INFLUENCE OF WOMEN PARTICIPATION IN GROUPS ON SOCIO ECONOMIC DEVELOPMENT OF RURAL COMMUNITIES IN KENYA; A CASE OF KOIBATEK DISTRICT, BARINGO COUNTY

WINNIE KORIR

A Research Project Submitted in Partial Fulfilment for the Requirement of the Award of Master of Arts in Project Planning and Management of the University of Nairobi

2013
DECLARATION

This project report is my original work and has not been presented for any award in any other university.

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WINNIE KORIR Date
L50/76696/2012

This research project has been submitted for examination with my approval as university Supervisor.

……………………………… …………………………
Mr. Koring’ura Julius Date
University of Nairobi
DEDICATION

I sincerely dedicate this research project to my parents Kipkorir Kktony, Magdaline Mengich. My husband Philip Tomno and our children Owen and Oliver for their understanding and support they gave me while writing this research project.
ACKNOWLEDGEMENT

First and foremost, I would like to thank God Almighty, without whom this work would not have been successful. I wish to acknowledge with gratitude the help I received from all those who in diverse ways made it possible for me to write this project. My sincere gratitude goes to my supervisor Mr. Julius Koring’ura for his guidance and supervision.

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<th>Full Form</th>
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<tr>
<td>BRAC</td>
<td>Bangladesh Rural Advancement Committee</td>
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<td>DDO</td>
<td>District Development Officer</td>
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<tr>
<td>FAO</td>
<td>Food and Agricultural Organisation</td>
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<tr>
<td>IFAD</td>
<td>International Fund for Agricultural Development</td>
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<tr>
<td>ILO</td>
<td>International Labour Organisation</td>
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<tr>
<td>MYRDA</td>
<td>Mysore Resettlement and Development Agency</td>
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<tr>
<td>NABARD</td>
<td>National Bank for Agriculture and Rural Development</td>
</tr>
<tr>
<td>NGO</td>
<td>Non Governmental Organisation</td>
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<tr>
<td>OECD</td>
<td>Organisation for Economic Cooperation and Development</td>
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<tr>
<td>SHG</td>
<td>Self Help Group</td>
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<tr>
<td>SPSS</td>
<td>Statistical Package for Social Sciences</td>
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<td>UN</td>
<td>United Nations</td>
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ABSTRACT

Women in Kenya are finding that if they pool their resources together in groups of their own creation, they can radically change their lives and the lives of their families. The study aimed at investigating the role of women self help groups on economic development a case of Koibatek District women groups, Baringo County. The specific objectives of the study included to investigate the participation of women in groups towards socio – economic development in Koibatek District, to establish influence of women groups enterprise development projects on socio - economic development, to find out influence of micro credit activities on socio – economic development, to investigate the influence of education and training activities of women groups on socio – economic development and to establish challenges experienced in influencing socio – economic development of rural women in Koibatek District. The study utilised socio network theory as its theoretical framework. The study was conducted in Koibatek District. Both exploratory and descriptive research design strategies were used. The target population comprises 113 women group within the district of 3000 members. The sample size for the study comprised of 340 women in the district selected purposively. Those who had group membership of more than 4 years were selected to participate in the study. Other key informants included district development officer and women groups' leaders in the district. The study utilized questionnaires and interview schedules as instruments for data collection. The data collected was analysed qualitatively and quantitatively using descriptive statistics. Findings of the study were presented using frequency distribution tables and bar graphs. Results of the study have shown that there is significant influence of women groups towards socio economic development of rural women. The study established that women have started income generating projects which has resulted from group lending activities. It was also evident that women groups have increased their education training activities that provided the rural women with knowledge and skills on socio economic development. The study recommends that financial institutions should support women groups in increasing amount of loans given to women to improve both economic and community development.
CHAPTER ONE
INTRODUCTION

1.0 Introduction

This chapter presents the background of the study on the role of self help groups on economic development of women in Koibatek District, the statement of the problem is given, objectives of the study, research questions, significance of the study, scope of the study, limitations of the study, delimitations, operational definition of terms and organisation of the study.

1.1 Background to the Study

The concept of women’s socio economic development has gained increased attention over the past two decades (World Bank, 2011). Socio - economic development of Women is nowadays believed to be an essential component of international development (Borkman and Oka, 2001). Along with this, the self-help group approach, pioneered in India in the early 1980s, emerged as a potential catalyst for change in poor countries, with a particular focus on women (Brondy, Dubar, Dworkin, Wanjiku and Pascoe, 2012). It has been argued that the very process of making decisions within the group is an empowering process and can lead to broader development outcomes such as the greater participation of women in local governance and community structures. Women groups (chamas) are small voluntary groups that are formed by people related by an affinity for a specific purpose. Women group members typically use strategies such as savings, credit or social involvement as instruments of empowerment (Brondy, et al., 2013). A great deal of evidence has been generated from quantitative and qualitative research of self-help groups, much of which can be useful in informing policy and practice.

In United Kingdom, women groups are settings where individuals who share a problem or concern come together to offer each other mutual help and support (Katz, 1993). They address a variety of concerns such as physical and mental health, bereavement, parenting issues, and addiction (Kumar, 2002). While these groups vary tremendously in their problem focus, group process, and organizational goals, they share some common qualities. It is now almost three decade old. It is reported that the Women groups have a role in facilitating country’s economic development. Women groups have now evolved as a movement. Mainly, members of the Women groups are women (Gurumoorthy, 2000). Consequently, participation of women in the country’s
economic development is increasing. They also play an important role in elevating the economic status of their families. This has led boost to the process of women’s empowerment.

Borkman and Oka (2000) alludes that the first people in history to demonstrate the power of women groups were alcoholics. Alcoholics Anonymous was started in 1935 to help “hopeless alcoholics” recover from alcoholism, something the medical profession had been unable to do. The power of self-help groups to help people suffering from other problems was not widely recognized until after World War II. Borkman and Oka (2000) further alleged that in the 1960s, civil right movements began to evolve in many developed countries, as people became aware of their collective power. These power-to-the-people movements provided avenues for the development of the self-help group movement (Vattano, 1972). In Japan, people who had come to enjoy a free society welcomed “the peak of circle movements” in 1955 (Ôsawa, 1976), and, influenced by Western civil right movements, they promoted the establishment of similar movements.

Further, Bangladesh has been acknowledged as a pioneer in the field of microfinance (Mehta, Mishra and Singh, 2011). Mehmud Yunus, Professor of Economics in Chitgaon University of Bangladesh, was an initiator of an action ‘Grameen Bank’. The project started in 1976 and it was formally recognised as a bank through an ordinance, issued by the government in 1983. Even then it does not have a scheduled status from the Central bank of the country, the Bangladesh Bank (Gurumoorthy, 2000). The Grameen Bank provides loans to the landless poor, particularly women, to promote self-employment (Mehta, et al., 2011).

Women groups have been commonly been associated with rural women microfinance empowerment (Kumar, 2002). Women occupy an important position in any society. The development of status of women is considered as an important condition of social Development (World Bank, 2001). This condition varies from country to country, state to state and region to region depending upon their culture, power of adoption of modern changes and education. The World Bank had given emphasis on necessity of gender equality, i.e., equality of opportunity, equality of rewards for work, equality in access to human capital, equality under law and equality of voice (the ability to influence and contribute to the development process). Gender equality implies ‘equivalence in life outcomes for women and men, recognizing their different
needs and interests, and requiring a redistribution of power and resources’ (World Bank, 2001a).

The women group is a viable alternative to achieve the objectives of rural development and to get community participation in all rural development programmes. It is an organised set up to provide microcredit to the rural women on the strength of the group savings without insisting on any collateral security for the purpose of encouraging them to enter into entrepreneurial activities and for making them enterprising women (Gurumoorthy, 2000). Recent interest in microcredit worldwide has been phenomenal as it is seen as a tool for attacking poverty and promoting gender empowerment particularly among rural populace. Since males dominate in many a country, more so in developing countries, microcredit is believed to have potential for empowerment of poor women. Contribution of women in the economy has been significant. They produce 80%, 60% and 40% of food in Africa, Asia and Latin America, respectively (World Bank, 2011). They also play an active role in marketing the products as well. In India, for example, fisherwomen play a major role in marketing fish landed by fishermen (Jayalaraman, 2005).

Apart from this productive role, they have family “reproductive role” besides attending to domestic chores and looking after the family in all ways and means. Further Jayalaraman (2005) study found that microfinance had indeed contributed to the overall socio-economic empowerment of the fisherwomen apart from improving their livelihood conditions besides providing an opportunity to the banks to serve the ‘unreached’ coastal poor and to make profitable business.

Emeh, Eluwa and Ukah (2012) indicated that in Nigeria, the philosophy of people’s participation in rural community development is increasingly gaining acceptance as an important instrument for mobilising resources and organising the rural populace to have cogent interests in providing for their wellbeing. Coleman (1999) study in North East Thailand considered the influence of group lending programmes showed that the influence of village banks that provided group-loans in villages is insignificant on physical assets, savings, productions, and productive expenditures and on other variables.

In India, Malhotra (2004) explored that the micro finance programs are aimed to increase women’s income levels and control over income leading to greater levels of economic independence. They enable women’s access to networks and markets, access to information and possibilities for development of other social and political
role. They also enhance perceptions of women’s contribution to household income and family welfare, increasing women’s participation in household decisions about expenditure and other issues leading to greater expenditure on women’s welfare.

In Kenya, East Africa Dairy Development News (2011) argues that for many years, women have relied on their support groups, pooling their resources as a means of empowering themselves and developing each other. In Kenya, women networks known locally as chama are very instrumental to women development. In a chama, women rally behind one another to address their socio-economic needs. From the reviewed studies despite all their significant contributions women have often been discriminated against, the world over, in all possible ways. So women’s emancipation and empowerment are now recognised necessary for social justice.

1.2 Statement of the Problem

Formulating an appropriate intervention for transforming the status of women both within and outside their homes has been one of the major preoccupations of development practitioners, at least since the mid-1970s. There have been many studies on how the role of women groups through micro credit on community development around the world. Studies have shown that Far East countries (India and Bangladesh) have succeeded in ensuring micro credit finance access reaches the rural population in their countries. There is, therefore, a need to find out what is happening elsewhere in the world and, in this case, in Kenya because what is true for South Asia regarding women’s empowerment is not necessarily applicable in other regions of the world.

Despite the above development efforts to address the situation of women by transforming social and gender relations, women have been left behind in the development process and are still subordinate to men. Therefore the influence of women groups activities on women household economic development is important. Although the government of Kenya and other stakeholders have introduced projects aimed at uplifting the life of rural women in Koibatek District, Kenya, no research has been done so far to substantiate its influence. This has been necessitated through government introduction women enterprise funds (WEF), Youth Enterprise Fund (YEF), Njaa Marufuku Kenya and other poverty eradication programs in the division. This study specifically aimed at looking at how activities of women groups;
mobilization of savings, credit facilities and enterprise development have changed the economic fortunes of rural women in Koibatek District Kenya.

1.3 Purpose of the Study
The aim of the study is to understand the influence of women participation in group activities like enterprise development, micro credit services and education and training activities on socio economic development and prosperity in Koibatek District, Kenya.

1.4 Objectives of the Study
The study was guided by the following objectives;
(i) To find out the participation of women in groups and their influence on socio economic development of rural women in Koibatek District
(ii) To find out the influence of women enterprise projects on socio economic development of rural women in Koibatek District
(iii) To establish the influence of women groups’ micro credit facilities towards socio-economic development of rural women in Koibatek District
(iv) To determine the influence of women groups’ education and training activities on socio economic development of rural women in Koibatek District

1.5 Research Questions
The following are the study research questions
(i) Has the participation of women groups enhanced their socio economic development capacity of rural women in Koibatek District?
(ii) To what extent do women groups’ enterprise projects influence socio-economic development of rural women in Koibatek District?
(iii) What is the influence of women groups’ micro credit facilities towards socio-economic development of rural women in Koibatek District?
(iv) What is the influence of women groups’ education and training activities towards socio-economic development of rural women in Koibatek District?
1.6 Significance of the Study

The study is important for applied research as well as basic research in the field of rural development. The study would provide a framework for drawing suitable programmes for uplifting socio economic activities with particular focus on rural women not only in Koibatek district but other parts of the country as well. The opportunities for the creation of supplementary sources of income would also be explored through involvement in enterprise development activities. In short, the study would be highly useful to researchers, planners and policy makers in overcoming the problems of women groups and in formulating strategies for the socio-economic development and empowerment of rural women through microcredit in Baringo County in general and in particularly in Koibatek District in particular. It is hoped that the study will provide alternatives to suggest appropriate policy measures and viable recommendations to enhance women’ participation in self help groups; if such an involvement is found to be gainful in achieving increased household income and some type of social empowerment. If so, the findings of this study may assist in preparing an appropriate blueprint, so that the success could be replicated in other parts of the country.

1.7 Delimitations of the Study

The study investigated the role of women groups on women economic development in Koibatek District, Baringo County. The study sought to get members opinion on how the activities of the groups have influenced economic development and empowerment of rural women in the district. The study relied on questionnaires and interview questions as the main source of information for the current study. The study investigated the extent and the rate to which household economy have changed as a result of members involvement in women groups.

The study was conducted in Koibatek District, Baringo County Kenya and therefore the results of the study are not generalised to situations in the district only and not any other parts of the county; Baringo Central, Baringo North, Marigat or even Tiaty. Another demarcation is based on the number of women groups to participate in the study which included ones that had been registered with the district social officer by December 2012 thereby locking out other women groups that have not yet been certified by the office. Another delimitation of the study is the study centered on three activities related to socio - economic development of women and
therefore other activities that women groups engage in were not captured in the current study.

