

**FACTORS INFLUENCING DEVELOPMENT OF WOMEN SELF HELP
GROUPS IN KESSES CONSTITUENCY, UASIN GISHU COUNTY,
KENYA**

**BY
TALLAM JOEL KIPYEGO**

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

2015

DECLARATION

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

Signature Date

Tallam Kipyego Joel.

Registration Number: L50/71319/2014

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

Signature..... Date

Prof. Harriet J. Kidombo

Department of continuing of Distance Studies,

University of Nairobi.

Signature..... Date

Dr. Khatete L. Dorice

Department of continuing and Distance Studies,

University of Nairobi.

DEDICATION

This research work is dedicated to my parents Mr and Mrs Tallam, sisters, nephew and friend, Ruttoh for their understanding, patience, encouragement and support while pursuing this course.

ACKNOWLEDGEMENT

I take this opportunity to thank God for good health and for bringing me this far. I wish to salute my supervisors, Professor Harriet J. Kidombo and Dr Khatete L. Dorice for their valuable comments and suggestions throughout the study. My gratitude goes to the University of Nairobi for making this course of Master of Arts in Project Planning and Management (MAPP) accessible far away from the city of Nairobi. A lot of thanks to reach the dedicated University Head of Department, Lectures and staff for making the Eldoret Centre a real extension of Nairobi Extra Mural Centre. The lecturers have transformed my way of looking into the world.

I also thank our centre organizer Mr. Sakaja for the assistance he has always offered us from the start of this program. To my fellow classmates; thanks for your encouragement.

TABLE OF CONTENTS

DECLARATION	ii
DEDICATION	iii
ACKNOWLEDGEMENT	iv
LIST OF TABLES	x
LIST OF FIGURES	xii
LIST OF ABBREVIATIONS AND ACRONYMS	xiii
ABSTRACT	xiv
CHAPTER ONE: INTRODUCTION	1
1.1 Background of the study.....	1
1.2 Statement of the problem.....	5
1.3 Purpose of the study.....	7
1.4 Objectives of the study.....	7
1.5 Research Questions.....	8
1.6 Significance of the study.....	8
1.7 Delimitations of the study.....	9
1.8 Limitations of the study.....	9
1.9 Assumptions of the study.....	9
1.10 Definition of key terms.....	10
1.11 Organization of the study.....	10

CHAPTER TWO: LITERATURE REVIEW	12
2.1 Introduction.....	12
2.2 Development of Women Self Help Groups	12
2.3 The influence of group bylaws on development of women Self Help groups.....	12
2.4 The influence of funding on development of women Self Help Groups.....	14
2.5 The influence of education on development of women Self Help Groups.....	17
2.6The influence of training on development of women Self Help Groups.....	20
2.7 Theoretical framework.....	22
2.8 The conceptual framework	23
2.9 Summary of literature review	25
CHAPTER THREE: RESEARCH METHODOLOGY	26
3.1 Introduction.....	26
3.2 Research design	26
3.3 Target Population.....	27
3.4 Sampling procedure	27
3.5. Data collection instruments.....	29
3.6 Instruments validity	29
3.7 Instrument reliability.....	30
3.8 Data Collection Procedure	30
3.9 Data Analysis	31

3.10 Ethical considerations of the study	31
3.11 Operationalization of variables	31
CHAPTER FOUR: DATA ANALYSIS, PRESENTATION, INTERPRETATION OF FINDINGS AND DISCUSSION.....	34
4.0. Introduction.....	34
4.1. Questionnaire response rate	34
4.2. Background information	34
4.2.1. Women SHG location	34
4.2.2. Period of WSHGs existence.....	35
4.2.3. Number of meetings per month	36
4.2.4. Members dropping from group.....	37
4.3. WSHGs development and bylaws	38
4.3.1. Parties formulating WSHGs laws	39
4.3.2. Existence of WSHG bylaws.....	39
4.3.3. WSHGs rules and regulations follow-up	41
4.3.4. Extent of bylaws usefulness in enhancing togetherness of WSHGs.....	42
4.4. Women self-help groups development and training	43
4.4.1. Training attendance by WSHGs	44
4.4.2. Number of trainings per year	45
4.4.3. Extent of training usefulness on WSHGs development.....	46

4.5. Women self-help groups development and funding	48
4.5.1. Individual savings per meeting	48
4.5.2. Loan borrowing from WSHGs.....	50
4.5.3. Reason for borrowing WSHGs loans.....	50
4.5.4. Difficulty in paying WSHGs loans.....	51
4.5.5. Penalty for WSHGs loan defaulting	53
4.5.6. Members dropping when unable to borrow loan	54
4.6. WSHGs development and education	55
4.6.1. Literacy	55
4.6.2. Level of education.....	56
4.6.3. Extent of usefulness of education to development of WSHGs.....	57
CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS	59
5.1 Introduction.....	59
5.2 Summary of findings.....	59
5.2.1. Bylaws and development of WSHGs	59
5.2.2. Training and development of WSHGs.....	59
5.2.3. Funding and development of WSHGs	60
5.2.4. Education and development of WSHGs	60
5.3. Conclusions.....	60
5.4. Recommendations.....	61

5.5. Contribution to the body of knowledge	61
5.6. Suggestions for further research	62
REFERENCES	63
APPENDICES	71
APPENDIX I: LETTER OF TRANSMITTAL	71
APPENDIX 2: QUESTIONNAIRE	72
APPENDIX 3: NACOSTI RESEARCH PERMIT	78

LIST OF TABLES

Table 2.1: Overall progress under microfinance during the last three years.....	15
Table 2.2: Adult illiteracy rates for Kenya by gender.....	19
Table 3.1: Target population (women in SHGs).....	27
Table 3.2: Sampling matrix.....	28
Table 3.3: Percentage sample size for SHGs and SHGs women.....	29
Table 3.4: Operationalization of variables.....	32
Table 4.1: Group locations.....	35
Table 4.2: Period of existence.....	35
Table 4.3: Number of meetings per month.....	36
Table 4.4: Members dropping from WSHGs.....	37
Table 4.5: Reasons for WSHGs members dropping.....	38
Table 4.6: Parties formulating WSHGs laws.....	39
Table 4.7: Existence of documented rules and regulations.....	40
Table 4.8: Rules and regulation coverage.....	40
Table 4.9: WSHGs rules and regulations follow up.....	41
Table 4.10: Punishment for non-compliance of WSHGs rules and regulations.....	42
Table 4.11 Extent of usefulness of bylaws.....	43
Table 4.12: Training attendance by WSHGs	44
Table 4.13: Training coverage.....	45
Table 4.14: Number of trainings per year.....	46
Table 4.15: Extent of training usefulness.....	47

Table 4.16: individual savings per meeting.....	48
Table 4.17: Motives for saving with WSHGs.....	49
Table 4.18: Loan borrowing from WSHGs.....	50
Table 4.19: Reasons for borrowing loans.....	51
Table 4.20: Difficulty in repaying loans.....	52
Table 4.21: Reasons for difficulty in loan payment.....	52
Table 4.22: Penalties for WSHGs loan defaulting.....	53
Table 4.23: Extent to members dropping when unable to borrow loan.....	54
Table 4.24: Ability to read and write	55
Table 4.25: Assistance to illiterate members.....	56
Table 4.26: Level of education.....	57
Table 4.27: Extent of usefulness of education.....	58
Table 5.1: Contribution to the body of knowledge.....	62

LIST OF FIGURES

Figure 2.1: Conceptual framework.....	24
---------------------------------------	----

LIST OF ABBREVIATIONS AND ACRONYMS

AKDN: Aga Khan Development Network

COSAMO: Community Savings Mobilization Project

CRED: Centre for Rural Education and Development

ESCAP: Economic and Social Commission for Asia and the Pacific

GoK: Government of Kenya

GTZ: Germany Technical Cooperation

JOYWO: Joyful Women Organization

KSHS: Kenya Shillings

NABARD: National Bank for Agriculture and Rural Development

NACOSTI: National Council of Science, Technology and Innovation

NCAER: National Council of Applied Economic Research

SHGs: Self Help Groups

UNESCO: United Nations Educational, Scientific and Cultural Organization

UNIDO: United Nation Industrial Development Organization

WSHGS: Women Self Help Groups

ABSTRACT

Women empowerment has become a subject of concern across the globe for the last few decades and the World Bank recommends that women empowerment should be a key area of social development programs. Women constitute around fifty percent of the total human resources in our economy. Several studies indicate that self-help group programmes often in the form of credit or micro credit schemes and savings have succeeded in changing the lives of women by economically empowering them which is the main objective of women Self Help Groups. Thus the development of the women Self Help Groups is important if this objective is to be achieved. This is evident from the increasing number of Women Self Help Groups in Kenya; it is in this view that the study examined the factors that influence the development of women Self Help groups in Kesses constituency, Uasin Gishu County in Kenya. The study also aimed at establishing specifically the influence of funding, education, training and group bylaws on development of women Self help groups. The study design used was descriptive in nature and aimed at explaining the relationships between variables. The target population was 1380 self help group women from 92 WSHGs in Kesses constituency, Uasin Gishu County. Probability sampling methods was used to get 75 WSHGs and 310 Self Help Group women as the representative samples for the study. The instrument for data collection was self-designed questionnaires which were administered to the respondents by the researcher and the research assistants. Data analysis was done using quantitative techniques, frequency tables were used to summarize the quantitative data, analyzed using themes reflecting the research objectives. The findings revealed that group bylaws, funding and training contribute to a great extent to development of WSHGs as compared to education. The study recommends that WSHGs have documented rules and regulations which are agreed and followed by all members, WSHGs should ensure that they conduct training to their members before they borrow loans to ensure they are able to run successful businesses and before members borrow loans from other institutions they need to fully establish how they will repay the loans.

