeminded partners are encouraged to think about leaving SILC programme open for even other members of the community who are not badly off and are operating some small enterprises but are not accessible to some finances services
- iv. Performance monitoring reported a negative impact but significant to the sustainability of rural women livelihood projects. To ensure performance monitoring positively influences sustainability of rural women livelihood projects, study recommended development of a policy framework, as well as undertake further research on performance monitoring approaches that will enable them enhance the practices.

5.5 Suggestion for Further Research

The study identified other studies be undertaken under the following;

- i. SILCs programme on the environmental sustainability indicators of SILCs.
- ii. Undertake studies in other constituencies within the country on SILCs programme strategies and sustainability to establish whether there are significant variations in their SILCs programme strategies and sustainability.

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APPENDIXES

Appendix I: Questionnaire to SILC Group Beneficiaries

This instrument is intended to gather information on academic research work. The study's investigation is on; "*Savings and Internal Lending Community Programme Strategies and Sustainability of Rural Women Livelihood Projects in Suna East-Sub County, Kenya*". The data you will issue shall be applied strictly for academic purpose and shall be handled with utmost confidentiality.

Instructions:

The instrument is designed in sections. Kindly attempt all pronouncement in all the areas by putting a tick within the box [] of your most appropriate response in the area provided. You don't need to write your name

Section A: Respondents General Information

1. What is the name of your SILC group:
2. What is your age bracket?

21 – 30 Years	<input type="checkbox"/>	31 – 40 Years	<input type="checkbox"/>
41 - 50 Years	<input type="checkbox"/>	Over 50 Years	<input type="checkbox"/>
3. What is your highest level of education?

Primary	<input type="checkbox"/>	Secondary	<input type="checkbox"/>
Tertiary	<input type="checkbox"/>	University	<input type="checkbox"/>
4. Type of business you operate:
5. How long have you been operating the business stated in No. 4 above?

Below 2 years	<input type="checkbox"/>	2 - 5 years	<input type="checkbox"/>
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6 – 10 years ()

Over 10 years ()

SECTION B: SAVINGS AND INTERNAL LENDING COMMUNITY PROGRAMME STRATEGIES

6. Please state the extent at which you concur or differ with the following declaration on SILC Programme Strategies and Sustainability of Rural Women Livelihood Projects? Where; **Strongly Agree – 5, Agree – 4, Neutral – 3, Disagree – 2, Strongly Disagree – 1**

Statement		5	4	3	2	1
A. Financial Services						
1.	Saving process is simple and flexible					
2.	SILC loaning has boosted business growth					
3.	SILC loaning process is easy and convenient					
4.	SILC social fund has been of help to me during emergency					
5.	SILCs share out has helped in acquiring assets					
6.	Used SILCs share outs to diversify my business					
B. Capacity Building						
1.	Acquired vast business skills from SILCs training and thus improved my business					
2.	Become more aware of financial transactions result of participating in the SILC program					
3.	Effectively managing loan received for better performance of my business					
4.	Learnt to operate my savings and loan activities independently					

5.	Able to calculate profit or loss incurred in my business					
6.	Implement basic business record keeping skills acquired from SILCs capacity building forum					
C. Social Bond						
1.	Obtain proper advice pertaining my personal issues affecting my life and the life of my family					
2.	Built strong social cohesion within groups					
3.	Created new friendships and bonds					
4.	SILCs has enabled formation of business networks with other groups and enterprises					
5.	Engaged in mentorship programmes with other groups and enterprises					
6.	Grown into more self-dependent and participated in development oriented actions in the family and for community					
D. Performance Monitoring						
1.	Actively participate in regular SILC group meeting activities					
2.	SILC group meeting activities observe specific inherent steps and are carried out before all members of the group					
3.	Members reveal balances at the start and end of each convention					
4.	Field agents undertake regular monitoring visits					
5.	Records of SILC being maintained and details on savings, credits and paying back are obtained with ease from the records					
6.	SILC groups are audited on a quarterly basis					

SECTION C: SUSTAINABILITY OF WOMEN LIVELIHOOD PROJECTS

7. Please state your level of accord or discord with the following disclosure in relation to the sustainability of women livelihood projects? Where; **Strongly Agree – 5, Agree – 4, Neutral – 3, Disagree – 2, Strongly Disagree – 1** (Please tick appropriately)

Statement		5	4	3	2	1
1.	Benefited from SILC loaning program					
2.	Increased income level through SILC program					
3.	Recorded increased asset acquisition by use of SILC benefits					
4.	Massive business expansion realized through participation in SILC program					
5.	Used SILC benefits to initiate an income generating activity					
6.	Increased business diversification through SILC program					

Thank you for participating

Appendix II: Key Informant Interview Schedule

1. How have financial services strategies affected sustainability of rural women livelihood projects in Suna-East Constituency, Kenya?

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.....

2. How does facilitating SILC groups through capacity building impacted on the sustainability of rural women livelihood projects in Suna-East Constituency, Kenya?

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.....
.....

3. How does social bonds approaches as offered by SILC organizers impacted on the sustainability of rural women livelihood projects in Suna-East Constituency, Kenya?

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.....

4. How does performance monitoring as a component of SILC programme influences the sustainability of rural women livelihood projects in Suna-East Constituency, Kenya?

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.....

5. How does provision of SILC programme strategies in general influences sustainability of rural women livelihood projects in Suna-East Constituency, Kenya?


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

Appendix III: Krejcie and Morgan's Sample Size Determination Table

<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	100000	384

Note.—*N* is population size., *S* is sample size


Appendix IV: Research Permit



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