1.8 Limitations of the Study

The study was confined to Koibatek District of Baringo County covering only five divisions within the district. The researcher personally contacted the women groups’ members individually and it was a herculean task to make them willing to answer the questions listed in the questionnaire or interview schedule. Some of them hesitated not to answer several questions. However, with great difficulty, their responses were obtained by taking sincere attention in bringing out several distinct features of saving and credit programmes, mobilisation of savings and enterprise development activities in the area in simple language. Limited logistics and time available to the study made the study confined to the five divisions only. However, study ensured that reliable results were received and therefore provides credible evidence on the situation of economic development of women through their participation in groups activities

1.9 Operational Definition of Terms

Chamas – simply means ‘group’, it is a term that has been used widely in Kenya to refer mainly to women’s groups. In the chama, the women meet regularly to discuss issues affecting them and also contribute money which they give each member in-turn to alleviate monetary problems.

Enterprise development – refers to commercial activities that rural women have engaged in through their participation in women groups. These activities could be; small business, bee keeping, poultry and livestock farming, horticultural production, baking among other enterprises.

Micro savings - they are deposit services that allow one to save small amounts of money for future use. Often without minimum balance requirements, these savings accounts allow women groups’ members to save in order to meet unexpected expenses and plan for future expenses.

Microcredit: refers to a small amount of money loaned to a client by a bank or other institution to a women group. Microcredit can be offered, often without collateral, to an individual or through group lending.
**Socio economic development** – refers to the improvement and growth of rural women as a result of their participation in women group activities. It may also involve change in household income, standard of living of family members, diversification in sources of income for rural women and increased in knowledge about investments opportunities by rural women engaged in groups

**Women groups** - Different authorities have defined women group in different ways. For the purpose of this study, the definition given by Kropp and Suran (2002) is believed to be the most comprehensive, as it explains that women group is an informal association of 15 to 20 people, mostly women, from the poorer section of the village community; whereby they are organized, owned, operated, and controlled by the members, based on solidarity, reciprocity, common interest, and resource pooling.

**1.10 Organisations of the Study**

This chapter has covered the background information to the research problem on the contribution of various activities by women groups on socio-economic development of rural women across the world. The gap in research has been identified together with the objectives for the study. Further the chapter has looked at the benefits and limitations of the current study. The next chapter will review literature related to the topic of the study. Chapter three presents the research design and methodological procedures involved in collection and analysis of data. Chapter four gives the research results while chapter five presents the major findings of the study together with conclusions and recommendations.
CHAPTER TWO
LITERATURE REVIEW

2.0 Introduction

This chapter reviews literature on the role of women groups on economic development. Also, an effort is made to review studies that have undertaken so far in respect to the various qualities, sustainability, performance and influence assessment related to Women groups around the world as researched by various scholars. The literature is reviewed from books, journals, magazines, news papers and the internet.

2.1 Influence of Women Groups Enterprise Development Projects on Socio Economic Development

Mehta, Mishra and Singh (2011) define that women groups are voluntary gatherings of persons who share needs or problems that are not being addressed by existing organizations, institutions, or other types of groups. The broad goals of women group are to bring about personal and social – economic change for its members and society. Sundaram (2012) further says that self-help group is a method of organising the poor people and the marginalized to come together to solve their individual problem. The women group method is used by the government, NGOs and others worldwide. The poor collect their savings and save it in banks. In return they receive easy access to loans with a small rate of interest to start their micro unit enterprise (Putnam, 2000). Experience in many countries demonstrates that poor women make investments wisely and earn returns. However, the flow of financial assistance to them has been marginal, if they received any financial assistance at all, to enable them to cross the poverty line. The need to create a grassroots organizational base to enable women to come together and analyze their issues and problems themselves, to fulfill their needs was strongly advocated (Olken, 2007).

The concept of women groups gained significance, especially after 1976 when Prof. Mohammed Yunus of Bangladesh began experimenting with micro-credit and women groups. The strategy made a quiet revolution in Bangladesh in poverty eradication by empowering poor women (Nayarayn, 2002). Women groups are small informal associations created for the purpose of enabling members to reap economic benefit out of mutual help, solidarity, and joint responsibility. The benefits include mobilization of savings and credit facilities as a pursuit of group enterprise activities. The group-based approach not only enables the poor to
accumulate capital by way of small savings, but it also helps them to get access to formal credit facilities. These groups by way of joint liability, enable the poor to overcome the problem of collateral security and thus frees them from the clutches of moneylenders (Shylendra, 1998).

In Women groups, the joint liability not only improves group members’ accessibility to credit, but also creates mechanisms like peer monitoring leading to better loan recoveries (Stiglitz, 1993). Some of the basic characteristics of Women groups, like the small size of the membership and the homogeneity of the composition, brings about cohesiveness and effective participation of members in the functioning of the group (Fernandez, 1994). It is further explained that Women groups created on the above lines of functioning have been able to reach the poor effectively, especially women, and help them obtain easy access to facilities like savings and credit, which is empowering.

Moreover, a study conducted by Puhazhendhi and Satyasai (2001) revealed some critical elements for the successful formation and functioning of groups. These elements include a voluntary nature of the group, small size and the homogeneity of membership. Women groups are described as being transparent (openness) with a participatory decision-making process, and the capacity to facilitate a quick use of funds for micro-enterprise creation. Regular meetings of the members also foster meaningful relationships for the members of the women groups. The groups are a platform for discussion for other issues than savings and credit; the topics of gender and social problems also are highlighted.

The primary school in Mundain village in Kanina Block of Mahendragarh District in Haryana had been turned into a joint for alcoholic drinks by the teachers and some antisocial elements of the village. Two Self-Help Groups of women under Haryana Community Forestry Project are working successfully in this village. The groups have a combined strength of 35 women. Agitated about the antisocial activities in the school, the women put pressure through the Panchayat on the Education Department to stop the activity. The teachers have been suspended and the school temporarily closed. The Secretary of one of the groups has also taken up the cause of a young pregnant bride who has been turned out by her husband and in-laws. The husband has accused the woman of being pregnant even before marriage. The women group has challenged the husband to prove his charges through proper medical check-
up. The dispute is still pending, but the women group is determined to get justice to the girl.

The implementation of women group in India has generated Self-employment opportunities for the rural poor. The Government of India released Rs.11, 486 Crore under the program; bank credit mobilization is Rs.19, 017; Total subsidy provided is Rs.9, 318 Cr. The program helped many participants in improving their economic conditions. Another good accomplishment of the program is that it has adopted the women group strategy. The number of assisted women group/ group Swarozgaris has increased from 35,000 in 1999 – 00 to 1.15 million in 2007 – 08. At the same time the number of assisted individual Swarozgar has declined from 586 thousand in 1999 – 00 to 254 thousand in 2007 – 08. The National Bank for Agriculture and Rural Development (NABARD) will create a Rs.15 billion fund to cater to women’s Self-Help Groups in economically weaker districts in the country. After joining the self help group the women are economically and socially empowered. This empowerment cannot be transformed or delivered it must be self generated such that it enables those who are empowered to take control over their lives.

Because of women group, women know about their local political institutions such as the Gram Panchayats and have better knowledge of where to report certain types of grievances. As part of the political empowerment process, it is a pertinent fact that many women have not only been elected to the Grama Panchayats but have become the role holders too. In a majority of the cases, the women perceived themselves as now having some influence over decisions in the political life of village, and in a smaller number of cases, the women named their participation and influence in village political life as an important and noteworthy change. However, in general, the opportunities available to the women to participate in village life were limited, as most of the village processes were still being male-dominated and patriarchal. Though the Women groups generate positive influence on the rural economy through empowering women and enhancing the rural income of those participant households, the issue of group size has been of long standing concern.

Micro credit programmes are important institutional devices for providing small scale credit to the rural poor in order to alleviate poverty. Micro financing programmes through Women groups introduced and expanded by NGOs in several
parts of India have the potential to minimize the problem of inadequate access of banking services to the poor. Their existence can also influence the potential savings and thus the opportunity for economic growth (World Bank, 2011).

Women groups in Kenya have a long history (Kitetu, 2012). The word *chama* which refers to these groups is a Swahili word which means ‘group’. There are also larger formal groups called co-operatives which operate around the same principle of helping their members, but they are different from the *chama*. The cooperatives are formal, larger and are mainly manned by men. The *Chama* has been used to refer to informal groups where women meet regularly in groups to address the welfare needs of members. The groups are normally formed on the basis of women’s own initiative, often engaging in a cross section of activities that relate to them and their families.

*Chamas* use locally mobilized resources, have local leadership and use indigenous reciprocal and communal assistance principles. They begin as a means of survival. Relatives, neighbours or work colleagues pool some of their resources under a *chama* and use the money as a fund for borrowing and lending among members in times of difficulty. Members use the same funds to start small businesses. Several studies have described them as some sort of welfare groups. However, recent studies (Mwatha 1996), show that since the 1970s, the orientation of the *chamas* has been changing and the concept of income generation over the years become incorporated in the activities of these women. Karega gives evidence in her article of how women’s groups are presently incorporating small-scale enterprises into their group activities, and that the characteristics exhibited by the women’s groups have consequently become entrepreneurial in nature. The *Chamas* are presently innovative, they take risks, and they invest and reinvest accumulated capital through their enterprises. It is these entrepreneurial ventures that are shown in this paper to be empowering women migrants.

From the earliest time, the *chama* has been a gendered institution in that it is a women’s undertaking to a large extent (Kitetu, 2013). First, it is gendered as a concept; it is a traditional idea of women working together. Secondly, *chama* is gendered because of the activities that the women traditionally engaged in such as, going to fetch water, cooking for a marriage ceremony, harvesting cereals and many other activities done only by women depending on the needs arising from the environment in the part of the country they inhabited. For example, if the community is pastoralists the *chamas* there are most likely to engage in women activities related
to pastoralism. In such activities the women traditionally helped each other in turn. In recent times *chamas* have engaged in such activities as keeping chickens, buying roofing materials, buying household goods etc. The *chama* has at times attracted negative attitude especially from men. Most men make disparaging remarks about the *chama* (Kitonga 2010). There are therefore gendered challenges that face the *chama*. Some men have shown exasperation calling their wives ‘*chama-holic*’ who make endless contributions to the *chamas* and not the family. Just like with all good intentions that end up going bad, in the recent past, such *chamas* have deviated from their original purpose with often disastrous consequences of break up, yet, generally and to a large extent, *chamas* have been the saving grace for the many of the nation’s families (Nzioki 2010).

### 2.2 Influence of Women Groups Micro Credit Activities on Socio economic Development of Rural Women

Another important point to be considered in an effort to assess the influence of women group was to learn about the saving pattern of the members. It is evident that savings, when it comes to the situation of the poor, is a ‘sacrificial savings’ where its purpose is mainly securing the future. One of the basic principles of Women groups is that even the very poor may save small amounts, and that the additional incentives of getting bank loans at lower rates of interest, particularly among those who are otherwise ineligible for getting bank loans, would inculcate and strengthen the habit of saving (Gupta and Kumar, 2012). The members of Women groups save a fixed amount periodically, depending upon the convenience of the members of the women group, and the savings of all the members is kept together in the bank in the name of the women group and forms the women group fund, which shall be used by the women members for borrowing in times of emergencies.

Mehta *et al.*, (2011) research in India on self help group activities found that there has been almost 80 per cent and 15 per cent increase in women group members, who are now saving their money in Bank and Post Offices and women group, while there has been a decrease of 85 per cent and 10 per cent members, who were earlier having cash in hand and provided loans to relatives (Gurumoorthy, 2000). It can be concluded that women group is having a good influence on members, in their ability to save their hard earned money. Mehta *et al.*, (2011) further established that there has been 74 per cent increase in women group members who are currently saving
more than Rs. 2000 (Kshs 2860) per month, who were earlier saving nothing in the pre women group period, while there has been a decrease of 10.5 per cent, 50 per cent and 13.6 per cent members, who were earlier saving between zero and Rs. 500, Rs. 500 (Kshs 715) and 1000 (Kshs 1430) and Rs. 1000-1500 (Kshs 2145) per month and there has been no change in 8 members who were earlier also in the range of Rs. 1500 and 2000 per month. It can be concluded that women group is having a good influence on the saving of the members.

In Ethiopia, Tolosa (2007) found out that with regard to the poor women group members, the main sources of savings were curtailing expenditures even on basic necessities and saving from income. Careful analysis of the women group’s account books, such as the minute book, and the individual member’s savings passbook, showed that the average savings per group per week was about Birr 37.00 (Kshs 166/=) while weekly savings per member was Birr 2.30 (Kshs 10/=). Detail investigation of the women group financial documents showed that there is an increasing and sometimes decreasing trend in the saving patterns of the members. Tolosa (2007) further indicated that detailed analysis of women group general ledger and individual members savings books showed that an overall performance of the groups’ savings had an increasing trend both in individual as well as group savings in the first two years of membership (2002 and 2003). It remains almost the same for the years 2004 and 2005. But for the year 2006, the saving capability of the majority of the respondents was declining; and almost all of the respondents reported that the current national inflation and the resulting high cost of living was the major reason for the reduction of individual as well as group savings.

The two concepts of Micro-Finance and Micro-Credit are closely related and some scholars tend to use them interchangeably, though they are different in meaning. According to Sandra (2001), Microfinance is the provision of a broad range of financial services to low income households and micro-enterprises; such as “voluntary” savings, loans, insurance and money transfer. In contrast, micro-credit is the provision of credit services to low income clients in form of small loans for the purpose of micro-enterprises and income generating activities. Micro-loans is a financial innovation which originated in developing countries where it has successfully enabled extremely impoverished people to engage in self-employment projects that allow the poor and voiceless to generate income, begin to build wealth and exit poverty.
Micro-credit was invented in Bangladesh during the famine of 1974, when Professor Yunus studied the lives of the poor entrepreneurs in Bangladesh (Mehta, Mishra and Singh, 2011). Yunus began by loaning to groups of women an equivalent of $30 to forty-two basket weavers to help them purchase bamboo. Upon the advice of banks and government, he carried on giving out micro-loans and in 1983 formed the Grameen Bank. The program proved that small loans could not only quickly improve lives of poor people, but were paid back with interest and on time. By 1997, there were 1.8 million poor borrowers in 22,000 out of 68,000 villages in Bangladesh with 830 millions credits worth every month (Micro-credit Summit 1997, Yunus 2004). Microcredit is now accepted as a potential tool for poverty alleviation and socio-economic empowerment of the rural poor, particularly women in developing countries. There are many cases where it has proved to be a profitable business also for the microcredit institutions the world over.