CHAPTER ONE

INTRODUCTION

1.1. Background of the study

Globally, women face more restrictions on their choices and opportunities than men. (Fukuda-Parr, 1999) and that is why women empowerment has become a subject of concern across the globe for the last few decades and the World Bank recommends that women empowerment should be a key area of social development programs (World Bank, 2001). In 1994 amongst the 5.6 billion people, 4.3 billion were from Developing Countries from the number 1.3 billion people were living on less than US\$1 per day out of these more than 221 million people inhabit sub-Saharan Africa (U.K. Government, 1997). This emphasizes on the need to improve the living standards of the people in Africa through socio-economic programs.

To have sustainable development then the input of both genders is important. Studies have shown that gender equality has an impact in poverty reduction and sustainable growth (United Nations Development Programme, 2001). Economic and Social Commission for Asia and the Pacific (ESCAP, 2002) links education and participation of women in income generating projects with enhancement of economic performance.

According to USAID Kenya (2014) culture has negatively affected girls and women contributions to development, since it holds them back from contributing in vital development goals. Thus the need to empower women if the country is to achieve some development is of great importance, but what exactly is empowerment, Narayan (2002) defines empowerment as widening the liberty of choice and action. United Nations (2001) defines women empowerment

as the means by which women take charge of their lives through expansion of their choices in economical, political and socio-cultural aspects. Kabeer's (1999) views empowerment as the acquisition of ability to make decision for those who had been denied. Empowered woman is able to develop self-esteem, confidence, realize their potential and enhance their collective bargaining power. Women's empowerment can be viewed as a range of several interrelated and mutually reinforcing components (Reji 2013).

Mayoux's (2000) links empowerment with power, where women have the power to express their own aspirations and strategies for change, to develop the vital skills and access the essential resources to achieve their goals, to become organizations for change and to address their underlying inequalities in power and resources which limits them in achieving their goals in social, economic and political dimensions. The definitions of the empowerment from these sources all rotates at increase in choices, powers, ability, where an empowered woman will be involved and able to make decision.

A number of countries have come up with ways of empowering women and women Self Help Groups have been viewed as a viable means, as it targets women, as they take high responsibilities in wellbeing of their household and the high levels of female poverty, this self-help approach in women empowerment was started in India in the early 1980's and emphasized on high levels of group ownership, control and management (Mayoux, 1998). He argues that by women making decisions while in the Self Help Group the empowering process begins which will lead to bigger development outcomes in social, political and economic area. the success of WSHGs as tool of women economic empowerment are enormous in India Dall'Olio(n.d) on a study she conducted for Centre for Rural Education and Development(CRED) in Madurai

District, South India showed that Self Help Groups did not only affect family income increase but also improved entrepreneurial attitude and financial skills as well. Their regular meetings have improved their communication skills, rise in cohesiveness and strength. The small elections held when selecting SHG leaders has been viewed as the first steps to the development of political know-how.

According to Fernandez (1998) Self Help Group is made up of 10-20 people drawn from a common background, self selected on the basis of current situations and mutual trust, they meet at a regular fixed time and in an agreed place, then they bring together their savings into a common fund from which they take need based loans. They develops their own rules and regulations to guide their operations and processes, leadership change norms, intensive training and togetherness, are designed to enable SHGs to function in a participatory and democratic manner. The goal of these groups go further than just credit facilitations to overall development of members in the social, political, cultural and economic aspects. Manmohan et al.,(2008) support this facts that SHGs can not only be used as tools to counter poverty but also improve their standard of life.

The above definition of SHGs highlights four important aspects; mutual trust, savings, common background and rules and regulation, savings has the fundamental benefit of participating in the group as it creates room to save regularly and impact positively on a member, as they are able to save their hard earned money which they will use. The saving will increase group financial base where the members will draw their loans and act as collateral for the loan given (Gayathiri, 2014).

The Self Help Group Approach Manual (2008) describes empowerment to be a time taking process where, individuals come together and go through the process of empowerment. The Self Help Group approach is similar to building institution that is supported by three strong pillars that is Social, Economic and Political empowerment where social empowerment refers to cultural and religious empowerment, economic to income generation activities and political to issues related to leadership. In addition, significant research as shown that access to credit to engage in economic activities from the Self Help Groups isn't the only factor to women empowerment, other factors such as business knowledge and skills, business information and networks, members education level and norms also plays a role (Brush, 1990).

Karmakar (2008) explains that in some cases credit provision to the rural women might also be a challenge in that most of these women are literate and may be willing to quickly venture into self employment without proper evaluation of the business idea increasing the chances of their business failing. Thus the need for the SHGs to ensure the women get basic education for instance they should be able to do basic mathematics.

In Kenya, Self-help groups become key players in addressing community issues such as fight for children rights (Koinonia Community, 2006), gender issues, working with marginalized communities, education and economic empowerment of the poor (Ochanda, Akinyi, Mungai, 2009). SHGs have particularly played an important role in women empowerment where women have been able to access credit facilities to start income generating activities, fight for gender equality and equity and take up leadership position, which makes them involved in decision making.

The case of Joyful Women Organization (JOYWO) an organization in Kenya which has successfully helped women implement income generating projects using SHGs for women economic empowerment, according to JohnCraig (2012) in the year 2009, JOYWO had 431 Women Self Help Groups and an estimated 10,000 women who had accumulated their wealth to 100,000,000 Kshs which have been invested in different income generating. The women were also trained in financial, leadership, group dynamics, gender and cultural issues; hence the women were empowered all rounded and able to participate in development of the country.

“Uasin Gishu County Integrated Development Plan 2013-2018” an online article by Kenyampya (2013) shows Kesses constituency is one amongst the six sub-counties that is Turbo, Soy, Ainabkoi, Moiben, Kesses and Kapseret that makes up Uasin Gishu county which had a population of 894,179 as per the 2009 census while 139,979 was the population of Kesses Constituency which is made up of 4 wards namely: Racecourse, cheptiret/kichamo, Tulwet/Chuiyat and Tarakwa. It estimates that on the year 2009, there were 877 registered Self Help Groups where 349 were for WSHGs while 301 were youth groups in Uasin Gishu County. Therefore there is clear indication that most of the SHGs are formed by women in Kesses constituency.

1.2 Statement of the problem

Unlike men, women face more challenges and fewer opportunities, when it comes to income-generating projects (GoK, 2007). These social and economic constraints bring about poverty and across generations. With increasing opportunities in the informal, small-scale enterprise sector women can now use these avenues for their economic advantage.

The need to create a grassroots organizational base to enable poor women to come together, to analyze their issues and problems, and to fulfill their needs has been strongly advocated in countries like Indian, Bangladesh, and Pakistan (Vetrivel&Mohanasundari, 2011). Grassroots organization such as the self help group has enable women secure their tomorrow through pooling their little financial resources in terms of savings. These savings are crucial in two aspects they are lend to members as loans and part of it is used to access loan from financial institutions(Vetrivel & Mohanasundari, 2011).

Though, a number of the studies on women Self Help Groups, have been conducted in India particularly in relation to economic empowerment, SHGs efficiency, training programmes (Sahu & Das, 2006; Sowjanya, 2007), there have been few studies conducted in Kenya, for instance Sambu (2003) studied the impact of women participation in self-help groups on self economic empowerment in Nakuru county. Aga Khan Development Network (AKDN, 2010), conducted a study “On the Permanence and Value of Savings Groups in Kenya’s Community Savings Mobilization Project Community Savings Mobilization Project (COSAMO) programme” in Nyanza province, Western Kenya. Although all these studies relates to WSHGs they were conducted outside Kesses constituency, which presented a knowledge gap, thus, the need to undertake a study on factors that influence the development of WSHGs in Kesses constituency, Uasin Gishu County.

The goal of forming women self-help groups is to ensure economic empowerment of women which will in turn improve their livelihoods. In the event that women self-help groups

disintegrate, then this goal will not be achieved and poverty cycle will continue since the women will face challenges in meeting their household needs. Therefore, it was important to examine the factors that influence the development of women self-help groups. The factors ensure that self-help groups function properly and that their purpose of economic empowering and improving the livelihoods of the households is achieved.

1.3 Purpose of the study

The purpose of the study was to determine the factors influencing development of women Self Help Groups in Kesses constituency, Uasin Gishu County.

1.4 Objectives of the study

The following objectives were used to guide the study:

1. To establish the influence of funding on development of women SHGs in Kesses constituency, Uasin Gishu County.
2. To determine the influence of group bylaws on development of women SHGs in Kesses constituency, Uasin Gishu County.
3. To establish the influence of education on development of women SHGs in Kesses constituency, Uasin Gishu County.
4. To establish the influence of training on development of women SHGs in Kesses constituency, Uasin Gishu County.