Consequently, MF emerged in the 1970’s as an alternative to the Development Finance Institutions in delivering financial intermediation to the poor and voiceless (Mugabi, 2010). The design of the financial services offered by microfinance institutions (MFI) were largely based on the mechanisms of informal sector self-help groups such as ROSCAs, but came to prominence after the Grameen Bank and BRAC in Bangladesh which were modelled on the social support of group solidarity in helping the poor households to exit their unfortunate condition of poverty.

Some evaluations paint a positive picture of the influence of credit programs on women’s lives (Kabeer 2001). Access to savings and credit can initiate or strengthen a series of interlinked and mutually reinforcing ‘virtuous spirals’ of empowerment (Mayoux, 2000). The first set of assessments point out that women can use savings and credit for economic activity, thus increasing incomes and assets and control over these incomes and assets (Mayoux, 2000). Rahman (1986) established that “active” women loanees had higher consumption standards and a role in household decision-making, either on their own or jointly with their husbands, than ‘passive’ female loanees. Both in turn had significantly higher consumption standards and were more likely to partake in household decision-making than women from male loanee households or from households who had not received credit. Similarly, Self-help groups through microcredit have an important role in lessening the vulnerability of poor by creating assets, income and consumption smoothing, providing emergency
assistance, and empowering and making women confident by giving them control over assets and increased self-esteem and knowledge (Zaman 2001).

A World Bank study found that a 10 per cent increase in borrowing had led to an increase in women’s non-land assets by 2 per cent for loans from the Grameen Bank and 1.2 per cent for loans from the Bangladesh Rural Advancement Committee (BRAC) (World Bank 1998). In India, microcredit studies done on groups dealing with dairy farming have noted positive profit levels and short payback periods for loans (Lalitha and Nagarajan 2002). During the South East Asian economic crisis, self-help groups proved to be important cushions and safety nets; a high proportion of the funds made available for self-help micro credit schemes were utilized by women, facilitating them to meet the subsistence requirements of their families during those hard economic times (ESCAP 2002).

Without land or paid employment, many of the world’s poor turn to self-employed activities to generate income. The poor are faced with the challenge of acquiring credit to take loans to engage in various productive activities, without the necessary collateral (e.g. land) required by formal lending institutions. Micro-credit initiatives have become increasingly popular as a way to mobilize poor communities through the provision of loans through specialized financial institutions (Mosely and Hulme, 1998). Small groups are formed, and loans are allocated to members, based on group solidarity instead of formal collateral (Montgomery, 1996). This strategy appeals both to those on the left for it is based on redistribution principles, and to those on the right for it promotes self sufficiency and independence of the poor through capitalist activities (Mosely and Hulme, 1998). Micro-credit schemes have been particularly targeted towards poor women, who are often discriminated against not only by institutions, but also within their own households. The provision of loans to women may then serve the dual goals of increasing household wealth and empowering females (Amin, Becker and Bayes, 1998; Kabeer, 2000).

Jayaraman (2000 and 2002) reported on the role and performance of fisherwomen Women groups in India. He found the fisherwomen Women groups performing well in availing microcredit, utilising it and repaying it in time. The microcredit programme implemented through Women groups contributed to the socio-economic welfare and empowerment of the fisherwomen. It also contributed to the eradication of usury and illicit liquor. Nagayya (2000) stated that there has been a massive expansion in the formal credit delivery network in the last three decades and
there is an acceptable gap in financing the genuine poor, especially in remote rural area.

Sabyasachi Das (2003) reported on the functioning of Self-Help Groups and microcredit. It included social, economic, political and spiritual development of the poorer section of the society. NGOs gave some training to the Women groups for awareness building, entrepreneurship and skill training and some help in arranging inputs, and marketing, introduced saving and internal lending, helped in the maintenance of accounts and linked them with the banks for credit requirements.

As a result of women participation in Women groups in Jammu India, Mehta et al., (2011) It is found that there have been 5.5, 5, 10.5, 14.8 and 19.8 per cent increase in women group members from the pre women group period, who had taken loan between zero and Rs. 5000, Rs. 5000-10000, Rs. 10000-20000 and Rs. 20000-35000 in the post women group period, while there has been a decrease of 55.5 per cent members who had not taken till now and there has been no change in 8 members who were earlier also in the range of Rs. 35000 and 50000. It can be concluded that women group is having a good influence on the drawing pattern of the members. So it can be concluded that the majority of sample women group members have started taking loan from Women groups in order to run their day to day consumption expenses.


Women groups as a new sustainable development strategy has been adopted by some development organizations in Ethiopia very recently. Although there are some readings on Women groups, most of them focus on the success and failure of the women group projects in countries that have previously utilized them for empowerment purposes – particularly in, India, Bangladesh, and Pakistan. Though it has been challenging to review studies related to the influence of women group in Ethiopia, in the above-mentioned countries, several studies have been conducted by social scientists, and financial institutions, and agencies,
which emphasize the influence of women groups on empowerment, credit accessibility and social change (Tolosa, 2007).

Accordingly, in an effort to gather pertinent data on the influence of Women groups, available relevant studies describing the women group experience in these countries have been critically reviewed. The need to create a grassroots organizational base to enable poor women to come together, to analyze their issues and problems themselves, and to fulfill their needs was strongly advocated in countries like Indian, Bangladesh, and Pakistan. In these countries, such group-based participatory programs have made a significant improvement in the living conditions of poor women (Jaya, 2002).

Group organization enables individual members to empower themselves and to increase mutual benefits from the activities they are involved in. More importantly, in countries like Ethiopia, where neither the private sector nor the government provides a proper safety net or socio-economic security to its citizens against risks, getting together with one another enables poor individuals to better cope with their challenges. This supportive mechanism has also been found to be a vital strategy to fighting against poverty in a sustainable manner (Nzioka, 2010).

Sarkar (2004), elaborates that investment in women not only benefits the women themselves, but it also has a relatively high social return which is reflected when observing an improvement in their children’s welfare, a reduction of fertility, poverty, and gender bias. Thus, women based women group institutions are desirable not only from the perspective of social justice, but also because of the substantial social and economic benefits which result directly from enhancing women’s social and economic status, both within the household and in society as a whole.

In Ethiopia, it is evident that there are improvements in the areas of women’s education, access to health services, employment opportunities, and social participation, etc. Even though the status of women is improving from time to time, still issues related to poverty, gender based violence, gender inequality, and the societal lower outlook on women remains to be widespread problems. The presence of these problems and the establishment of pro-women unions like Women groups to avert the effect of these challenges make this study of women group to be vital (Tolosa, 2007).
2.3 Influence of Women Groups Education and Training on Socio Economic Development of Rural Women

Education and training are essential components of any strategy to improve agricultural and non-farm productivity and pull households out of poverty. Learning about improved production technologies and methods, new products and markets, business and life skills (such as health management, decision making, self confidence, or conflict management) can make a big difference (ILO, 2008). Skills development is particularly important to rural women who are more likely to be contributing family workers, subsistence farmers or home-based micro-entrepreneurs in the informal sector, or performing low-paid, unskilled works seasonal workers (FAO-IFAD-ILO, 2009. Women often have different training needs than men, linked to their domestic work and care responsibilities, as well as to gender based divisions of labour for managing or undertaking specific tasks in crop, livestock, forestry or fish production and processing.

Education and training are powerful tools against poverty and hunger, and for women’s empowerment. Educated women are more likely to be healthier, have higher earnings and exercise greater decision-making power within the household (ILO, 2009). Evidence from some African (FAO, 2009) and South Asian (UNICEF, 2007) countries show that they are also more likely to ensure that their own children are educated, thus breaking the cycle of poverty and hunger. Over two-thirds of the world’s 796 million illiterate people are women (UNESCO, 2010), many of whom live in rural areas. In Cambodia, 48% of rural women and 14% of rural men are unable to read or write (UNESCO, 2005). In Burkina Faso, the illiteracy rate for women is 78% compared to 63% for men (UNESCO, 2007). The global secondary school attendance ratio of rural girls is 39% as opposed to 45% for rural boys (compared to 59% and 60% of urban girls and boys respectively) (UN, 2009).

When women receive the same levels of education, experience and farm inputs as men, there are no significant differences in male and female farmers’ productivity (Quisumbing, 1996). Evidence from Asia suggests that better education enables rural workers to find high-paying non-farm employment, whereas a lack of education tends to limit their choices to agricultural and low-wage non-farm employment (ILO, 2008). From a developmental perspective, investing in girls’ education has the highest rate of return of any possible investment in developing countries (FAO, 1997): educated mothers have fewer children and are also more
likely to send them to school, thereby raising the productivity of future generations, increasing their income, and generating sustainable growth (UNESCO, 2004).

Skills development is key to improving rural productivity, employability and income-earning opportunities, enhancing food security and promoting environmentally sustainable rural development and livelihoods (FAO, 2010). Despite rural women’s major role in agriculture and other rural activities, higher barriers in education and training limit their participation in more productive and remunerative work, perform managerial and leadership roles and participate fully in the development of their communities. Targeted action is needed to dismantle these barriers. Another positive economic empowerment implication deduced from the discussion comes from the fact that the majority of women 85 percent received training about kitchen gardening, grain storage, nursery raising, food preservation and pickle plucking.

2.4 Challenges Experienced by Women Groups on Socio Economic Empowerment of Rural Women

A review of the literature raises questions about the degree to which women keep a control over assets acquired as a result of loans from Women groups. Research (Goetz and Sen Gupta 1996; Mayoux 1998) shows that only a minority of women receiving credit from poverty-oriented microfinance programmes are controlling their loans; many women are merely ‘post-boxes’: passing on the full amount of their loans directly to their husbands, sons or sons-in-law, with little or no access to the income generated and receiving back only enough money to make weekly loan repayments. Goetz and Sen Gupta (1996) found that, on average, only 37 per cent of loans provided by four different Bangladeshi credit organizations were either fully or significantly controlled by women, where significant control does not include control over marketing, and may thus imply little control over the income generated. The figures for BRAC were even lower, with only 28 per cent of loans controlled by women.

Rahman’s (1999) research is a study of Grameen Bank lending to women in Bangladesh as well. Rahman questions the degree to which microfinance benefits women and explains that women in Bangladesh are often unable to use loans by themselves in the structure of patriarchy and the rural market economy. The absence of investment opportunities for rural women and the lack of control by the lending
institution as to how loans are used and by whom lead women to pass on their loans to others (generally men) and lose control of their loans altogether. “The figure shows that men are users (persons who control and use the loan and arrange for instalments) of more than 60% of women’s loans. The study also shows that approximately 78% of total loans approved in the village are actually used for different purposes than sanctioned by the project”. “In all five loan centers in the study village, I discovered that one or two influential members had real control over the decision making process of the centre … Perpetuation of such power relations in the loan centers is contradictory to Grameen Bank ideology”.

Gibbons (1999) also specifically addresses the work of Rahman: “There is of course a flip side to this miracle story. Rahman (1999) who suggests, from his village-level observations in Bangladesh, that the Grameen Bank prefers women more for strategic reasons in relation to investment and recovery of loans than for the benefit of the women themselves has described it most fully, because they are more compliant and easier to discipline than the men. Moreover as the honour of their wives (and themselves) is at stake in repayment the husbands also pressure their wives to repay as required. Thus poor women are pressured from both sides, and some describe this as intolerable.”

Ackerly (1995) noted that underpinning most credit interventions in Bangladesh was an implicit model of the empowered woman and concluded that women’s access to the market was the primary route for their empowerment knowledge which comes through market access and warned against the likelihood of overwork, fatigue and malnutrition were loans used to promote women’s labour involvement without also promoting their market access.

Rahman (1999) points out that the empowering influence of microfinance is not always associated with improvements in women’s lives, and credit as a debt for the household constitutes a risky strategy. Rahman points out a number of issues with relationships in the single village he studied which had Grameen Bank operations. For example: “Out of 120 women borrowers, 18% claim a decrease and 70% emphasize an increase in violence and aggressive behaviour in the household because of their involvement with the Bank.” Goetz and Sen Gupta (1996) also report increases in household tensions and domestic violence where women need to ask their husbands for loan instalments. However, Schuler et al., (1996) suggests that group-based credit programs can reduce men’s violence against women by making women’s lives more...
public. The problem of men’s violence against women is deeply rooted, however, and the authors argue that much more extensive interventions will be needed to significantly undermine it.

The negative Influences of microfinance cited by International Labor Organization are: increased workloads, higher social pressure to ensure loan repayment, women often employ daughters and daughters-in-law as unpaid employees thereby increasing their workload and participation in credit schemes can lead to indebtedness that is unmanageable, simply because there are no sufficiently profitable income-earning activities in which to invest. In this situation, women may end up being even more dependent that they were before (ILO, 2010).

Some argue that micro-finance programmes divert the attention of women from other more effective strategies for empowerment (Ebdon, 1995). Evidence suggests that, even in financially successful microfinance programmes, actual contribution to empowerment is often limited (Mayoux, 2000): most women remain confined to a narrow range of female low-income activities, many women have limited control over income and/or what little income they earn may substitute for former male household contributions, as men retain more of their earnings for their own use, women often have greater workloads combining both production and reproductive tasks, women’s expenditure decisions may continue to prioritize men and male children, while daughters or daughters-in-law bear the brunt of unpaid domestic work, where women actively press for change, this may increase tensions in the household and the incidence of domestic violence, women remain marginalized in local and national level political processes.

This is not just a question of lack of influence, but may also be a process of disempowerment, credit is also debt; savings and loan interest or insurance payments divert resources which might otherwise go towards necessary consumption or investment, putting the responsibility for savings and credit on women may absolve men of responsibility for the household and where group meetings focus only on savings and credit this uses up women’s precious work and leisure time cutting programme cost.
2.5 Knowledge Gap

While some have labelled micro-credit as revolutionary and a new paradigm for development, others ponder the real influences of micro-credit. Some have questioned whether or not micro-credit leads to poverty reduction. For example, it has been observed that due to the preference or need for consumption loans by the poor, members are not gaining productive capacities (Mosley and Hulme, 1998). Furthermore, micro-credit has not succeeded in attracting the poorest members of society, thereby bypassing those most in need. The potential of micro-credit, however, is still being explored, and authors have suggested various changes to improve the effectiveness of micro-credit on poverty alleviation (Matin, Hulme, and Rutherford, 2002; Mosley and Hulme, 1998).

The evidence with respect to the influence on women’s status and well-being is mixed. Some studies have found positive results, including female empowerment and decreased violence against women (Amin, Becker, and Bayes, 1998; Hashemi, Schuler and Rile; 1996). Other studies have cited unintended side effects of micro-credit, including increased violence against women, negative peer pressure linked to loan repayment, and emotional stress of females due to family-related conflicts (Amed and Chowdhury, 2001; Montgomery, 1996; Rahman, 1998).

The extent of women’s empowerment is also unclear, as some authors have found that these initiatives have led to another form of domination over women, through the development of new hierarchies of power (Rahman, 1998). For example, Rahman stated that 60% of husbands were using loans secured by women. This means that even if household income increases and women are gaining new experiences with financial institutions, they are not acquiring new status or power within the family.

The conflicting results of micro-credit on women’s status and well-being may be attributed, in part, to methodological variations (Kabeer, 2000). Some studies base their findings purely on statistical evidence, while others rely on qualitative approaches. Kabeer points out that a quantitative survey may determine an average reduction of violence, while ethnographic work may find increased violence within certain households. Differential influences of credit schemes may also be related to the type of questions being addressed, those studies which have found positive influences usually focused on outcomes, while studies finding negative results focused on processes (Kabeer, 2000).
Also, the underlying issues being addressed, such as autonomy and empowerment, are not always measured appropriately. Kabeer promotes a comprehensive approach, which includes the participation of female members in the evaluation process, combined with conceptual clarity and validity of the elements of study.

Much of the evidence of the influences of micro-credit in South East Asia has arisen from Bangladesh, where the micro-credit ‘movement’ originated (Yunus, 1999). In particular, studies have focussed on the larger and well-known schemes such as the Grameen Bank. There is, however, a diversity of initiatives across the continent. In India the importance of the Self Help Group (women group) is expected to grow rapidly; NABARD (1999) predicts that by the year 2008, at least one third of the rural population will be covered by one million Women groups (Sivramkrishna and Panigrahi, 2001).

The influence of microfinance on income has been observed to be variable. It appears that for the majority of borrowers income increases are small and even in some cases negative. This is due to the fact that most women invest in existing activities which are low profit and insecure. In addition, women’s choices and ability to increase income is constrained by gender inequalities in access to other resources for investment in household responsibility and lack of mobility (Mayoux, 2002). Hence, the presumption that access to credit automatically leads to women empowerment is not often true. This is because women with access to credit are usually unable to gain and maintain control of it. In addition there are additional disadvantages that women face including inability to access information, productive resources and social networks that hinder their access to and control of resources (Mayoux, 2002).

As mentioned earlier, access to microfinance, by and large, has a positive economic influence. The influence becomes larger for those closer to the poverty line and it also increases with the duration of membership or intensity of loans as members begin to invest in assets rather than consumption (Morduch and Haley 2001). Microfinance delivery in various points of the world has improved the economic position of households, enhancing the asset base and diversification in to higher return occupations among members.
However, there are also a number of issues within the women’s empowerment framework that impede the poverty reduction capacity of microfinance (Skarlatos, 2004). First the size of the loans is too small which does not enable the women to make long lasting income change for the household. Secondly, the increased access to credit in the same geographic area could contribute to market saturation of products provided by women. This is because poor women usually engage in similar businesses. Thirdly, there is the possibility that the women’s successful business might have a negative influence on the girl child who might be required to help her mother leaving the school.

Women have a stake in the overall economic achievement of the household. However, in societies where there are restrictions on women’s public mobility the influences of microfinance on women are marginal or even nonexistent. In addition, the economic influence of microfinance on women depends on whether they have full control over the loan secured and their voice in household decision making (Goetz and Gupta, 1996).

2.6 Theoretical Framework

The study used Barnes study of social networks. Social network theory views social relationships in terms of nodes and ties (Barnes, 1954 cited by Wade, 2005). Nodes are the individual actors within the networks, and ties are the relationships between the actors. There can be many kinds of ties between the nodes. In its most simple form, a social network is a map of all of the relevant ties between the nodes being studied. The network can also be used to determine the social capital of individual actors. These concepts are often displayed in a social network diagram, where nodes are the points and ties are the lines (Mugabi, 2010).

The power of social network theory stems from its difference from traditional sociological studies, which assume that it is the attributes of individual actors -- whether they are friendly or unfriendly, smart or dumb, etc. -- that matter. Social network theory produces an alternate view, where the attributes of individuals are less important than their relationships and ties with other actors within the network. This approach has turned out to be useful for explaining many real-world phenomena, but leaves less room for individual agency, the ability for individuals to influence their success; so much of it rests within the structure of their network (Wade, 2005). Social
networks have also been used to examine how companies interact with each other, characterizing the many informal connections that link executives together, as well as associations and connections between individual employees at different companies (Mugabi, 2010). These networks provide ways for companies to gather information, deter competition, and even collude in setting prices or policies.

In context, social ties are critical for socio-economic prosperity and sustainable development which is formed out of repeated social interactions between individuals and groups such as gift circles, credit associations like SACCOS and ROSCAs (Mugabi, 2010). Networks help to overcome some of the disadvantages of peripheral location by serving as means of economies of scale: sources of support, information and knowledge (Granovetter 1973 cited by Mugabi, 2010). The various relationships and associations among individuals affect individual attitudes and perceptions towards utilization of small loans. As a result, social ties such as group solidarity enables the property less and voiceless to access credit for Women groups. In addition, the existence of social relations in the form of indigenous networks and norms of association are seen as substituting the physical collateral like land titles which the poor lack, in the selection of loan beneficiaries and loan disbursal and recovery (Mayoux 2001). The assumption here is that social networks are inherently positive and beneficial with the horizontal norms accrued to general trust and information which can be used by women groups (which is not absolutely the case in all network relations).
2.7 Conceptual Framework

The conceptual framework for the study is based on the theory of social networks on how women come together and form groups for the purposes socio economic development as presented in Figure 2.1.

**Independent variables**

<table>
<thead>
<tr>
<th>Women groups activities</th>
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<tbody>
<tr>
<td><strong>Participation of women groups</strong></td>
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<tr>
<td>- Period of existence</td>
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<tr>
<td>- Nature of groups</td>
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<tr>
<td><strong>Enterprise Development</strong></td>
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<tr>
<td>- Involvement</td>
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<tr>
<td>- Membership</td>
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<tr>
<td><strong>Micro Credit facilities</strong></td>
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<tr>
<td>- Loans</td>
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<tr>
<td>- Savings</td>
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<td><strong>Education and Training</strong></td>
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<tr>
<td>- Health</td>
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<tr>
<td>- Education</td>
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<tr>
<td>- Conflict</td>
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</tbody>
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**Moderating variables**

- Government policy

**Dependent variable**

**Socio - Economic development**

- Women’s freedom to use own income;
- Contribution to household income;
- Ownership of assets;
- Trade fairs associations;
- Participation in involvement in business

**Intervening variable**

- Attitude
- Awareness
- Poverty

**Figure 1.1 Conceptual framework**

*Source:* Author (2013).

The independent variables for the study comprise of various women group activities which includes the participation of women in women group activities, mobilisation and savings acts of women groups, microcredit and micro finance activities of women groups and enterprise development for women who have joined women groups. These could affect socio economic development of women both on community and household development in the area. The indicators for socio - economic development are change in women’s freedom to use own income, rural women contribution to household income, assets ownership, participation in trade fairs and their involvement in business activities. However, socio - economic development could be affected by attitude of women towards women groups, awareness on women group’s activities and poverty.
CHAPTER THREE
RESEARCH METHODOLOGY

3.0 Introduction

The choice of research method does have an influence on the inferences drawn from the analysis of data (Babbie and Mouton, 2001). The research methodology employed in this study comprised of qualitative and quantitative methods. This chapter deals with the descriptions of methods that were used to carry out the study. The subsections includes research design, study location, target population, sampling procedures and sample size, research instrumentation and their validity and reliability, methods of data collection and data analysis.

3.1 Research Design

The study adopted a descriptive and explorative research design strategy. The study is descriptive because the general economic socio demography of the respondents are described by gender, age category, source and size of income, level of education and family size. The study is exploratory in nature because it investigates the economic situation of the subjects under the study. Descriptive survey research design is most appropriate when the purpose of study is to create a detailed description of an issue (Mugenda and Mugenda, 2003). Therefore the nature of the study required the use of qualitative and quantitative data collection methods. The quantitative research methodology used in the study employed simple statistics expressed in frequencies and percentages and they were used to explain demographic and economic characteristics of the respondents. In order to seek answers to the research questions, a qualitative research method was used in the study. Babbie and Mouton (2001) define qualitative research as an approach in which research takes as its departure point the insider perspective on social action.

3.2 Target Population

The total target population were 3000 women from 113 women help groups from Koibatek District, Baringo County. There are 8 administrative divisions; Eldama Ravine, Mogotio, Emning, Kipngorom, Numberes, Sirwa and Torongo. According to Koibatek District Social Services Officer, there are more than 200 Women groups in the county but only 113 women groups are registered by the government and are
active. Non – Governmental Organisations (NGOs) and the District Development Officer (DDO) who formed key informant for this study. Based on the statistics provided by the officer, the 113 women groups have around membership of 900 members duly registered by December, 2012 and had been operational for the past four years. This formed the target population for the study.

3.3 Sampling Procedure and Sample Size

The process of sampling is necessary due to large size of a population and the consequent impracticality and prohibitive cost of testing each member of any population (Denzin, 2000). To achieve the desired sample size for the population, a sample size was chosen for the whole population:

\[
f_n = \frac{n}{1 + \left(\frac{n}{N}\right)}
\]

Where: \( n_f \) = the desired sample size (when the population is less than 10,000)

\( n \) = the desired sample size (when the population is more than 10,000) = 384

\( N \) = the estimate of the population size = 900

Therefore \( n_f = \frac{384}{1 + \left(\frac{384}{900}\right)} = 340 \)

The quality of the influence assessment depends on a clear and precise definition of the target group and in the establishment of clear boundaries that identifies who is included and for what reason, and who is not. The economic influence of Women groups on the life of the members is highly correlated with the time of involvement within the women group. Thus, the sampling frame of women group members who have been involved in the project for at least four (4) years were selected through a probability sampling technique. This technique was chosen for its ability to give an equal chance of being included in the sample to each member in the population.

Accordingly, persons who joined women groups very recently (those who became women group members since January (2013) were not included in the study for the influence assessment. Advantages of purposive sampling are that people who do not fit the requirements are eliminated and it is less expensive as it involves lesser search costs. A limitation of purposive sampling is that, it is the responsibility of the researcher to choose participants, there is a possibility that the researcher could be wrong in choosing suitable participants for the study.
3.4 Data Collection Methods and Instruments

An instrument is any tool that is used in data collection. Babbie and Mouton (2001) defines a research instrument as a tool that is used for collecting data needed to find solutions to the problem under investigation. The researcher used questionnaire and interview schedules for key informants as instruments. Questionnaires were used as the main data collecting tools and used structure and unstructured questions. The selection of these tools was guided by the nature of data that was collected, time available and objectives of the study. The questionnaires were designed and delivered to all respondents in the institution since the questionnaires were self-administered thus reduced the cost, saved time and avoided prejudice.

The questionnaire was divided into two parts. The first part was on personal information and the second part was on issues relating to various activities of women groups and their influence on economic development of rural women. The type of the questions that were both closed and open ended. The advantages of this type of questions are the simplicity in the giving answers. Respondents with busy schedules preferred this kind of questionnaire much of their time. The other advantage of closed questions was that the answers given were relevant. In open ended questions space was provided for respondents to give relevant answers. This gave respondents freedom to decide on how to express their feelings and also makes the respondent to think before answering.

3.4.1 Pilot Testing of Instruments

Maxwell (1996) points out that in researches, pilot studies are particularly important because they generate an understanding of the concepts and theories held by the people being studied. Consistent with this perspective, a pilot study was conducted at the beginning of June 2013 in Baringo Central District as one of the study site that did not participate in the real study. The major purpose of the pilot study was to pre-test the questionnaire for structured interviews. Another purpose of conducting pilot test was to familiarise with the research study setting before actual data collection process.

3.4.1 Validity

According to Paton (2000), validity is the quality attributed to proposition or measures to the degree to which they conform to established knowledge or truth. An attitude scale is considered valid, for example, to the degree to which its results
conform to other measures of possession of the attitude. Validity therefore refers to the extent to which an instrument can measure what it ought to measure. It refers to the extent to which an instrument asks the right questions in terms of accuracy. The researcher discussed the items in the instrument with the supervisors, lecturers from the department of extra mural studies and colleagues. These people were expected to indicate by tick or cross for every item in the questionnaire if it measure what it is supposed to measure or not. The comments and suggestions made on the research instruments were done before the final data collection process took place.