1.5 Research Questions

The following research questions guided the study:

1. How does funding influence development of women SHGs in Kesses constituency, Uasin Gishu County?
2. To what extent do group bylaws influence development of women SHGs in Kesses constituency, Uasin Gishu County?
3. To what extent does education influence development of women SHGs in Kesses constituency, Uasin Gishu County?
4. How does training influence development of women SHGs in Kesses constituency, Uasin Gishu County?

1.6 Significance of the study

The findings of this study are intended to benefit the women who are in SHGs in Kesses constituency so that they clearly understand how these factors within the group influence development of the SHGs for the attainment of their goals.

The policy members within the constituency and the county can use the findings to enhance women empowerment when formulating policies. The department of social services in Kenya will benefit by having an in-depth understanding SHGs.

Findings and recommendations of this study will be used by the researchers to inquire more on development of WSHGs in Kenya, as well as the academicians to understand more on these factors in Kenya.

1.7 Delimitations of the study

This research study focused on the factors influencing development of WSHGs, specifically on four factors: funding, group bylaws, education and training. The study was limited to WSHGs in Kesses constituency, Uasin Gishu County.

1.8 Limitations of the study

The study was faced with some challenges during data collection where some target respondents were not willing to give the required information. The researcher however worked at winning the confidence of those who were involved in the research by explaining to them the purpose of the research and assured them of confidentiality. Limited time also pose a challenge to complete the investigations and scarce funds to cover all the costs. Time was managed by mapping the target WSHGs and proper itinerary developed to ensure the entire respondent were accessed within the time frame.

1.9 Assumptions of the study

One major assumption was that all sampled respondents represented the characteristics of all the women in the WSHGs in Kesses constituency, Uasin Gishu County. It was assumed that the respondents answered the questions honestly and didn't view the study as if being investigated. It was assumed that resources allocated for the study in terms of money and time was adequate.

1.10 Definition of key terms

Age: refer to age group, in terms of youthful, old.

Development of Women Self Help Groups: Refers to togetherness of the group for the attainment of the group goal which is economic empowerment of women.

Education: this refers to literacy levels and level of education.

Factors: for the study the factors include education, funding, Group bylaws and training

Funding: this refers to money pooled together by individual members within the WSHGs as savings periodically to form credit fund.

Group bylaws: refers to rules and regulations that governs group operations in respect to attendance, savings and loan acquisition and repayment

Group norms: these are the standards that largely govern behavior within a group

Training: in the study it refers to organized activity aimed at imparting information and/or instructions to improve the women performance in income generating activities by attaining the required level of knowledge or skill.

Women empowerment: this refers to a situation where a woman has the ability to make decision on economic development.

WSHGs: refers to 10-20 women drawn from a common background, who meet together in an agreed place, bring together their savings into a common fund from which they take need based loans.

1.11 Organization of the study

The study was organized into five chapters. Chapter one the introduction has subheadings; background to the study, problem statement, purpose and objectives of the study, research

questions, significance, limitations, delimitations, and assumptions of the study and definition of terms. In chapter two the researcher reviewed the relevant literature review organized according to the objectives of the study, then identified the appropriate theory to form the theoretical framework and discussed the conceptual framework. Chapter three presents; research design, target population, sampling procedure and sample size, research instruments, data collection procedure and analysis and operationalisation of variables. Data collected was analyzed in chapter four and the results of the analysis presented in frequencies tables. Finally, the summary of findings, discussions, conclusions and recommendations was discussed in chapter five.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This section consists of the: introduction and the objectives organized into subtitles that is: the influence of group bylaws on development of WSHGs, the influence of training on development of WSHGs, the influence of education on development of WSHGs, the influence of funding on development of WSHGs, then the theoretical framework and conceptual framework.

2.2 Development of Women Self Help Groups

WSHGs have become a successful tool in economic empowerment of women has it's a viable organization for disbursement of loans to the rural women and encouraging them together into income generating activities (Abdul, 2007). Several factors and strategies have been provided by the SHGs that have made a positive contribution to the economic empowerment of women (Uma, 2013). Therefore, development of WSHGs is tied to the strategies and factors that ensure that WSHGs members stay together as they pursue the SHG goal.

2.3 The influence of group bylaws on development of women Self Help groups

According to Sandhu (2013) every group must have by-laws which should be well documented for effective administration and management of the group. A study conducted by Sa-Dhan (2003) to assess the tools developed by various organizations find out that Group constitution was one of the tools, which is meant to address issues such as lack of mutual trust, irregularity in attendance to meetings, conflicts and quarrels among the members, if all these issues aren't fully

addressed it affect the smooth operations and sustainable functioning of SHGs (Jain & Kushawala, 2004). A fact supported by Deininger and Yanyan (2009) who argues that the rules agreed by the group documents the intervals of meetings, the amount to be saved per meeting, the length of repayment period, the interest rate to be charged loans, as well as the amounts and method by which loans are allocated.

A training manual on “Self-Help Groups for Micro-Enterprise Development” by Haryana Forest Department (2003) indicate that when more than two individual come together, certain rules of behaviour develop automatically. A number of these rules are casual or governed by custom, Self-Help Groups are democratic institutions and they must follow the norms of democratic self-governance, these norms, necessarily in the written form, are called the bylaws of SHGs. In cases where individuals come together with a common goal and financial transactions take place then a need to formalize the rules becomes necessary. Democracy is important when developing these rules and regulation hence all the members must be involved when formulating the rules, they must, clearly understand and ready to follow to the later and any disorderly behavior must be discouraged through a set procedure e.g. penalties (Singh & Jain 1995).

To make financial transactions transparent, proper accounts must be maintained. In the absence of these the organization will disintegrate. Singh, Ruivenkamp and Jongerden (2011), study of Indian SHGs reported the problem of drop out among members, revealing the need for clear norms. They suggested that for SHGs to be successful they must discuss and finalize a set of rules and regulations for group operations.

2.4 The influence of funding on development of women Self Help Groups

In rural areas people have been saving though in different way for instance others would invest in poultry, goats, sheep's or hiding money in secure places like under the mattress and this shows the importance of saving (Wright, 1998). Thus the need of a reliable means of saving by the rural population is a concern and SHGs has been has been seen as the solution. In a study conducted by Germany Technical Cooperation (GTZ, 1997) it established that the major attributes that people look in a saving institution are: security, convenience, liquidity and positive returns

Fernandez (1998) defines Self Help Group as 10-20 people drawn from a common background, self selected on the basis of current situations and mutual trust, they meet at a regular fixed time and in an agreed place, then they bring together their savings into a common fund from which they take need based loans. This shows that the women come from the same locality, they meet regularly when collecting their saving, by virtue of this they know how their savings are maintained and makes SHGs secure for its members, adding weight to the Germany Technical Cooperation (GTZ, 1997) study. A fact which Puhazhendi (2000) concur with that members who meet on regular basis and have a reliable saving habit their group tend to succeed. Hence, the need for SHGs to provide its members with financial services both savings and credit in an effective manner to influence them positively becomes a subject of necessity.

A report by National Bank for Agriculture and Rural Development (NABARD, 2009) on "Status of Micro Finance in India 2008-2009" indicating an increase in the amount of savings from the SHGs in Bank as well as the number of SHGs formed between the years 2006 to 2009 as depicted in Table 2.1. Similarly, in the year 2009 the program by JOYWO an institution in Kenya which focus on women empowerment had 431 groups and an estimate 10,000 women

who and accumulated their wealth to 100,000,000 Kshs making SHGs reliable tool for savings in the rural areas (JohnCraig, 2012). It may be seen that there is a steady increase in savings by the SHGs which in turn increase the lending capital for the SHGs

Table 2.1: Overall progress under microfinance during the last three years

Particulars	Year (2006-2007)		Year(2007-2008)		Year (2008-2009)	
	No	Amount	No	Amount (s)	No	Amount
	SHGs	(Rs)	SHGs		SHGs	(Rs)
Savings of SHGs with banks	4160584	3512.71	5009794	3785.39	6121147	5345.62

Source: National Bank for Agriculture and Rural Development (NABARD), March 2009.

It was established in a research conducted by Aga Khan Development Network (AKDN, 2010), “On The Permanence and Value of Savings Groups in Kenya’s Community Savings Mobilization Project Community Savings Mobilization Project (COSAMO) programme” in Nyanza province, Western Kenya, that in a SHGs individuals will meet regularly for example weekly to save and, if desired, borrow for short periods, paying monthly interest at a rate set by the group. Thus the members find the SHGs convenient, secure, flexible and affordable in terms of savings, loan acquisition and interest rate, which has been attributed to their increased membership to approximately 3 million mostly in Africa and Asia.

In SHG, there is full participation of individuals in regular saving, taking loan and attending meetings and trainings. Savings details are usually recorded in a special book, which will include the amount contributed by the member and the date. During these meetings members are

usually encouraged to take loans and engage in income generating activities to be able to pay back their loans. According to the Institute of Cultural Affairs (ICA, 2010) SHGs manual it is the responsibility of all members of the Group to make sure that the loans are given responsibly and paid back on time. This fact is supported by International Labour Association (ILO, 2006) that all members need to deposit their weekly savings and repay their loans with interest on time. If this is not so, the group will not be successful. Records for the loans are also kept in a loan register and assessment undertaken to ensure the loans are recovered as agreed. It's also at these meetings that members engage in group activities and in the process members get the opportunity to sharpen their confidence, self-esteem and team work. Trainings on various issues are conducted such as Finance, leadership, capacity building is done (Das, 2012; Vetrivel & Mohanasundari, 2011).

Therefore, it can be noted that savings plays a major role in WSHGs, its used as a collateral in loan acquisition for personal development where women are able purchase and own assets just as their male counterparts or use as capital to start income generating activities a fact supported by a report from Aga Khan Development Network (AKDN, 2010) an issue which has led to increased number of SHG as per the National Bank for Agriculture and Rural Development (NABARD, 2009) study. The income generating activities also influence women decision making as observed by Hashemi, Schuler and Riley (1996) whom explored the impact of credit on a number of empowerment indicators and established that there was women involvement in key decision making, such as purchasing land, rickshaw or livestock for income earning purposes within the household.

A research conducted by Sambu (2003) in Nakuru County, Kenya seems to agree with SHGs being used as tool to create a saving culture among the women, its findings were, before joining SHG only 14 out of 150 respondents made savings then after joining SHG all respondents reported making savings. There was an increase in periodic savings from 1000 to 1000-1500 Kshs. Reason respondent attributed to asset creation, access SHG Loan, access bank loan, meet emergency or undertake entrepreneurial activities. Thus women are economically empowered at individual level, group level and the society level as they get money from their entrepreneurial undertakings.

2.5 The influence of education on development of women Self Help Groups

Carmon (2013) on his article “Women’s empowerment: Education as a tool for achieving equality” argues that Education is key for everyone and a critical area of empowerment for girls and women, since it creates positive effects within the family and across generations. Education isn’t limited to reading and writing but it’s an important investment that a country with need of a future growth can concentrate on to reducing poverty and achieving sustainable development. A fact echoed by Omwami and Omwami, (2009) that the Kenyan education policy should advocates for the growth of the education sector and investment as both are important in the wellbeing of the people and economic development. Though, in low income house hold there is a low school enrollment of girls, (Kabubo & Kiriti, 2001).

United Nations Educational, Scientific and Cultural Organization (UNESCO, 2010) on its report “Education for All Global Monitoring Report 2010” indicated the steps made in sub Saharan Africa since the establishment of the Education for All (EFA) goals that was adopted in the year

2000 and as seen the number of primary enrolment risen and many countries have made great strides towards getting equal numbers of girls and boys into school. Adult literacy rate raised by an average of 17% between 1985–1994 and 2000–2007 to reach 62%, although 38% of the adult population in sub-Saharan Africa equivalent to 153 million adults, lack the basic literacy and numeracy skills needed for day to day living . More than 60% of adult illiterate are women Ethiopia and Nigeria are among the ten countries in the world with the largest numbers of illiterate adults.

In a research conducted by Kiriti and Tisdell (2003) they defined gender gap in adult illiteracy as the percentage of illiterate females in the age group of over 25 years less that of male in the same age group. Adult illiteracy rates can largely be related to historical injustices in education. In situations where gender gap is high women's status is lower as literacy contributes a lot in expanded opportunities for women including earning power, control over health and child-bearing, political and legal rights. Table 2.2 demonstrates the existence of gender gap in adult illiteracy in Kenya although decreasing at a slow pace between year 1990 and 1999, high illiteracy rates means women aren't in a position to effectively be involved in decision-making institutions.

Table 2.2: Adult illiteracy rates for Kenya by gender

Year	Adult illiteracy			
	Total	Male	Female	Gap
1970	NA	44.0	74.0	30.0
1980	NA	30.0	57.3	27.3
1990	29.2	39.1	39.2	20.1
1995	23.0	14.7	31.1	16.4
1999	17.6	11.1	24.0	12.9

Source: UNESCO datasheet

Although illiteracy gap is slowly reducing it doesn't lead to women empowerment Kiriti, et al. (2003) found out that other factors in a men centered societies, customs plays a role in social-economic status of women. In some instance women education is sometimes perceived as a threat by their husbands as it creates changes the identity of the partner from being subservient and domesticated thus a woman can have a say in the homestead (Morgan, 1995)

A literate woman is in a position to utilize training for her betterment as established in a study by Gadenne & Vasudevan (2007) on how women in SHGs save and invest their money reported that most of women who utilized training are literate. Of 44% of women interviewed who had attended training offered by a nongovernmental organization 31% were illiterate. Therefore it concludes there is a high demand for more business oriented training.

In a study conducted by Singh (2006) about Peoples Education and Development Organization's SHGs programme to assess the social and economic impact on households of SHGs members.

He observed that there was an increase involvement in decision making, awareness about various programmes and organizations amongst members of the SHGs, furthermore there was evidences of increased household income, food security and increased standard of living. Therefore SHGs can be used as Study Groups that not only improves women income but also enhances esteem and self confidence to change the society and realize that they are not the isolated unproductive but needed for the smooth running of the society.

2.6The influence of training on development of women Self Help Groups

United Nation Industrial Development Organization (UNIDO, n.d) established that in Iraq unemployment poses a serious challenge, but severe for young women, only 10% of 15- 29 year olds are in formal employment. Women are hindered from participating in education and vocational training by traditional socio-cultural factors and limited infrastructure. Therefore, Iraqi women are often socially and economically barred from household decision-making and from community or political participation.

Learning within groups is important in delivery of effective training since the arrangement enables sharing of training information among the members, jointly asking for better training, cost cutting, and enables members to help each other in applying new techniques and technologies (Kathleen &Gale, 2009). A NABARD (2003) report classifies training and capacity building into two categories that is general training to all SHG members which entails group formation, basic literacy, bookkeeping, and group dynamics. The additional training module relates to other types of training, which include but not limited to skill formation which aims at improving income-generating activities such as farming, business

In a recent study on impact and sustainability of the SHG Bank Linkage Program, National Council of Applied Economic Research (NCAER, 2008) established that SHGs have extensively enhanced the way rural poor access financial services. It also found out that training better members skills in areas of communication, marketing, and human development but didn't indicate whether there was an impact in the member's income. Likewise Ranjula and Varghese (2010) in their research "Microfinance 'Plus': The Impact of Business Training on Indian Self Help Groups" found out that training in a SHGs as a positive impact on assets acquisition but not on income. They established that though business training has an effect on assets accumulation translating this to income was a problem.

Training also leads to better managerial skills such as; planning, decision making, ability to facilitate a group meeting and managing the enterprise. It increases one's expressions abilities such as self-confidence and self-esteem and improvement in the entrepreneurship qualities such as risk takers, innovativeness and creativity (Panda, 2009). This is emphasized by a study conducted by Swain and Varghese and established that membership training programs in SHGs enhances entrepreneurship skills and the ability to recognize and process new information, assess and adjust to changes, which positively affects productivity and self-confidence (Swain & Varghese, 2009).

Women after joining SHG are able to resolve conflict both inter-conflict and Intra-conflict without a hand from their leaders, individuals can freely express their mind without fear (Ranjula & Yang, 2012). Kindernothilfe (2008) stress women in SHGs need training and capacity building to increase their capacity. Capacity building is useful and should target individual and group activities.

2.7 Theoretical framework

The study was based on the Bruce Tuckman's Group Development Model (Tuckman, 1965) by Bruce Tuckman, a psychology professor, who identified four stages of group development; forming, storming, norming and performing that every team experiences, and argued that all groups go through a relatively unproductive initial stage before becoming a self-reliant unit. Later he developed a fifth stage called the adjourning stage which is the final stage where the group disentangles after the goal has been achieved.

Just as other groups Self Help Groups go through the five stages, though the fifth stage might not be desired. At the forming stage of WSHGs, according to Fernandez (1998) 10-20 women drawn from a common background, self selected on the basis of current situations and mutual trust are mobilized and come together form a self-help group. At the storming stage the women try to understand each other in order to achieve their goal and it's at this stage that the group bylaws are formulated and each member made aware.

At the norming stage, group members start making saving at their regular meetings, Karmakar (1998) in defining a SHG pointed out that members contribute their savings of an agreed amount by members during the meeting, Failure to attend the meetings usually attracts a fine which is stipulated in the group rules. At the performing stage the group is functioning as planned and members contribute regular savings and have access to credit, which in turn leads to the generation of livelihood and assurance of certain degree of self-sufficiency among the members (Panda, 2009).