3.4.2 Reliability

According to Mugenda and Mugenda (2003), the reliability of an instrument is the measure of the degree to which a research instrument yields consistent results or data after repeated trials. In order to test the reliability of the instrument to be used in the study, the test-retest method was used. The questionnaire was administered twice within an interval of two weeks after which an alpha coefficient reliability test was conducted and a reliability value of 0.87 was achieved for all the four study objectives. This was deemed to be suitable as advocated by Kothari (2004).

3.5 Data Collection Procedure

After checking research instruments validity and reliability, the study proceeded to the field for the purpose of data collection. A letter was sent to the deputy county commissioner (Koibatek District) to seek formal clearance to engage in the study in the particular area. Women groups’ heads were also notified prior to data collection process. Before data administration, the respondents consent was sought. After the respondents accepted to participate in the study, research instruments were provided to them. For interviews, a formal permission was sought so as to set time for the interview time. The interviews were conducted for district development officer and several heads of women groups and NGOs operating in the district. The questionnaires were collected after the respondents finished filling them.

3.6 Data Analysis and Presentation

The data was analysed using qualitative and quantitative methodologies. The primary step in analyzing quantitative data was checking the questionnaire for consistency and errors. Accordingly, data that contained incomplete information were
excluded. As almost all the questions administered were open-ended, their responses were grouped into few discrete categories and tallied accordingly. The quantitative data collected in this way were tabulated according to their frequency and percentage and then analyzed accordingly. Statistical Package for Social Sciences (SPSS Version 17) aided in data coding, entry and analysis.

Moreover, the qualitative data collected through discussion of the interviews were changed into complete narratives. In addition to these, all recorded information and handwritten notes taken during the interviews with women group leaders, officials, and the project coordinating office were narrated and reviewed for analysis. The cumulative combination of all these methods was believed to be helpful to understand and analyze the socio-economic influence of Women groups. After the field work, the questionnaires were checked for completeness to ensure that every questionnaire was filled. Data capturing was done using Excel software. The researcher used computer packages to analyze the data and the data was presented in form graphical, pie charts and tables.

3.7 Ethical Considerations

In the process of the study, the following ethical issues were considered. In order to obtain an informed consent from the respondents, the purpose of the study was explained clearly. Members and leaders of the self-help group, project officials, and Koibatek District administrators were asked to give their informed consent orally before filling out the questionnaire or participating in any discussion. Information obtained from the respondents was promised to be kept confidential. Necessary efforts were made so that the languages in the data collection tools would consider the culture, religion and the comprehending level of the respondents.
CHAPTER FOUR
4.0 DATA ANALYSIS PRESENTATION AND DISCUSSION

4.0 Introduction

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

4.1 Background Information of the Respondents

The study first sought to investigate the personal data of the respondents participating in the study. This was sought because it would help to find out if the sample was really representative of the population. The study would use such findings to gauge the reliability of the data achieved.

4.1.1 Response Rate

A total of 150 women from various women groups in the division participated in the study as shown in Table 1.1 below.

Table 4.1 Response Rate

<table>
<thead>
<tr>
<th>Division</th>
<th>Response rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Koibatek</td>
<td>21</td>
</tr>
<tr>
<td>Eldama ravine</td>
<td>13</td>
</tr>
<tr>
<td>Eminging</td>
<td>23</td>
</tr>
<tr>
<td>Esageri</td>
<td>26</td>
</tr>
<tr>
<td>Kipng’orom</td>
<td>18</td>
</tr>
<tr>
<td>Mogotio</td>
<td>16</td>
</tr>
<tr>
<td>Mumberes</td>
<td>18</td>
</tr>
<tr>
<td>Sirwa</td>
<td>7</td>
</tr>
<tr>
<td>Torongo</td>
<td>8</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>150</strong></td>
</tr>
</tbody>
</table>

Source: Author (2013).
4.1.2 Respondents Marital Status

Review of literature concerning women groups explained that these are groups organized and formed to empower the disempowered women. Various research findings on self help groups have showed that most of the women who take part in women group activities are married or widowed who struggle to support their family. In order to verify whether such a situation exists among members in the project under the study, marital status was taken as one of the characteristics to be examined. The study investigated the marital status of respondents who participated in the study and the Figure 4.1 was used to present the findings.

Source: Author (2013).

**Figure 4.1 Respondents marital status**

From the findings, it was discovered that 114(76.0%) respondents were married while 36(24.0%) others were single respondents. The study concluded that majority of respondents were married. Therefore their participation in women groups could therefore relate household development within the district.

Educational profile of rural women

4.1.3 Length of membership of women groups

The study wanted to find out how long the respondents’ had been engaged in women groups activities. The same was sought from the respondents and the findings were presented on the Table 4.1.
Table 4.1 Length of membership of women groups

<table>
<thead>
<tr>
<th>Length of membership</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 5 years</td>
<td>10</td>
<td>6.7</td>
</tr>
<tr>
<td>6-10 years</td>
<td>32</td>
<td>21.3</td>
</tr>
<tr>
<td>11-15 years</td>
<td>46</td>
<td>30.7</td>
</tr>
<tr>
<td>16 - 20 years</td>
<td>44</td>
<td>29.3</td>
</tr>
<tr>
<td>over 20 years</td>
<td>18</td>
<td>12.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>150</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

**Source:** Author (2013).

The study found out that 46(30.7%) members had been engaged with women groups for past 11-15 years at the time of the study. Another, 44(29.3%) respondents said they had been involved in women groups for the past 16-20 years while 32 (21.3%) respondents they had been engaged in business membership for past 16-19 years. The result implies that members have enough experience in self help group matters therefore capable of understanding the role of women activities on socio-economic development of rural women in Koibatek District, Kenya. Those who had membership of more than 10 years had improved their socio-economic status as opposed to those who had less than 10 years of membership in women groups.

4.1.4 Type of Groups that Rural Women Engaged in

Various women groups are formed and engaged in different purposes for social, economic or political development of the areas that they come from. The respondents were then asked to indicate the types of organizations that they belonged to. This was then summarized on the Table 4.2.

Table 4.2 Type of Groups that Rural Women Engaged in

<table>
<thead>
<tr>
<th>Type</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Finance, credit/ savings group</td>
<td>70</td>
<td>46.7</td>
</tr>
<tr>
<td>Enterprise development</td>
<td>32</td>
<td>21.3</td>
</tr>
<tr>
<td>Cultural and political dimension</td>
<td>28</td>
<td>18.7</td>
</tr>
<tr>
<td>Women welfare and community groups</td>
<td>20</td>
<td>13.3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>150</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

**Source:** Author (2013).
The study findings showed that 70 (46.7%) respondents were in finance, credit / savings groups while 32 (21.3%) were in enterprise development groups, 28 (18.7%) said that their group mission was based on changing women and political dimension while 20 (13.3%) said that the main objective of their group was on championing women welfare and community development. This shows that economic aspects prevail upon the activities of various rural women groups in the district and this underscores the need for determining how various activities of these groups; savings, funds mobilisation, enterprise development and micro credit facilities influence economic development.

4.1.5 Respondents’ Education Level

One of the measures that contribute to the cooperative functioning of the women is the efficient maintenance of groups books completed and managed by the members themselves. The members’ ability to read, write and perform basic arithmetic is essential to ensure such a success. Moreover, although it is not the only factor, a lack of education is believed to be one of the major factors for unemployment. This study was interested in the educational levels of the respondents. The same was sought from them and the responses presented on the Table 4.3.

<table>
<thead>
<tr>
<th>Level</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non formal education</td>
<td>56</td>
<td>37.3</td>
</tr>
<tr>
<td>Primary</td>
<td>54</td>
<td>36.0</td>
</tr>
<tr>
<td>Secondary</td>
<td>32</td>
<td>21.3</td>
</tr>
<tr>
<td>College</td>
<td>4</td>
<td>2.7</td>
</tr>
<tr>
<td>University</td>
<td>4</td>
<td>2.7</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>150</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

*Source: Author (2013).*

The study findings showed that 56 (37.3%) respondents had no formal education while 54 (36.0%) others had attained primary education. There were 32 (21.3%) respondents with secondary education while 4 (2.7%) respondents had college education and 4 (2.7%) others had gone up to university level. This shows that
that the level of literacy is very low and therefore women participation in groups could be another way of empowering them through training so as to equip them with necessary skills.

4.2 Influence of Women Groups on Enterprise Development Projects towards Socio Economic Development

This is the first objective of the study that sought to find out the influence of women groups activities on enterprise development activities on socio economic development of rural women in Koibatek District.

4.2.1 Sources of Income Before and after being involved in the groups

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

<table>
<thead>
<tr>
<th>Sources of income</th>
<th>Before involvement in women groups</th>
<th>After being involved in a group</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>( f )</td>
<td>( % )</td>
</tr>
<tr>
<td>Wage</td>
<td>12</td>
<td>8.0</td>
</tr>
<tr>
<td>Business</td>
<td>15</td>
<td>10.0</td>
</tr>
<tr>
<td>Daily work (casual job)</td>
<td>52</td>
<td>34.6</td>
</tr>
<tr>
<td>Support from relatives/spouses</td>
<td>46</td>
<td>30.7</td>
</tr>
<tr>
<td>Other sources</td>
<td>25</td>
<td>16.7</td>
</tr>
<tr>
<td>Total</td>
<td>150</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Author (2013).

Results of the study showed that women relied on daily casual jobs (34.6%) and support from relatives and spouses (30.7%) most before their involvement in groups but after their involvement in women groups, they started enterprise projects; businesses (56.7%) which decreased their dependence rate from their relatives to
6.7%, other sources of income (10%) and daily casual jobs (18%). This shows that there is significant positive influence of women involvement of women groups therefore increasing the sources of income for the household.

Enterprise projects started as a result of their involvement in women group activities

The study sought to determine the enterprise projects started by rural women in Koibatek District as a result of their involvement in women groups. The analyses of results are presented in Table 4.5.

Table 4.5 Enterprise projects started as a result of their involvement in women group activities

<table>
<thead>
<tr>
<th>Enterprise</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dairy farming</td>
<td>48</td>
<td>32.0</td>
</tr>
<tr>
<td>Horticulture</td>
<td>54</td>
<td>36.0</td>
</tr>
<tr>
<td>Beekeeping</td>
<td>34</td>
<td>22.7</td>
</tr>
<tr>
<td>Small businesses</td>
<td>14</td>
<td>9.3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>150</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

*Source:* Author (2013).

Findings reveal that most 54 (36%) of rural women in Koibatek district have began horticulture farming. Further discussions with the their group heads during interview sessions showed that majority of women have engaged in vegetables farming which earn extra income for markets in Nakuru while others are involved in production of fruits for export. In addition, the results of the study shows that 48 (32%) had started dairy farming projects in their household. For example, majority of members interviewed said that they now keep exotic dairy breeds and this has contributed to household development in the district. Further results showed that 34 (22.7%) were engaged in bee keeping activities while 14 (9.3%) said that some women have engaged in small businesses like Kiosks, selling mitumbas, groceries shops while others said that they have setup small retail shops within their vicinities. This shows that women groups have influenced positively towards members owning several enterprise projects within their localities.
4.2.3 Respondents’ perception on the influence of enterprise projects on socio–economic development of rural women

The study sought to investigate the influence of women groups of enterprise development projects by women groups on socio-economic development. Various statements on a Likert scale were presented to respondents to check on the contribution of the enterprise development projects towards improving the socio–economic situations of rural women in Koibatek District. The respondents were sought on the same and the findings presented on the Table 4.6.

**Table 4.6 Influence of enterprise development projects by women groups on socio-economic development**

<table>
<thead>
<tr>
<th>Influence</th>
<th>N</th>
<th>Min</th>
<th>Max</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>The perception of community has changed as a result of women involvement in enterprise development projects</td>
<td>150</td>
<td>1.00</td>
<td>5.00</td>
<td>4.0467</td>
<td>.97166</td>
</tr>
<tr>
<td>Projects started by women groups have helped women to be respected in their household</td>
<td>150</td>
<td>1.00</td>
<td>5.00</td>
<td>3.9733</td>
<td>.92647</td>
</tr>
<tr>
<td>Income from development projects has enabled to pay school fees for children in schools.</td>
<td>150</td>
<td>1.00</td>
<td>5.00</td>
<td>3.6067</td>
<td>.96861</td>
</tr>
<tr>
<td>Collection of money from projects has enabled to provide food for the family</td>
<td>150</td>
<td>1.00</td>
<td>5.00</td>
<td>3.5400</td>
<td>1.04676</td>
</tr>
</tbody>
</table>

**Valid N (Listwise)**  
150  1  5  3.7917  0.9784

**Source:** Author (2013).

Results of the study shows that members seems to agree (M=4.04 and SD=0.97) that perception communities had towards women had changed as a result of their involvement in enterprise development projects. This shows that women can now be respected by their husbands, neighbours and society at large, a practice that was not being observed sometimes before. The results of the study shows that majority of rural women agreed (M=3.97 and SD=0.92) that women status in household has changed as a result of their involvement in enterprise development.
projects. Further information from district development officer showed that the profile of women in their household has dramatically changed as a result of their involvement in income generating activities in their areas. Some men have now accepted that women have the capacity of managing businesses. This reveals that women empowerment has been promoted as a result of their engagement in various developmental activities in Koibatek District as supported by the district development officer. Moreover, the respondents concurred (M=3.54 and SD=1.04) that of the collection of money from projects has enabled to provide food for the family. The results are further supported by the heads of the group who said that food consumption changing patterns have improved as a result of their involvement in developmental projects have increased food frequency of meals in a family from one to up to three. Finally, results of the study showed that respondents had the same opinion that (M=3.6 and SD=0.96) income from development projects have enabled to pay school fees for children in schools. This shows the contribution of enterprise development projects towards empowerment of women in Koibatek District, Kenya.