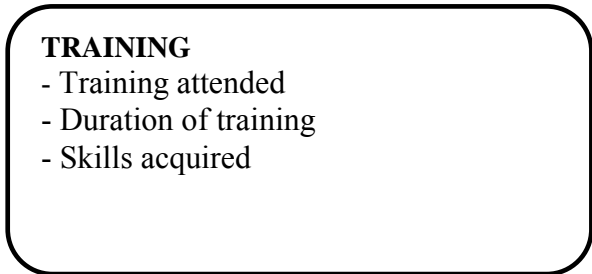
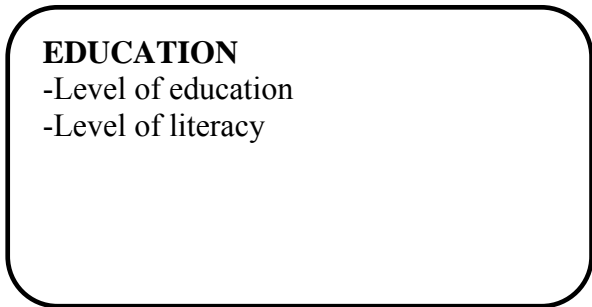
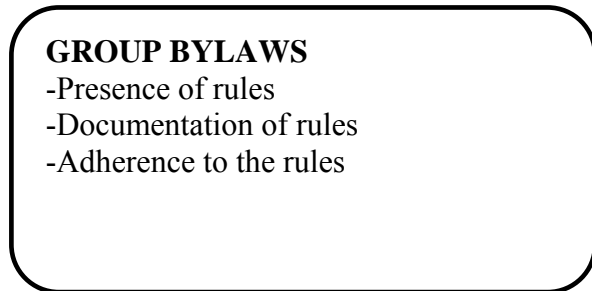
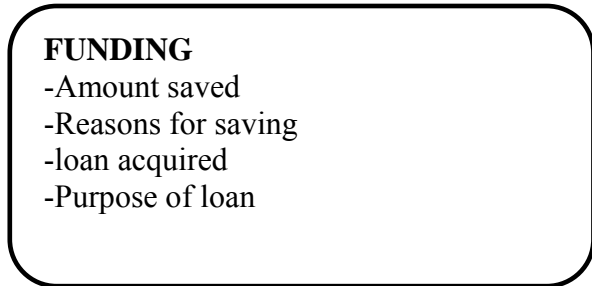
This theory explains more about group development WSHGs included, groups which are not able to go through the four stages successfully usually disintegrate and hence not achieving their goal.

2.8 The conceptual framework

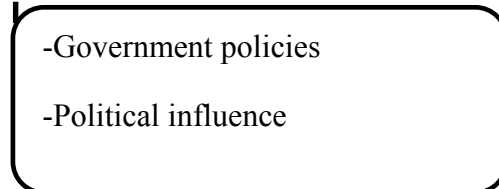
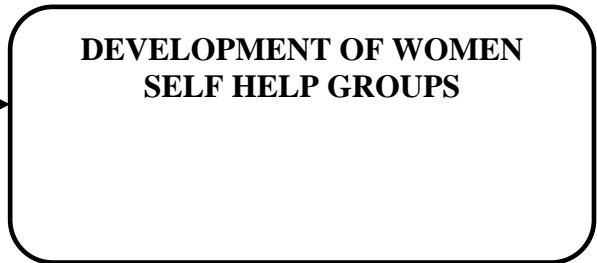
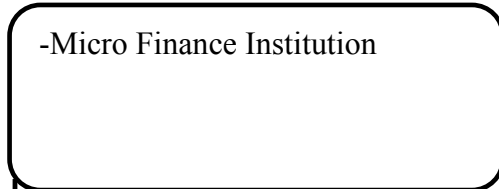
The conceptual framework represents the key Concepts and the variables which formed the basis of this study. It graphically explains the dependent variable, the independent variable, the moderating and the intervening variables. It also shows the Key indicators that measured the dependent and the independent variables. The arrows indicate the presumed relationship among the variables. The independent variables which include training, education, funding and group bylaws have an influence to the dependent variable which is development of women Self Help Groups. As shown in figure 2.1

Figure 2.1: Conceptual framework showing the relationship between the independent and dependent variables

INDEPENDENT VARIABLES



INTERVEANING VARIABLE



MODERATING VARIABLE



2.9 Summary of literature review

Four independent variables and one dependent variable formed the basis of the literature review. Attempt was made to explore the existing literature relevant to the study. From the literature review, it was clear that there have been a number of valuable studies on factors influencing development of WSHGs in the society. Studies indicated that education, training, group bylaws and funding influenced development of WSHGs. This study sought to establish the influence of these independent variables on development of women Self Help Group in Kesses Constituency, Uasin Gishu County.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

In this chapter the researcher presented the methodology that was used to carry out the study. The chapter consisted of the research design, target population, sampling procedures and sample size, research instruments, reliability and validity of the instruments, data collection procedures, data analysis, ethical considerations and operationalization of study variables.

3.2 Research design

A research design is described as a plan, structure and strategy of investigation used to obtain answers to research questions and control variance. (Ogula, 2005) Additionally, a study design is the plan of action the researcher adopts for answering the research questions and it sets up the framework for study or is the blueprint of the researcher (Kerlinger, 1973).

In the study descriptive survey was used and according to Mugenda and Mugenda (2003), a survey involves the collection of data from members of a population in order to determine the current status of that population with respect to one or more variables. In a survey, data is collected by the use of questionnaires or interviewing the sampled individuals with the purpose of studying their attitudes, opinion and habits (Orodho, 2005). This study employed quantitative approach, where questionnaire were administered to selected women in the SHGs to collect data in order to assess their opinion and habits on how the factors under study influenced development of WSHGs in Kesses constituency, Uasin Gishu County.

3.3 Target Population

The target population for the study was 1380 members of 92 women SHGs found in four wards which are Racecourse, Cheptiret/Kipchamo, Tulwet/Chuiyat and Tarakwa of Kesses Constituency of Uasin Gishu County. Each group consists of an average of 15 women. Ngechu (2004) defines population as a well-defined set of people, services, elements, and events, groups of things or household being investigated. Table 3.1 presents the target population of the study.

Table 3.1: Table 3.1: Target population (women in SHGs)

Ward	Number of WSHGs	Number of Group Members
Tulwet/Chuiyat	28	420
Cheptiret/Kipchamo	19	285
Racecourse	21	315
Tarakwa	24	360
Total	92	1380

Source: Community Development Fund Office, Outspan, Kesses Constituency, Year 2014

3.4 Sampling procedure

The sample size for this study was 310 women in 75 SHGs, The Yamane's formula was used to get the number of SHGs women to participate in the study (Yamane, 1967, p.258)

$$n = N / (1 + N (p)^2)$$

Where n is the sample size, N is the population size and p is the level of precision. At 95% confidence level, $p = 0.475$ which is approximately 0.5. This is because a 95% degree confidence corresponds to $\alpha = 0.05$.

Therefore, using the formula

$$n = N / (1 + N(p)^2) \text{ Where } N = 1380 \text{ and } p = 0.05$$

$$n = 1380 / (1 + 1380(0.05)^2) = 310.1 \text{ which is approximately } 310 \text{ women.}$$

Whereas the sample size for the WSHGs was:

$$n = 92 / (1 + 92(0.05)^2) = 74.8 \text{ which is approximately } 75 \text{ SHGs}$$

Table 3.2 presents a summary of procedure used in obtaining the 75 SHGs and 310 SHGs women that participated in the study.

Table 3.2: Sampling matrix

Category	Target population	Sample size	% of sample size	Sampling technique
SHGs	92	75	81.5	Simple Random sampling
SHGs women	1380	310	22.4	Systematic Random Sampling

Table 3.3 presents the percentage sample size for SHGs women per ward.

Table 3.3: Percentage sample size for SHGs and SHGs women

Ward (Cluster)	n@81.5%sample size (SHGs)	n@22.4% sample size (Group members)
Tulwet/Chuiyat	23	95
Cheptiret/kipchamo	16	63
Racecourse	17	71
Tarakwa	19	81
Total	75	310

3.5. Data collection instruments

A standardized questionnaire to cover all the 323 sampled respondents was used. In order to cover all areas of interest, both open and closed ended questions were used. The standard questionnaires were administered by interviewers to the respondents. Questionnaires are commonly used to collect important information about a population (Mugenda, 1999). Each item in the questionnaire was tailored to address a specific research question.

3.6 Instruments validity

Mugenda and Mugenda (2003) describe validity as the accuracy and meaningfulness of inferences, based on a research design. It is the degree to which results from the analysis of the data actually represent the variables of the study. The questionnaire was given to professionals including my supervisor to critique it and suggest the necessary areas to change in order to establish the content validity of the instrument. Then a final copy of the improved questionnaire

was developed, this ensured that the structured questionnaire remained focused, accurate and consistent with the study objectives.

3.7 Instrument reliability

Reliability refers to a measure of the degree to which research instruments yield consistent results (Mugenda & Mugenda, 2003). The questionnaire was initially administered to 10 respondents. Then after a week 10 respondents were randomly picked and similar questionnaires used to collect data. The questionnaires responses were scored and the scores correlated. Comments made by the respondents during piloting were used to improve on the instrument. Afterwards the questions in the questionnaire were reviewed and those found not to be clear were reframed for clarity so as to yield similar results.

3.8 Data Collection Procedure

Prior to the commencement of data collection, the researcher obtained all the necessary documents, including an introduction letter from the University and the National, Commission of Science, Technology and Innovation research permit. The researcher pre-visited the entire sample WSHGs before the day of data collection to establish rapport with the women and create familiarity with the respondents to allay any fears. The questionnaires were personally administered by the researcher and the assistants. During the distribution of the instruments, the purpose of the research was explained and adequate time was accorded each respondent so as to obtain appropriate answers to the questions.

3.9 Data Analysis

Information gathered through the questionnaires was edited for accuracy, uniformity, consistency and completeness, coded and then grouped according to particular attributes and within the appropriate class interval. This was followed by tabulation, and then descriptive statistics analysis was done since there are more than two variables. Descriptive statistics involved the use of frequency tables and percentages.

3.10 Ethical considerations of the study

The researcher explained to the respondents about the research and made clear that the participation was voluntary and that the respondents were free to decline or withdraw at any time during the research period. Respondents were not coerced into participating in the study.

The respondents were given the guarantee that their identity will be anonymous for privacy purposes so as to avoid any issue which might interfere with their private life. Therefore, they were not required to write their names on the questionnaire. Assurance was also given that all information obtained from the respondents was to be handled by the researcher and the information used for the intended purpose.

3.11 Operationalization of variables

Table 3.4 provides the indicators and measurement for independent variables which include; group bylaws, funding, education and training. The indicator and measurement for dependent variable that is Development of women SHGs in Kesses Constituency are also given. Both measurement scales and the data analysis method to be used are explained

Table 3.4: Operationalization of variables

Research Objectives	Variable	Indicators to be measured	Measurement scale	Data collection	Instruments	Data analysis methods
1. How does funding influence development of women SHGs in Kesses constituency, UasinGishu County?	Funding	Amount saved Reasons for saving loan acquired Purpose of loan	Nominal and ordinal scale	Questionnaire to be administered to group by researcher	Questionnaire	Descriptive Analysis
2. To determine the influence of group bylaws on development of women SHGs in Kesses constituency, UasinGishu County	Group bylaws	Presence of rules Documentation of rules Adherence to the rules	Nominal and ordinal scale	Questionnaire to be administered to group by researcher	Questionnaire	Descriptive Analysis
3. To establish the influence of education on development of women in SHGs in Kesses constituency,	Education	Level of education Level of literacy	Nominal and ordinal scale	Questionnaire to be administered to group by researcher	Questionnaire	Descriptive Analysis

UasinGishu
County.

4. To establish the influence of training on development of women in SHGs in Kesses constituency, UasinGishu County.	Training	Training attended Duration of training Skills acquired	Nominal and ordinal scale	Questionnaire to be administered to group by researcher	Questionnaire	Descriptive Analysis
--	----------	--	---------------------------	---	---------------	----------------------

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION, INTERPRETATION AND DISCUSSION

4.0. Introduction

The chapter addresses the study on the factors influencing development of women self-help groups by analyzing, presenting and interpreting systematically data relating to the four objectives of the study.

4.1. Questionnaire response rate

The study did use a sample size of 310 who were given questionnaire to participate in the study, but a total of 276 questionnaires were filled correctly and returned for analysis. The returned questionnaires represented a response rate of 89%, which according to Kothari (2010) a response rate of more than 75% is sufficient for a study to proceed.

4.2. Background information

In establishing how WSHGs develop by having a solid foundation, it was necessary to establish some information on; where women SHG are located, number of years members have been in the group, number of meetings per month, and if members have dropped.

4.2.1. Women SHG location

The study wanted to establish data on WSHGs development per ward. Respondents were asked to state their ward and findings were presented in table 4.1.

Table 4.1: Group locations

Location	Frequency	Percent
Racecourse	64	23.2
Tulwet/Chuiyat	88	31.9
Tarakwa	67	24.3
Cheptiret/Kipchamo	57	20.7
Total	276	100.0

Table 4.1 shows that 88 (31.9%) of the women SHG are located in Tulwet/Chuiyat, 67 (24.3%) are located in Tarakwa, 64 (23.2%) in Racecourse, while 57 (20.7%) were located in Cheptiret/Kipchamo. The findings indicate that slightly higher WSHGs are located in Tulwet/Chuiyat over Racecourse, Tarakwa and Cheptiret/Kipchamo.

4.2.2. Period of WSHGs existence

The study wanted to establish WSHGs existence in the region. Respondents were asked how long their WSHGs had existed, and findings were presented in table 4.2.

Table 4.2: Period of existence

Existence period	Frequency	Percent
Less than a year	72	26.1
Between 2-3 years	100	36.2
Between 4-5 years	64	23.2
Over 5 years	40	14.5
Total	276	100.0

Table 4.2 shows that 100 (36.2%) of the WSHGs have existed for a period of 2-3 years, 72 (26.1%) for less than a year, 64 (23.2%) have existed between 4-5 years, while 40 (14.5%) have only existed over 5 years. The findings indicates that majority of WSHGs 172 (62.3%) are less than three years old. This shows that over the past three years there have been increases in the number of WSHGs formed.

4.2.3. Number of meetings per month

The number of meetings in WSHGs is useful in promoting operations of the groups such like training, savings contribution and disciplines enforcements. The study deemed necessary to establish the number of times a group meets in a month, and the findings were as indicated in table 4.3.

Table 4.3: Number of meetings per month

Meeting period	Frequency	Percent
Once	45	16.3
Twice	72	26.1
Thrice	52	18.8
More than 3	107	38.8
Total	276	100.0

Table 4.3 indicates WSHGs 107 (38.8%) meet more than thrice, 52 (18.8%) meet thrice, while 45 (16.3%) and 72 (26.1%) meet once and twice respectively. This shows that majority of WSHGs 159 (57.6%) meets more than three times to undertake their group operations which supports the Aga Khan Development Network (AKDN, 2010) report that in SHGs individuals

will meet regularly for example weekly to undertake group operations. This will enhance effectiveness and efficiency in the WSHGs

4.2.4. Members dropping from group

The current study wanted to establish if members are dropping from their groups. The findings were presented in table 4.4.

Table 4.4: Members dropping from WSHGs

Members dropping	Frequency	Percent
Yes	229	83.0
No	47	17.0
Total	276	100.0

Table 4.4 indicates that 229 (83%) of WSHGs respondents stated that they have some of their member who have dropped and 47 (17%) stated they have none of their members dropping. Hence, a significant number of group members drop over time and as noted in Singh, Ruivenkamp and Jongerden (2011), study of Indian SHGs established that there is the problem of drop out among members, revealing the need for clear norms. They suggested that SHGs must discuss and finalize a set of rules and regulations for group operations to reduce members dropping from the group.

Among those who stated that they have members drop from their groups, the study wanted to establish further reasons for them dropping. Findings were as in table 4.5.

Table 4.5: Reasons for WSHGs members dropping

Reasons for dropping	Frequency	Percent
They moved out of area	41	14.9
Not able to save regularly	54	19.6
Not able to pay back their loans	69	25.0
Uncomfortable with WSHGs by laws	29	10.5
Group conflicts	36	13.0
Total	229	83.0

Table 4.5 indicates that 69(25.0%) of WSHGs members drop when not in a position to pay back the loans they have borrowed, 54(19.6%) as a result of not being able to save regularly, 41(14.9%) when they move from that area, 36(13.0%) as a result of conflicts while 29(10.5%) dropped when uncomfortable with WSHGs bylaws. Thus majority of members drop when not able to save regularly and repay their loans. A fact which concur with Puhazhendi (2000) study that members who meet on regular basis and have a reliable saving habit their group tend to succeed. In the event that members drop their will be increase in loan defaults and reduce the amount available for credit.

4.3. WSHGs development and bylaws

In order to establish how bylaws influence development of WSHGs the respondent were asked if their WSHGs had bylaws, who were involved in formulating the bylaws, areas covered by the bylaws, whether members followed the bylaws and the penalties for not following the bylaws.

4.3.1. Parties formulating WSHGs laws

The study wanted to establish if all members participate in formulating the WSHGs bylaws and the summary of their responses was presented in table 4.6

Table 4.6: Parties formulating WSHGs laws

Parties formulating rules	Frequency	Percent
All members	235	85.1
Leaders	41	14.9
Total	276	100.0

Table 4.6 indicates that 235(85%) of WSHGs have all members involved in formulating bylaws whereas 41(14.9%) had their bylaws formulated by their leaders. Thus most WSHGs encourage member's participation in management of group operations and in agreement with Singh and Jain (1995) that democracy is important when developing these rules and regulation, hence all the members must be involved when formulating the rules, they must clearly understand and ready to follow to the later and any disorderly behavior must be discouraged through a set procedure e.g. penalties

4.3.2. Existence of WSHG bylaws

The study wanted to establish if WSHGs have documented rules and regulations and the finding presented in table 4.7

Table 4.7: Existence of documented rules and regulations

Response	Frequency	Percent
Yes	276	100.0
No	0	0
Total	276	100.0

Table 4.7 shows that all 276(100%) of WSHGs have documented rules and regulation, as it's a requirement when forming WSHGs as was established by Sa-Dhan (2003) that group constitution was one of the tools required when forming a group to address issues within the group. This explains the reason to all members' response that their WSHGs have documented group bylaws.

In addition to having documented rules and regulations, the study wanted to establish its contents and finding was as table 4.8

Table 4.8: Rules and regulation coverage

Rules and regulation coverage	Frequency	Percent
Savings	64	23.2
Loans	138	50.0
Meeting	46	16.7
Conflicts	27	9.8
Others (Welfare)	1	.4
Total	276	100.0

Table 4.8 indicates majority of the rules and regulation 138(50%) address issues of loans while 64(23.2%), 46(16.7%), 27(9.8%) and 1(4%) represent rules and regulations addressing issues of savings, meetings, conflicts and welfare respectively. Since loans are sensitive and major source of funding for WSHGs members to start income generating activities, rules and regulation dealing with loans had to be enacted. A fact supported by Deininger and Yanyan (2009) who argues that the rules agreed by the group documents the intervals of meetings, the amount to be saved per meeting, the length of repayment period, the interest rate to be charged loans, as well as the amounts and method by which loans are allocated.