4.3 Influence of Women Groups Activities on Micro - Credit Facilities on Socio - Economic Development

The second objective of the study was to investigate the influence of women groups activities on micro credit facilities aimed at changing the socio – economic development of women in Koibatek District.

4.3.1 Sources of micro credit facilities for improving socio – economic development of rural women

At first, women groups receive funding from various sources to support their activities aimed at uplifting their livelihoods. Therefore, the respondents were asked to give the financial institutions that provided credit facilities to women groups within the area, the results are presented in Figure 4.2
Results shows that most of the credit facilities for women groups come from table banking (36%), Micro finance institutions (25%) like Kenya Women Finance Trust, Faulu, SACCOS, Family Bank, K-Rep Bank and Commercial Bank of Africa. Moreover, 15% of respondents said that they receive micro credit facilities from Non – Governmental Organisations like USAID, and World Vision among others working in various administrative divisions within the district. Other micro financiers for women groups on socio economic development in the district were government Youth Enterprise Development Fund (YEDF) and Women Enterprise Fund (WEF). This indicates that there are various institutions in the area that are funding women groups and various enterprises within the area.

4.3.2 Influence of micro - credit facilities offered by women groups towards socio – economic development

The study sought to identify the extent to which the respondents agreed or disagreed on the contribution of various micro credit facilities offered through their women groups towards changing the socio – economic development of rural women in Koibatek District, Baringo County. The researcher further investigated the influence of micro-credit facilities offered by Women groups on economic development of rural women. The findings were got from the respondents and presented on the Table 4.7.
Table 4.7 Influence of micro - credit facilities offered by women groups towards socio – economic development

<table>
<thead>
<tr>
<th>Influence</th>
<th>N</th>
<th>Min</th>
<th>Max</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Micro-credits lessen the probability of vulnerability to poverty</td>
<td>150</td>
<td>1.00</td>
<td>5.00</td>
<td>4.4667</td>
<td>.90240</td>
</tr>
<tr>
<td>Recovery of credit is made easier and has been improved the lifestyle of women</td>
<td>150</td>
<td>1.00</td>
<td>5.00</td>
<td>4.3533</td>
<td>.91326</td>
</tr>
<tr>
<td>Women use savings and credit to increase their incomes and assets and control</td>
<td>150</td>
<td>1.00</td>
<td>5.00</td>
<td>4.2600</td>
<td>.97230</td>
</tr>
<tr>
<td>There has been reduced transaction charges for lenders and borrowers</td>
<td>150</td>
<td>3.00</td>
<td>5.00</td>
<td>4.2267</td>
<td>.67701</td>
</tr>
<tr>
<td>Through women groups the poor have been able to access credit</td>
<td>150</td>
<td>1.00</td>
<td>5.00</td>
<td>4.1733</td>
<td>.75748</td>
</tr>
<tr>
<td>Women have increased their role in decision making</td>
<td>150</td>
<td>1.00</td>
<td>5.00</td>
<td>2.4600</td>
<td>1.26188</td>
</tr>
</tbody>
</table>

**Valid N (Listwise) Average score**  
150 1 5 3.9900 0.9141

**Source:** Author (2013).

The respondents were asked if through women groups’ micro credit facilities have enabled the poor rural women to access credit. The findings showed that respondents agreed (M=4.17 and SD=0.75). This showed that rural women from poor household are targeted by credit facilities from MFIs in the area thereby contributing to socio economic development of the area. One group leader remarked that during interview schedule that the micro finance institutions does not discriminate women from rural households from participating in the study. This has enabled them to improve the standard of living of their households through enhancement of food security, health care development and increased literacy level. This shows that micro credit facilities target all women despite their poverty background. Moreover, results of the study showed that transaction costs (interest rates) have reduced as a result of women receiving micro credit facilities through their groups. For example, majority (M=4.22 and SD=0.67) agreed that transaction costs associated with application for
loans have significantly reduced through their involvement in groups. This has enabled rural women who did not have collateral (securities) for loan application can now access easily through their constant participation in group activities. For example, the district development officer noted that individual women used to be charged higher rates for loan application but through their association with groups, the rates have reduced significantly.

Further, results of the study showed that respondents seemed to agree (M=4.35 and SD=0.91) that the recovery of credit has been made easier and has improved the lifestyle of women. This implies that loan recovery rates have subsequently decreased as a result of women involvement in women groups in Koibatek District. The group leaders noted that it had been difficult to recover loans on individual basis but their involvement in group activities changed the approach through which they received multiple loans towards their venture.

Further, through micro credit facilities, most concurred (M=4.26 and SD=0.97) with the phrase that women have used savings and credit to increase their incomes and assets and control. This shows that the involvement of women in group activities increase the chances of increasing income and assets and control. One group leaders said that women have increased their assets through improving their household items as a result of them receiving credit and through their interest accrued from their business in Koibatek District. This shows the importance of members’ savings and credit towards increasing household assets for rural women in the study area. Finally, seemed to strongly agree (M=4.16 and SD=0.92) that micro – credit lessen the probability of vulnerability to poverty. This shows that micro credit facilities act as a tool for poverty reduction for rural women in the district. In conclusion results have shown that most of the rural women interviewed agreed that women have increased their role in decision making as a result of receiving micro – credit facilities. This facilitates socio – economic of themselves, their families and society in general.
4.3.3 Influence of Mobilization and Savings Activities of Women Groups on Socio-Economic Development of Rural Women

Another aspect that the study sought to find out on the influence of micro-finance activities on socio-economic development of rural women in Koibatek District. To aid in this, the respondents were asked to state how they agreed or disagreed with statements concerning the issue. Table 4.8 presents the results.

**Table 4.8 Influence of mobilization and savings activities of women groups on socio-economic development of rural women**

<table>
<thead>
<tr>
<th>Influence of mobilization of savings</th>
<th>N</th>
<th>Min</th>
<th>Max</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women are motivated to invest by the savings they have gathered</td>
<td>150</td>
<td>1.00</td>
<td>5.00</td>
<td>4.5600</td>
<td>.78133</td>
</tr>
<tr>
<td>Women groups provide capital to start business includes savings in women groups</td>
<td>150</td>
<td>1.00</td>
<td>5.00</td>
<td>4.2933</td>
<td>.96618</td>
</tr>
<tr>
<td>Women through groups are mobilized to save some of their earnings</td>
<td>150</td>
<td>2.00</td>
<td>5.00</td>
<td>4.2067</td>
<td>.69800</td>
</tr>
<tr>
<td>Women savings are used in children welfare such as school fees</td>
<td>150</td>
<td>1.00</td>
<td>5.00</td>
<td>4.1933</td>
<td>1.03429</td>
</tr>
<tr>
<td>Women groups provide women with easy access to saving services</td>
<td>150</td>
<td>2.00</td>
<td>5.00</td>
<td>4.1733</td>
<td>.75748</td>
</tr>
</tbody>
</table>

**Valid N (Listwise) Average score**

<table>
<thead>
<tr>
<th>N</th>
<th>Min</th>
<th>Max</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>150</td>
<td>1</td>
<td>5</td>
<td>4.2853</td>
<td>0.8475</td>
</tr>
</tbody>
</table>

*Source:* Author (2013).

The respondents were asked if women through women groups were mobilized to save some of their earnings and results shows that most of them (M=4.20 and SD=0.69). The findings led to a conclusion that most of the respondents agreed with the same. The respondents were asked if women groups provided women with easy access to saving services. The findings of the study showed that the respondents agreed that they are motivated to invest in the savings they gather (M=4.56 and SD=0.78), they groups provide capital to start business come from their saving culture (M=4.29 and SD=0.96), women savings are used in children welfare such as school fees (M=4.19 and SD=1.03) and lastly the assented to the statement that women groups provide women with easy access to savings services (M=4.1 and SD=0.75).
The result confirms new projects and business have spruced up as a result of saving and funds mobilisation activities of women groups in Koibatek District.

4.4 Influence of Women Groups Education and Training Activities on Socio Economic Development of Rural Women in Koibatek District

This is the third objective of the study that investigated the influence of women groups’ education and training activities on socio-economic development of rural women in Koibatek District. It is understood that women groups are engaged in various training platforms aimed at changing their socio-economic development. Therefore, the respondents were asked to indicate if their groups provided training opportunities for members. The results are presented in Figure 4.3.

![Pie Chart]

Source: Author (2013).

Figure 4.3 Education and training opportunities for rural women in Koibatek District

The results show that most 72 (48%) of women groups organise training opportunities for socio-economic development of rural women, 32 (21%) said that their groups rarely hold these training opportunities, 26 (17%) indicated that they hold training forums occasionally while only 20 (14%) said that their groups do not offer training facilities. This shows that members benefit from education and training opportunities available to women through their involvement in groups.
4.4.1 Education and training content for women towards socio-economic development

Education and training opportunities for women are important for women towards improving their knowledge, skills and capacity towards alleviation socio-economic issues in their households. Therefore, the respondents were requested to indicate the courses that they benefited from their training programmes aimed at uplifting their socio-economic development and status in the society. The results are presented in Table 4.9.

Table 4.9 Education and training content for women towards socio-economic development

<table>
<thead>
<tr>
<th>Education and training content</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entrepreneurship skill development</td>
<td>46</td>
<td>30.7</td>
</tr>
<tr>
<td>business planning</td>
<td>28</td>
<td>18.7</td>
</tr>
<tr>
<td>Importance of group work</td>
<td>26</td>
<td>17.3</td>
</tr>
<tr>
<td>Conflict resolution</td>
<td>20</td>
<td>13.3</td>
</tr>
<tr>
<td>HIV/AIDS Awareness</td>
<td>12</td>
<td>8.0</td>
</tr>
<tr>
<td>Health hygiene and knowledge</td>
<td>10</td>
<td>6.7</td>
</tr>
<tr>
<td>basic literacy programme</td>
<td>8</td>
<td>5.3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>150</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: Author (2013).

The respondents also reported that there were some trainings tailored to specific groups. Findings from the research shows that women groups facilitate training on entrepreneurship and skill development (30.7%), business planning (18.7%), importance of unity and group work (17.3%), conflict resolutions for families (13.3%), HIV/AIDS awareness (8.0%), health and hygiene knowledge (6.7%) and basic literacy programmes (5.3%). This shows that importance of education and training content that women group offer to their members for empowering them socially and economically. One group leader interviewed remarked that they usually conduct training programmes regularly through the support with development partners in educating members on the importance of investments; family unity, leadership and management skill development and awareness creation seminars and this will lead to social economic development and empowerment of women in the
community at large. In response to the question raised concerning the socio-economic empowerment as a result of participation in the training, all of the respondents reported that their involvement in various trainings enabled them to acquire basic knowledge that helped them to have a better income and empowered them personally and socially.

4.4.2 Providers of education and training services

Further the study wanted to find out the organisation responsible for providing education and training services to women in Koibatek District. The results are presented in Table 4.10.

**Table 4.10 Providers of education and training services**

<table>
<thead>
<tr>
<th>Provider of education and training services to women groups</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women self help groups</td>
<td>45</td>
<td>30.0</td>
</tr>
<tr>
<td>MFIs</td>
<td>40</td>
<td>26.7</td>
</tr>
<tr>
<td>Churches</td>
<td>26</td>
<td>17.3</td>
</tr>
<tr>
<td>NGOs</td>
<td>22</td>
<td>14.7</td>
</tr>
<tr>
<td>Commercial banks</td>
<td>12</td>
<td>8.0</td>
</tr>
<tr>
<td>Government agencies e.g. Ministry of Agriculture</td>
<td>5</td>
<td>3.3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>150</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

**Source:** Author (2013).

It is clear that 30% of training provided to members in women groups occurs within them. This was clarified by one group leader interviewed who said that as a result of their participation in several forums on socio-economic development, majority of members continuously provide in house and in – meeting education and training to their fellow members to improve their economic status of households. It is also evident that 26.7% of education and training is usually provided by Micro Finance Institutions (MFIs), 17.3% said that churches provide training opportunities for group member, 22 (14.7%) said that NGOs do provide training , 8% said commercial banks while only 3.3% cited that government departments provide training to women. This shows that women groups have the capacity of conducting training and development for improving the socio-economic well being of rural women in Koibatek District, Baringo county, Kenya.
4.4.3 Respondents perception on the influence of education and training services provided by women groups towards socio – economic development

Following the third objective of the study, the study sought to find out the influence of rural women education and training towards socio – economic development. A Liker scale question was designed to check on the respondents’ perception towards various aspects of education and training towards the empowerment of rural women. The results of the analysis are as presented in Table 4.11.

Table 4.11 Respondents perception on the influence of education and training services provided by women groups towards socio – economic development

<table>
<thead>
<tr>
<th>Contribution of women group education</th>
<th>N</th>
<th>Min</th>
<th>Max</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education and training programmes have provided women with skills on project management</td>
<td>150</td>
<td>1.00</td>
<td>5.00</td>
<td>3.9733</td>
<td>.92647</td>
</tr>
<tr>
<td>Family cohesiveness has been improved through women group training programmes</td>
<td>150</td>
<td>1.00</td>
<td>5.00</td>
<td>3.9067</td>
<td>.78874</td>
</tr>
<tr>
<td>New businesses have been begun by women as a result of entrepreneurship training received from groups</td>
<td>150</td>
<td>1.00</td>
<td>5.00</td>
<td>3.7933</td>
<td>1.04462</td>
</tr>
<tr>
<td>Education and training has promoted the promotion of women’s rights</td>
<td>150</td>
<td>2.00</td>
<td>5.00</td>
<td>4.1000</td>
<td>.71184</td>
</tr>
<tr>
<td>Life expectancy levels have increased through education forums on health and hygiene</td>
<td>150</td>
<td>1.00</td>
<td>5.00</td>
<td>4.1733</td>
<td>.75748</td>
</tr>
<tr>
<td>Food security has been promoted through training on improved agricultural development</td>
<td>150</td>
<td>1.00</td>
<td>5.00</td>
<td>3.9800</td>
<td>.91571</td>
</tr>
<tr>
<td>Through education and training, women have increased their capacity in managing economic resources on a local level</td>
<td>150</td>
<td>1.00</td>
<td>5.00</td>
<td>4.0200</td>
<td>1.12608</td>
</tr>
<tr>
<td>Literacy rate among rural women has increased and also the literacy rate of their households</td>
<td>150</td>
<td>1.00</td>
<td>5.00</td>
<td>3.4133</td>
<td>1.37175</td>
</tr>
</tbody>
</table>

**Valid N (Listwise) average score**  150  1    5  3.9200  0.9553

**Source:** Author (2013).

The results of the study shows that most of the respondents agreed (M=3.97 and SD=0.92) that education and training programmes have provided women with skills on project management. This shows that rural women have developed project
management skills for their businesses and enterprises therefore contributing to socio-economic development of households in the area. Results further showed that concurred (M=3.90 and SD=0.78) with the statement that family cohesiveness has been improved through women group training programmes. This shows that family stability is promoted as a result of women groups coming together for a common purpose.