4.3.3. WSHGs rules and regulations follow-up

Having rules and regulations does not guarantee WSHGs development but how the members adhere to plays a vital role. Thus the respondents were asked if all the group members follow the rules and regulation and the results presented in table 4.9

Table 4.9: WSHGs rules and regulations follow up

Response	Frequency	Percent
Yes	96	34.8
No	180	65.2
Total	276	100.0

From table 4.9 majority of WSHGs members 180 (65.2%) do not follow the documented rules and regulations whereas 96(34.8%) do follow. The finding shows that more than average do not comply with the WSHGs bylaws.

The study wanted to further establish the consequences of not adhering to the bylaws by the WSHGs members and table 4.10 gives the summary of the punishment for non-compliance with the rules and regulations.

Table 4.10: Punishment for non-compliance of WSHGs rules and regulations

Types of punishment	Frequency	Percent
They are expelled	13	4.7
They pay fines	88	31.9
They are warned	46	16.7
Suspended for a while	33	12.0
Total	180	65.2

Table 4.10 shows majority of WSHGs 88(31.9%), punish members by making them pay fines for non-compliance, 46(16.7%) warn their members, 33(12%) are suspended and only a few 13(4.7%) expel their members. According to Singh and Jain (1995) all the members must be involved when formulating the rules, they must, clearly understand and ready to follow to the later and any disorderly behavior must be discouraged through a set procedure e.g. penalties. This will enable members comply with the group bylaws as noted that majority do not strictly adhere to. Punishment in form of fines is preferred as it reduces the tendency to repeat an offence while expulsion is less preferred as it will lead to members being dropped from the group.

4.3.4. Extent of bylaws usefulness in enhancing togetherness of WSHGs

To establish member's level of response on the usefulness of group bylaws in development of WSHGs the respondents were asked to what extent is group bylaws useful. Table 4.11 gives the members views on the usefulness of group bylaws.

Table 4.11 Extent of usefulness of bylaws

Usefulness of bylaws	Frequency	Percent
Strongly Agree	49	17.7
Agree	131	47.3
Neutral	37	13.4
Disagree	36	13.0
Strongly Disagree	23	8.3
Total	276	100.0

Table 4.11 indicates 131(47.3 %) WSHGs members agreed that bylaws are useful in enhancing togetherness of a group, 49(17.7%) strongly disagree, 37(13.4%) are neutral, 36(13.0%) disagree while 23(8.3%) strongly disagree. Therefore, majority 180(60.0%) agree on that WSHGs bylaws are useful in development of WSHGs. as Sandhu, (2013) argues that every group must have by-laws which should be well documented for effective administration and management of the group. Singh, Ruivenkamp and Jongerden (2011), also reported that for SHGs to be successful they must discuss and finalize a set of rules and regulations for group operations. It is therefore evident that group laws are essential for the development of a group and reviewed when necessary.

4.4. Women self-help groups development and training

In order to determine the influence of training on development of WSHGs the study sought to establish: if trainings are conducted in WSHGs, the main areas covered by the training, number

of times trainings are conducted in a year and the extent to the usefulness of training in development of WSHGs.

4.4.1. Training attendance by WSHGs

Training is an important as it enhances skills development among members of WSHGs, the study wanted to investigate if WSHGs usually undergo training and the finding presented in table 4.12.

Table 4.12: Training attendance by WSHGs

Training attendance	Frequency	Percent
Yes	193	69.9
No	83	30.1
Total	276	100.0

Table 4.12 shows that more than half of the respondent 193(69.9%) indicated that they had received training in their WSHGs whereas 83(30%) had not received any form of training. Thus, WSHGs emphasize on training their members, which is stressed in Kindernothilfe (2008) study that women in SHGs need training and capacity building to increase their capacity.

Among those who had received training 193(69.9%) the study further inquired from them on the main area the training covered and the results summarized in table 4.13.

Table 4.13: Training coverage

Training coverage	Frequency	Percent
Product development	43	15.6
Business management	48	17.4
Financial management	58	21.0
Conflict management	25	9.1
Leadership	19	6.9
Total	193	69.9

As shown in table 4.13 those WSHGs trained in financial management constitutes 58(21.0%), 48(17.4%) trained in business management, 43(15.6%) in product development and a further 25(9.1%) and 19(6.9%) in conflict management and leadership respectively. Hence majority of WSHGs train their members to manage finances in order to improve their economic status. As the study conducted by Swain& Varghese, (2009) established that membership training programs in SHGs enhances entrepreneurship skills and the ability to recognize and process new information, asses and adjust to changes, which positively affects productivity and self-confidence.

4.4.2. Number of trainings per year

The number of trainings conducted in WSHGs is key in enhancing more skills acquisition, thus the study deemed it necessary to further find out from 193(69.9%) members who had been trained the number of times training are conducted in their WSHGs and the finding presented in table 4.14.

Table 4.14: Number of trainings per year

Trainings per year	Frequency	Percent
1	55	19.9
2 or 3	89	32.2
4 or 5	36	13.0
6 or 7	13	4.7
Total	193	69.9

Table 4.14 shows 89(32.2%) respondent indicated that their WSHGs conducts 23 trainings per year, while 55(19.9%) conducts one training per year, 36(13.0%) conducts 4 or 5 trainings per year and 13(6.7%) conducts 6 or 7 trainings per year. The findings shows majority 144 (74.6%) of members have undergone less than 3 trainings per year.

4.4.3. Extent of training usefulness on WSHGs development

To establish member's level of response on the usefulness of training in development of WSHGs the respondents were asked to what extent is training useful. Table 4.15 gives the members views on the usefulness of training.

Table 4.15: Extent of training usefulness

Response	Frequency	Percent
Strongly agree	90	32.6
Agree	111	40.2
Neutral	32	11.6
Disagree	32	11.6
Strongly disagree	11	4.0
Total	276	100.0

Table 4.15 points out that 90(32.6%) strongly agree and 111(40.2%) agree which represent more than half of the respondents 201(72.8%) who view training to be useful, whereas 11(4.0%) strongly disagree and 32(11.6%) disagree which represents 43(15.6%) who view training not useful in development of WSHGs 32(11.6%) are not sure on the usefulness of training. Thus majority agree to greater extent that training is useful in development of WSHGs. These findings concur with Kathleen &Gale, (2009) who noted that, learning within groups is important in delivery of effective training since the arrangement enables sharing of training information among the members, jointly asking for better training, cost cutting, and enables members to help each other in applying new techniques and technologies. Thus the members are able to apply the skills to successfully run income generating projects and in turn able to deposit their savings and repay their loans.

4.5. Women self-help groups development and funding

Regular savings and borrowing of loans is important in development of WSHGs as savings forms the basis for the loans. In respect to this the study wanted to establish: members saving, reasons for savings, borrowing of loans, reasons of borrowing loans and challenges encountered in repaying the loans.

4.5.1. Individual savings per meeting

In order to understand how savings are made and why members save money in WSHGs, the respondent were asked the amount of money they save in their WSHGs and the findings presented in table 4.16

Table 4.16: individual savings per meeting

Savings per meeting	Frequency	Percent
Below ksh50	27	9.8
Between ksh51-100	67	24.3
Between ksh101-150	72	26.1
Between ksh151-200	69	25.0
Over ksh201	41	14.9
Total	276	100.0

Table 4.16 shows 72(26.1%) of the members save between kshs 101- 150 per meeting, 67(24.3%) between kshs 51-100, 41(14.9%) over kshs 201 and 27(9.8%) below kshs 50. Therefore, in all WSHGs members make individual savings and the amount varies from group to group. As emphasized in Fernandez (1998) report that defines SHGs members meet at a regular

fixed time and in an agreed place, then they bring together their savings into a common fund from which they take need based loans. This shows that savings is compulsory in all WSHGs

WSHG's members save money for various reasons and table 4.17 summarizes their motives for saving money.

Table 4.17: Motives for saving with WSHGs

Reasons for saving	Frequency	Percent
For acquisition of loan	127	46.0
Acquisition of assets	53	19.2
Convenient and reliable	75	27.2
Social status	21	7.6
Total	276	100.0

From table 4.17, 127(46.0%) of the members save money in order to acquire a loan from their WSHGs, 75(27.2%) finds WSHGs a convenient and a reliable means of saving, 53(19.2%) save to acquire an asset while 21(7.6%) saves with WSHGs for social status in the community. Thus majority of the members save to acquire loan. This study concurs with a report from Aga Khan Development Network (AKDN, 2010) that savings plays a major role in WSHGs. It is used as collateral in loan acquisition for personal development where women are able purchase and own assets just as their male counterparts or use as capital to start income generating activities. This has lead to increased number of WSHGs

4.5.2. Loan borrowing from WSHGs

From the findings of table 4.17 that majority of women 127(46.0%) saves money to acquire a loan, the study further investigated if the women had borrowed loan from their WSHGs and the findings was as table 4.18.

Table 4.18: Loan borrowing from WSHGs

Responses	Frequency	Percent
Yes	216	78.3
No	60	21.7
Total	276	100.0

Table 4.18 shows that 216(78.3%) members have borrowed loans from their WSHGs compared to 60(21.7%) who haven't borrowed loan. Thus majority of members reported to have borrowed loan from their WSHGs. as noted in Germany Technical Cooperation (GTZ, 1997) that the major attributes that people look in a saving institution are: security, convenience, liquidity and positive returns. This is the reason of members borrowing loans in their WSHGs.