The results further conform that a significant of respondents agreed (M=3.79 and SD=1.04) that new businesses have been begun by women as a result of entrepreneurship training received from groups. This corroborates with interview sessions result that showed that new businesses enterprises have emerged and others have expanded as a result of education and training sessions provided to them. This implies that training programmes offer good opportunity for rural women to engage in different socio-economic activities that will improve household income and standards of living. Moreover, respondents agreed (M=4.1 and SD=0.71) that education and training has promoted women rights in the district. The focus group discussion leader disclosed that women groups’ education and training have benefited the rural women in their understanding of their rights and responsibilities as citizens protected by law. This shows that women can now enjoy their rights, a practice and something that never used to happen before.

Results further reveal that of rural women seemed to agree (M=4.17 and SD=0.75) that through their involvement in rural women groups activities, life expectancy levels had significantly increased as a result of training services organised through their groups. For example one group leader indicated that maternal health training are usually conducted once in three months to enable women understand issues concerning the health of their children, themselves and other members of the family. The result implies that physical quality of life has improved as a result of participation of women in groups.

As to whether food security had been promoted through training, the rural women agreed (M=3.98 and SD=0.915). This has been achieved through members’ adoption of new methods of farming and also diversifying in better income generating small businesses aimed at cushioning their family and households against hunger. This has happened in some drier parts of the district where the amount of rainfall in a given is low but through community women groups, bee keeping activities have
begun as a result of training offered by Kerio Valley Development Agency (KVDA) government parastatal.

On whether education and training activities has increased women economic capacity in managing economic resources on a local level, the respondents also supported the statement (M=4.02 and SD=1.12). This indicates that capacity building programmes aimed at improving rural women skills and knowledge of managing their enterprises has significantly increased as a result of training opportunities provided to women. Lastly, results of the study shows that literacy rate among rural women has significantly improved (M=3.4 and SD=1.37) as a result of engagement in group work activities. This has happened through establishment of adult learning centres whereby older members of the society attends formal training programmes towards improving their literacy and numeracy skills.

4.4.4 Influence of Women Participation in Groups Activities on Socio Economic Development

This study sought to determine the influence of women group activities towards socio-economic development of rural women in Koibatek District. The respondents were asked to indicate their view on the influence of women groups towards socio-economic development of the area. The study findings were presented on the Figure 4.4.

![Influence of women groups on socio economic development](source: Author (2013).

Figure 4.4 Influence of Women Groups Activities on Socio Economic Development)
It is evident that women group activities described in subsections above; enterprise development, micro credit facilities, savings, education and training have highly (49.3%) influenced socio-economic development of the area, 20% said the influence is high, 18% said that it is on average, 11.3% said that it was low while only 1.3% indicated the impact to be low. This brings to the general conclusion of the study that women groups have positively impacted on socio-economic development of rural women in Koibatek District, Baringo County.

The study findings indicated that 74(49.4%) respondents indicated that women participation in Women groups was high while other 27(18.0%) others said it was very high. There were other 17(11.3%) respondents who indicated that women participation was low and other 2(1.3%) respondents indicated that women participation was very low while 30(20.0%) respondents indicated that women participation was average. The study asked the respondents to indicate how they agreed or disagreed with the statements indicated concerning the effect of women participation in Women groups on economic development. The findings were presented on the Table 4.5.

4.5 Challenges experienced by women groups on economic development of rural women in Koibatek District

The last section of the research questionnaire investigated the challenges that women groups experienced towards socio-economic development of rural women in Koibatek District. Through a Likert scale of five, the respondents were asked to give their level of agreement or disagreement on various issues that were considered to be the main challenges that they experienced. The results are as given in Table 4.12.
Table 4.10 Challenges experienced by women groups on economic development

<table>
<thead>
<tr>
<th>Challenge</th>
<th>N</th>
<th>Min</th>
<th>Max</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Most women remain confined to a narrow range of low income activities.</td>
<td>150</td>
<td>2.00</td>
<td>5.00</td>
<td>4.5333</td>
<td>.7829</td>
</tr>
<tr>
<td>Women are not better investors than men</td>
<td>150</td>
<td>1.00</td>
<td>5.00</td>
<td>3.5600</td>
<td>1.2177</td>
</tr>
<tr>
<td>Credits got from women groups cause family disputes leading to loss of time</td>
<td>150</td>
<td>1.00</td>
<td>5.00</td>
<td>3.5533</td>
<td>1.4024</td>
</tr>
<tr>
<td>and resources</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Microfinance programs divert the attention of women from other more</td>
<td>150</td>
<td>1.00</td>
<td>5.00</td>
<td>3.5467</td>
<td>1.2455</td>
</tr>
<tr>
<td>effective strategies</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Women who get their credits give to their husbands or sons to manage from</td>
<td>150</td>
<td>1.00</td>
<td>5.00</td>
<td>3.4533</td>
<td>1.3589</td>
</tr>
<tr>
<td>them</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Women have limited control over their earnings as it is meant to substitute</td>
<td>150</td>
<td>1.00</td>
<td>5.00</td>
<td>3.4467</td>
<td>1.4906</td>
</tr>
<tr>
<td>for the husbands</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Even though they have the capital at hand, women lack opportunities to</td>
<td>150</td>
<td>1.00</td>
<td>5.00</td>
<td>3.0200</td>
<td>1.4538</td>
</tr>
<tr>
<td>invest the capital</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| Valid N (Listwise)                                                        | 150 |

Source: Author (2013).

The respondents noted that the most notable challenges that women faced in Koibatek District were women confining themselves to narrow range of low income activities (M=4.5 and SD=1.4), some rural women do not have the requisite skills on investments (M=3.5 and SD=1.12) among many other challenges presented in Table 4.10.
CHAPTER FIVE
SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction
This chapter presents the discussion, conclusions, recommendations, implications of findings and suggestions for further research. The contents of this chapter are arranged in accordance to the objectives of the study. The study set out to investigate the influence of women groups on socio economic development of rural women in Koibatek District.

5.1 Summary of Findings
The study was conducted on the need to identify the extent to which women groups activities have influenced socio – economic development of rural women and their household in Koibatek District, Baringo County Kenya. The study centered on the objectives of finding out how micro credit services offered by women groups, enterprise development projects started through women groups and education and training facilitated by the groups enhanced socio – economic development of rural women in the district. This section gives a summary of the findings of the study. The study first sought to investigate the personal data of the women with businesses in Koibatek District. This was sought because it would help to find out if the sample was really representative of the population. The study used these findings to gauge the reliability of the data achieved. The population under study consisted of women majority of whom are married and the rest were single. Most of the women in the area lack any formal education.

5.1.1 Influence of Women Groups Enterprise Development Activities towards Socio Economic Development
The study sought to investigate the influence of enterprise development projects by women groups on economic development in accordance to the fourth objective of the study. At first, the results of the study showed that there has been a shift towards household income as a result of rural women involvement in group activities. For example, before their participation in group activities, they relied on their spouses and other relatives for the sources of income but after their involvement in women group activities, 56.7% of them were found to be engaging in income
generating projects. This include; dairy farming, horticulture, bee keeping, selling mitumba, tree nursery activities aimed at environmental conservation, small businesses like Kiosks among other economic ventures that supplemented income for their families. Results on their perception toward the contribution of enterprise development projects towards socio – economic development of rural women, the respondents seemed to contend with the fact that through enterprise development projects, their husbands and relatives have respected them, income generated from enterprise activities provided food for the family therefore acted as a cushion towards hunger, the perception of the community had changed as a result of women involvement in enterprise projects and children have been able to go to school without financial hitches as a result of their mothers being economically empowered.

5.1.2 Influence of Women Groups Activities on Micro - Credit Facilities on Socio - Economic Development

This was the second objective of the study which sought to find out how women groups activities on micro credit services influence socio – economic development of rural women in Koibatek District, Kenya. The results of the study showed that the main source of credit facilities (loans) for women in groups came from table banking (36%), MFIs (25%), NGOs (1%), women enterprise development fund and youth enterprise development funds. Although some acknowledged that they do not just receive micro credit facilities in form of money but also through agricultural inputs like fertilisers, seeds, chemicals and transport services. Towards answering the influence of women groups’ provision of credit facilities, it was established that rural women from poor households were not discriminated despite the fact that for first time applicants, the loans provided to them were low but through their subsequent repayment and clearing of previous loans, they were in an opportunity to get more credit. This increased confidence among rural women towards relying on group lending as opposed to individual seeking credit facilities in financing businesses enterprise and other social services like education, health and purchase of household assets.

In addition results of the study revealed that transaction charges for lenders and borrowers had increased significantly as a result of women seeking loans on group basis rather than on individual basis thereby lessening financial costs associated with individual borrowing. Recovery of credit was also found to have improved,
women have used savings and credit facilities offered through their groups to increase their household assets and have a decision making role in their households while poverty reduction was also championed as a result of group lending activities advanced by women groups in Koibatek District. Therefore, the living standards of majority of women had significantly improved as a result of easier access to micro – credit facilities in the area. This can be related to the grants and loans offered to the poor. They do not usually require any collateral and therefore even the poor can get them. It was found out that 49.3% of the women under study agree that women are able to easily secure loans. More research findings indicated that participation of women in groups increases the capacity of women to manage businesses on a local level. Usually, majority of women lack capital to start their own businesses or participate fully in income generating activities. Most of the women in the area of study do not have any collateral to enable them get loans from the banks which are the formal financial institutions. The women groups have intervened in the situation and women are able to acquire loans. Findings showed that there is an increased capacity of women to manage household economic resources.

The study findings showed that majority of women agree that through groups, they were mobilized to save the earnings they made to their income generating projects so as to increase their savings volume which acted as a security for loan advancement. Although, saving is a habit that is quite hard to start and maintain, the groups were found to encourage women to save through weekly or monthly contribution which was done through a collective process by to all members. These savings are borrowed or loaned to the members and they repay at low interest rates. It was also found out that savings provided part of the capital needed for investment. If a member has large savings, she can withdraw some of it and include it in the capital of starting a business. Savings were done according to the ability of an individual member. They set a minimum amount but the member may decide to deposit more into her account. More findings about the savings of Women groups were that they improved children welfare such as medical expenses and school fees. It was found that 56.0% of the population under study agrees to this. The through savings activities, rural women in the study area had been enabled to contribute into the economic wellbeing of the household through Women groups. 61.3% of the study population agrees that savings have enabled women to invest. A saving culture encourages women to invest in business.
5.1.3 Influence of Women Groups Education and Training Activities on Socio Economic Development of Rural Women in Koibatek District

This is the third objective of the study which sought to find out the influence of women groups education and training activities on socio-economic development of rural women in Koibatek District. At first, the results of the study showed that 48% of women groups surveyed always provided training opportunities for their members to learn on various aspects of health, education, economic and enterprise development. Only 14% of groups said that they do not have education and training forums through their groups. Study findings further showed that education activities and training centered on entrepreneurship and skill development (30.7%), business planning, (18.7%), group work (unity) (17.3%), conflict resolution, HIV/AIDS awareness, health hygiene and knowledge and basic literacy programmes. This shows the benefits accrued from women involvement in group activities as they are aimed at increasing their status in the society and go as far as ensuring socio-economic development of their households and community in general.

Education and training activities were found to be mainly provided and facilitated by groups themselves whereby they invited guests’ speakers to address women on various issues pertaining their group objectives. Other providers of training services were; religious institutions (churches), commercial banks, state corporations, government ministries, micro finance institutions and non-governmental organisations. Group members indicated that they had benefited from training services provided to them as it provided them with skills and knowledge on project management, family cohesiveness has improved, new businesses have begun, education and championing of women rights had significantly been promoted, agricultural production using the current farming techniques and technology has assisted farmers in increasing household food security levels, life expectancy and health and nutrition among members and their families improved together with establishment of new business while expanding and diversifying the existing ones. This shows the positive influence of education and training towards socio-economic development of rural women in Koibatek District, Kenya.
5.1.4 Challenges experienced by women groups on economic development of rural women in Koibatek District

The research study was also interested in investigating the challenges experienced by women groups on socio-economic empowerment of rural women. The findings of this section are important in identifying how the benefits of women groups can be realized more. It was found out that women who got their credits gave them to their husbands and sons to manage for them. This means that the aim of the credit is not realized at all. Women groups are meant to empower women in the community but it fails since the investments are managed by husbands and sons. 52.0% of the women in the area under study agree that they lack investment opportunities even after they have the capital. 26.7% more women strongly agree to the same. The reason may be lack of experience in matters of investment.

Another challenge faced by self help groups is that credits have led to family disputes. Disputes arise due to management and repayment of credits got from Women groups and they therefore hinder the utilization of such services. Another challenge as the findings indicate is that women have limited control over their earnings as it is meant to substitute for the husbands. 57.3% of the population under study agrees to this. The result of this is that women are de-motivated from investing or placing efforts on their investments. The findings further showed that majority of women disagree that they remain confined to a narrow range of low income activities. It was concluded that despite challenges, women have the capacity to work out good results from investments with the aid of Women groups.

5.2 Conclusion

In summary, it could be concluded that the rural women have vastly benefited from enterprise development projects, micro credit facilities, savings, education and training activities provided by women groups in Koibatek Division, Baringo County Kenya. It has helped them in their socio-economic upliftment. The whole society has realized the ability of women to invest and make economic decisions. Most of the members of women groups do not have any formal education. Traditionally, women were meant to stay back at home as their husbands went to look for bread for their family. In the current economic situations, the study established that rural women in Koibatek Division supplementing the husband’s earnings. Women groups have provided the avenue to include women into the economic life.
The rural women now feel that they can also be partners in the process of rural development by joining the women groups’ movement. The education and training of the members by the various stakeholders had increased their confidence, restored self-worth and improved their social concern about the neighbours. This study has also indicated that even though the members have joined the women groups for various reasons, all of them have one common goal, which is seeking a better standard of living via a better organization that works for their benefits and their families on general. Hence, it could be concluded that the women groups have proved that they could serve as an alternative instrument of financial intermediation for the rural women and rural poor. Also, the microfinance services offered by them have helped to push back. The women groups can contribute to changes in economic conditions, social status, decision making and increases women in outdoor activities. These groups play a very important role in social change. Women groups not only change the outer form of a community or a society but also the social institutions as well as ideas of the people living in the society. In other words it also applies to change the material aspects of life as well as in the ideas, values and attitudes of the people.

5.3 Recommendations

The study makes the following recommendations based on the findings made;

1. The study suggests that despite positive contributions of the enterprise development projects, continuous improvement in quality and service delivery is key to achieve maximum benefit of these projects. Therefore women groups need to continuously provide training and monitoring different entrepreneurial activities of their members towards socio-economic development.

2. On micro credit access and other financial services, the study has found out that majority of groups rely on table banking activities as the sources of credit, therefore other financial institutions; commercial banks and MFIs need to reach to all women groups to increase women loans uptake capacity which could increase and expand their business, household and ensure better standards of living.

3. On the education and training, the study suggests that education and training activities need to be conducted regularly to create awareness on all members on business trends, agricultural development and social development. The
national government and county government needs to continuously provide training forums and capacity building workshops aimed at supporting women groups in the area. Women groups need also to carry on education on investment studies to its members

4. Lastly, the study recommends that women need to have courage and ability that they can still perform and operate business as opposed to relying on their members and families who sometimes

5.4 Contributions of Study Findings

The following are the contributions of study findings to the body of knowledge

**Table 5.1 Contributions of Study Findings**

<table>
<thead>
<tr>
<th>Objective</th>
<th>Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Influence of women enterprises projects by women groups on socio economic</td>
<td>Women enterprises acts as a linkage to poverty reduction and improvement in</td>
</tr>
<tr>
<td>development of rural women</td>
<td>standard of living of households</td>
</tr>
<tr>
<td>Influence of women groups micro credit facilities towards socio – economic</td>
<td>Rural women prefer group lending rather than relying on micro finance and</td>
</tr>
<tr>
<td>development of rural women</td>
<td>other commercial institutions. Strategies to be taken into consideration to</td>
</tr>
<tr>
<td></td>
<td>ensure efficiency and effectiveness in table banking</td>
</tr>
<tr>
<td>Influence of women groups education and training activities on socio</td>
<td>As the saying goes that educating a woman is educating the whole society,</td>
</tr>
<tr>
<td>economic development of rural women</td>
<td>various socio – economic development activities have transformed through</td>
</tr>
<tr>
<td></td>
<td>education and training provided to women</td>
</tr>
<tr>
<td>Challenges experienced by women groups on socio economic development of</td>
<td>Household challenge especially the multiple responsibilities that women have</td>
</tr>
<tr>
<td>rural women</td>
<td>to bear contributes to low socio – economic development</td>
</tr>
</tbody>
</table>
5.5 Recommendations for Further Study

Future researchers are encouraged to carry on research in the following topics;

i. The influence of Women groups on social standards of the society

ii. Possible effects of Women groups on a developed community such as urban areas
REFERENCES


APPENDICES
APPENDIX I: LETTER OF TRANSMITTAL

Winnie Korir
P. o Box
Eldoret
Date……………………

TO
…………………………………………
…………………………………………

RE: LETTER OF TRANSMITTAL OF DATA COLLECTION
I am undertaking a research for my Master of Arts degree in project planning and management of the University of Nairobi. The study is on influence of women group on socio economic development of rural women in Koibatek District.
Please answer the questions in the questionnaire honestly and completely. The information you give shall be treated with confidentiality and will be used for the purpose of academic research only.

Thank you.

Yours faithfully

Winnie Korir
University of Nairobi
School of Continuing and Distance Education
APPENDIX II: QUESTIONNAIRE FOR WOMEN GROUPS MEMBERS

Please answer the questions freely. The information you provide will be treated with utmost confidentiality and will only be used for academic research purposes by the researcher himself.

Name of Division you come from ____________________________

Section A: Demographic Information of Respondents

1. Marital status:
   Married (__) Single (___)

2. How long have you been engaged in group work activities (membership experience)?
   Below 5 years (__) 6-10 years (__) 11-15 years (___)
   16-20 years (___) Over 20 years (___)

3. Which groups or organizations, /associations do you belong?
   Fellow Businesswomen (___) Professional Association (___)
   Cultural (___) Political (___)
   Finance, Credit/Savings Group (___) Ethnic Based Community Group (___)
   Any other? (Specify) ___________________________________

4. Education level
   Non formal education (___) Primary (___) Secondary (___)
   College (___) University (___) Any other _______________________

Section B Influence of Women Groups on Enterprise Development Projects towards Socio Economic Development

5. Indicate the sources of income for your household before and after being involved in women group activities

<table>
<thead>
<tr>
<th>Sources of income</th>
<th>Before involvement in women groups</th>
<th>After being involved in a group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wage</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Business</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Daily work (casual job)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Support from relatives/spouses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other sources</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
6. Which enterprise projects have you engaged in after you’re involved with women group activities?

- Horticulture [ ]
- Dairy Farming [ ]
- Beekeeping [ ]
- Small business [ ]

(Indicate) ____________
Any other (specify) _______________________

7. On the following statements indicate the extent to which you agree or disagree on the influence of women groups in women groups and its influence on socio economic capacity. Key – SD – Strongly Disagree, D – Disagree, UN – Undecided, A – Agree and SA – Strongly Agree.

<table>
<thead>
<tr>
<th>Statement</th>
<th>SD</th>
<th>D</th>
<th>UN</th>
<th>A</th>
<th>SA</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Projects started by women groups have helped women to be respected in their household</td>
<td></td>
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<tr>
<td>b. Collection of money from projects has enable to provide food for the family</td>
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<tr>
<td>c. The perception of community has changed as a result of women involvement in enterprise development projects</td>
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<tr>
<td>d. Income from development projects has enabled to pay school fees for children in schools.</td>
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</tr>
</tbody>
</table>

**Section C: Influence of Women Groups Activities on Micro - Credit Facilities Offered by on Socio - Economic Development**

8. What are the sources of income for women groups in your area?

- Women enterprise fund [ ]
- Youth Enterprise Fund [ ]
- Micro Finance Institutions [ ]
- Table Banking [ ]
- Non – Governmental Organisations [ ]

Any other (specify) ____________
9. On the following statements indicate the extent to which you agree or disagree on
the influence of women group micro finance activities on socio economic
development. Key – SD – Strongly Disagree, D – Disagree, UN – Undecided, A –
Agree and SA – Strongly Agree.

<table>
<thead>
<tr>
<th>Statement</th>
<th>SD</th>
<th>D</th>
<th>UN</th>
<th>A</th>
<th>SA</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Through women groups the poor have been able to access credit</td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>b. There has been reduced transaction charges for lenders and borrowers</td>
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<tr>
<td>c. Recovery of credit is made easier and has been improved the lifestyle of women</td>
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<td></td>
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<tr>
<td>d. Women use savings and credit to increase their incomes and assets and control</td>
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<tr>
<td>e. Micro-credits lessen the probability of vulnerability to poverty</td>
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<tr>
<td>f. Women have increased their role in decision making</td>
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</tr>
</tbody>
</table>

10. On the following statements indicate the extent to which you agree or disagree on
the influence of mobilization and savings activities of Women groups on economic
development. Key – SD – Strongly Disagree, D – Disagree, UN – Undecided, A –
Agree and SA – Strongly Agree.

<table>
<thead>
<tr>
<th>Statement</th>
<th>SD</th>
<th>D</th>
<th>UN</th>
<th>A</th>
<th>SA</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Women through groups are mobilized to save some of their earnings</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>b. Women groups provide women with easy access to saving services</td>
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<tr>
<td>c. Capital to start business includes savings in women groups</td>
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<tr>
<td>d. Women savings are used in children welfare such as school fees</td>
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<tr>
<td>e. Women are motivated to invest by the savings they have gathered</td>
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</tbody>
</table>
Section E: Influence of Women Groups Education and Training Activities on Socio Economic Development of Rural Women in Koibatek District

11. How frequent are education and training opportunities for rural women in your group?

   Always [ ] Occasionally [ ] Rarely [ ] Never [ ]

12. Indicate the contents of education and training content provided to women groups in this area

   Entrepreneurship skill development [ ]
   Business planning [ ]
   Importance of group work [ ]
   Conflict resolution [ ]
   HIV/AIDS Awareness [ ]
   Health hygiene and knowledge [ ]
   Basic literacy programme [ ]
   Any other (specify) _________________________________

13. Who provide education and training to women groups in the area?

   Women self help groups [ ] MFIs [ ] Churches [ ] NGOs [ ]
   Commercial banks [ ]
   Government agencies e.g. Ministry of Agriculture [ ]
   Any other (specify) _________________________________
13. On the following statements indicate the extent to which you agree or disagree on the influence of education and women groups’ education and training and their influence on socio-economic development. Key – SD – Strongly Disagree, D – Disagree, UN – Undecided, A – Agree and SA – Strongly Agree.

<table>
<thead>
<tr>
<th>Statement</th>
<th>SD</th>
<th>D</th>
<th>UN</th>
<th>A</th>
<th>SA</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Education and training programmes have provided women with skills on project management</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>b. Family cohesiveness has been improved through women group training programmes</td>
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<tr>
<td>c. New businesses have been begun by women as a result of entrepreneurship training received from groups</td>
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<tr>
<td>d. Education and training has promoted the promotion of women’s rights</td>
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</tr>
<tr>
<td>e. Life expectancy levels have increased through education forums on health and hygiene</td>
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<tr>
<td>f. Food security has been promoted through training on improved agricultural development</td>
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<tr>
<td>g. Through education and training, women have increased their capacity in managing economic resources on a local level</td>
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<tr>
<td>h. Literacy rate among rural women has increased and also the literacy rate of their households</td>
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</tbody>
</table>

On your opinion, to what extent has women groups activities influenced socio-economic development in this area?

Very high [ ]    High [ ]    Average [ ]    Low [ ]
Very low [ ]
Section F: Challenges experienced by women groups on economic development of rural women in Koibatek District

12. On the following statements indicate the extent to which you agree or disagree on the challenges experienced on economic empowerment of rural women. Key – SD – Strongly Disagree, D – Disagree, UN – Undecided, A – Agree and SA – Strongly Agree.

<table>
<thead>
<tr>
<th>Statement</th>
<th>SD</th>
<th>D</th>
<th>UN</th>
<th>A</th>
<th>SA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women who get their credits give to their husbands or sons to manage from them</td>
<td></td>
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</tr>
<tr>
<td>Even though they have the capital at hand, women lack opportunities to invest the capital</td>
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</tr>
<tr>
<td>Women are not better investors than men</td>
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<td></td>
</tr>
<tr>
<td>Credits got from SGH cause family disputes leading to loss of time and resources</td>
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<tr>
<td>Microfinance programs divert the attention of women from other more effective strategies</td>
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</tr>
<tr>
<td>Women have limited control over their earnings as it is meant to substitute for the husbands</td>
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</tr>
<tr>
<td>Most women remain confined to a narrow range of low income activities.</td>
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<td></td>
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</tr>
</tbody>
</table>
APPENDIX III: INTERVIEW SESSION FOR GROUP LEADERS
You are requested to spare your time to answer the following question through interview.

1. How long have you been involved in women group activities?

2. What do you engage in most during your group work activities?

3. What can you say about the participation of rural women in group activities in this area?

4. Do you think enterprise development projects established by women groups have influenced socio–economic of members?

5. Do you think micro finance and credit facilities provided by women groups have influenced socio–economic of members?

6. Do you think education and training services provided by women groups have influenced socio–economic of members?

7. What are the challenges to women socio economic empowerment of rural women in Koibatek District?

8. Suggest solutions to challenges experienced on socio–economic development of rural women in Koibatek District?
APPENDIX III: INTERVIEW SESSION DISTRICT DEVELOPMENT OFFICER

You are requested to spare your time to answer the following question through interview.

1. What can you explain the level of socio-economic development in this area?

2. What are the activities that women engage in most in this area?

3. What can you say about the participation of rural women in group activities in this area?

4. Do you think enterprise development projects established by women groups have influenced socio-economic of members?

5. Do you think micro finance and credit facilities provided by women groups have influenced socio-economic of members?

6. Do you think education and training services provided by women groups have influenced socio-economic of members?

7. What are the challenges to women socio-economic empowerment of rural women in Koibatek District?

8. Suggest solutions to challenges experienced on socio-economic development of rural women in Koibatek District?