4.5.3. Reason for borrowing WSHGs loans

Since majority of women 216(78.3%) have borrowed loan from their WSHGs, it was necessary to find out members reasons for borrowing loan from their WSHGs and results presented in table 4.19.

Table 4.19: Reasons for borrowing loans

Reasons for borrowing loans	Frequency	Percent
To start a business	60	21.7
To boost the business	79	28.6
To pay school fees	44	15.9
Meet household expenses	33	12.0
Total	216	78.3

As presented in table 4.19 more than half of the members borrow loans for business purpose 139(64.4%) which include 60(21.7%) and 79(28.6%) to boost and start new business respectively in relation to 44(15.9%) and 33(12%) who borrow loan to pay school fees and to meet other household expenses respectively. This study concurs with a report from Aga Khan Development Network (AKDN, 2010) that loans are acquired for personal development where women are able to purchase and own assets just as their male counterparts or use as capital to start income generating activities. WSHGs should therefore advance loans to their members without biasness since they empower women economically

4.5.4. Difficulty in paying WSHGs loans

The study wanted to inquire if members of WSHGs do face challenges while repaying their loans and findings was as table 4.20.

Table 4.20: Difficulty in repaying loans

Response	Frequency	Percent
Yes	157	56.9
No	119	43.1
Total	276	100.0

It's evident from table 4.20 that 157(56.9%) of the respondent have experienced challenges in repaying their loans compared to 119(43.1%) who have not experienced challenges inclusive of those who had not borrowed loan.

Given that majority of the members have had a challenge in repayment, the study further wanted to establish the reasons as to why the members experienced difficulties in repayment of their loans and the finding summarized in table 4.21.

Table 4.21: Reasons for difficulty in loan payment

Reasons for difficulty in loan repayment	Frequency	Percent
Business failure	40	14.5
High interest	20	7.2
Financing other financial institution loans	72	26.1
Limited loan grace period	25	9.1
Total	157	56.9

Table 4.21 indicates 72(26.4%) of the respondent attribute challenges in repaying their WSHGs loans to servicing loans from other institution, 40(14.5%) to business failure, 25(9.1%) to limited grace period and 20(7.2%) to interest rates. Although interest rate poses a challenge it's the least course of defaulting among members of WSHGs while members servicing several loans do face the most difficulty in repayment of their WSHGs loans. . According to the Institute of Cultural Affairs (ICA, 2010) SHGs manual it is the responsibility of all members of the Group to make sure that the loans are given responsibly and paid back on time. This will reduce challenges in loan repayment as loan would be given after analyzing member's status.

4.5.5. Penalty for WSHGs loan defaulting

For the development of WSHGs then measures need to be put in place to address issues of loan defaulting, therefore the study sought to establish what penalties exist in WSHGs and presented the findings in table 4.22.

Table 4.22: Penalties for WSHGs loan defaulting

Penalties for defaulting	Frequency	Percent
Given more time to pay the loan	86	31.2
Paid by guarantors	36	13.0
Recovery from savings	123	44.6
Members taken to authority	26	9.4
Expelled from WSHGs	5	1.8
Total	276	100.0

Table 4.22 point out that 123(44.6%) of the respondents savings are used to repay their loans if they face a difficulty, a further 86(31.2%) are given more time, 36(13.0%) paid by their guarantors, 26(9.4%) taken to the authority and 5(1.8%) are expelled from the WSHGs. This shows that majority of WSHGs uses members savings to cover for loans defaults. The findings are in agreement with a report by the Aga Khan Development Network AKDN, (2010) that savings are used as collateral in loan acquisition for personal development. Hence, in cases where a member is not able to repay her loan, the member's savings cover the loan.

4.5.6. Members dropping when unable to borrow loan

The study wanted to further establish the extent to which members in inability to repay loan leads to them dropping from the group and the finding was as table 4.23

Table 4.23: Extent to members dropping when unable to borrow loan

Response	Frequency	Percent
Strongly agree	70	25.3
Agree	107	38.6
Neutral	41	14.8
Disagree	33	11.9
Strongly disagree	25	9.4
Total	276	100.0

Table 4.23 points out that 70(25.3%) strongly agree and 107(38.6%) agree which represent more than half of the respondents 177(63.9%) who view that challenges in loan repayment leads to members dropping, whereas 25(9.4%) strongly disagree and 33(11.9%) disagree which

represents 58(21.3%) of the respondent, 41(14.8%) are not sure. Therefore majority of members agree to a larger extent that members inability to repay loan leads to members dropping from the WSHGs which concurs with International Labour Association (ILO, 2006) study that all members need to deposit their weekly savings and repay their loans with interest on time. If this is not so, the group will face some difficulties.

4.6. WSHGs development and education

In order to establish how education influences the development of WSHGs the study deemed it necessary to get information on members' literacy level, education level and the extent to which education was important in development of WSHGs.

4.6.1. Literacy

To determine members literacy level the researcher questioned the respondent on their ability to read and write and the finding was as table 4.24.

Table 4.24: Ability to read and write

Response	Frequency	Percent
Yes	218	79.0
No	58	21.0
Total	276	100.0

From table 4.24 shows that 218(79.0%) members can comfortably read and write and 58(21.0%) could not comfortably read and write. Hence majority members of WSHGs are literate. United Nations Educational, Scientific and Cultural Organization (UNESCO, 2010) report indicates

Adult literacy rate raised by an average of 17% between 1985–1994 and 2000–2007 to reach 62% in sub-Saharan Africa.

The study sought to understand more on what happens to members who are illiterate within the WSHGs and the finding presented in table 4.25.

Table 4.25: Assistance to illiterate members

Assistance afford	Frequency	Percent
Group members are Taught	14	5.1
Assistance from WSHGs members	32	11.6
Other (Interpretation by Leaders)	12	4.3
Total	58	21.0

Table 4.25 indicates that 32(11.6%) of the illiterate respondent reported that they are offered assistance by fellow WSHGs members, 14(5.1%) reported being taught how to read and write and 12(4.3%) are helped by others leaders. This shows that majority of the illiterate members in the WSHGs are assisted in reading and writing by fellow members.

4.6.2. Level of education

The study wanted to find out the level of education of WSHGs members and the findings was summarized in table 4.26.

Table 4.26: Level of education

Level of education	Frequency	Percent
Primary	48	17.4
Secondary	119	43.1
College	54	19.6
University	31	11.2
Not gone to school	24	8.7
Total	276	100.0

From table 4.26, 119(43.1%) of WSHGs members have secondary education, 54(19.6%) have college education, 48(17.4%) have primary education, 31(11.2%) have university education and 24(8.7%) have not gone to school. This shows majority of the members in WSHGs have completed secondary education. According to United Nations Educational, Scientific and Cultural Organization (UNESCO, 2010) report indicated the steps made in sub Saharan Africa since the establishment of the Education For All (EFA) goals that was adopted in the year 2000 and as seen the number of primary enrolment risen and many countries have made great strides towards getting equal numbers of girls and boys into school

4.6.3. Extent of usefulness of education to development of WSHGs.

Has majority 218(79%) of WSHGs members are literate and 91.3% have gone to school the study sought to establish to what extent education was usefulness in development of WSHGs and the finding summarized in table 4.27.

Table 4.27: Extent of usefulness of education

Response	Frequency	Percent
Strongly agree	58	21.0
Agree	60	21.7
Neutral	45	16.3
Disagree	76	27.5
Strongly disagree	37	13.4
Total	276	100.0

Table 4.27 shows 76(27.5%) members disagree that education is not useful in development of WSHGs, 60(21.7%) agree, 58(21.0%) Strongly agree, 45(16.3%) neutral and 37(13.4%) strongly disagree. There is a slight difference between those who agree and disagree on the extent of usefulness of education in development of WSHGs. Gadenne and Vasudevan (2007) study on how women in SHGs save and invest their money reported that most of women who utilized training are literate.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter gives a summary of the findings, discussions, conclusions and recommendations made as a result of the data analyzed.

5.2 Summary of findings

The summary of the findings has been done as per each of the four objectives of study;

5.2.1. Bylaws and development of WSHGs

According to the findings, all WSHGs have documented group bylaws, more than half of the rules and regulation 73.2% address loans and savings. Members who do not follow the rules and regulations a given a warning or fined at 50.0% and 23.2% respectively. To a large extent majority of the WSHGs members agree that group bylaws are useful in enhancing development of WSHGs. Hence group bylaws are important as it address core issues within the group such as savings and loans which leads to members dropping if not handled properly.

5.2.2. Training and development of WSHGs

The finding shows that majority of WSHGs members 69.9% have undergone training and major areas of trainings are finance and product development at 38.4% and 15.6% respectively. 74.6% of the member reported to have undergone less than 3 training per year. Majority of WSHGs members 74.0% to a larger extent agree that trainings are useful in development of WSHGs.

5.2.3. Funding and development of WSHGs

From the findings, all WSHGs members make saving in their meetings but the amount of saving vary from group to group and the main reason for savings is to borrow a loan as reported by 46.0% of the respondent. Among those who have borrowed loans 50.3% have used it to start business or boost existing business 56.9% of the members have faced challenges in repayment of loans and the main reasons being servicing loans from other institutions and business failure at 26.1% and 14.5% respectively. In such a situation 44.6% reported to having their savings used to cover their outstanding loans. 63.9% members agree to a great extent that challenges in loan repayment leads to dropping of members, therefore challenges in loan repayment such as business failure, high interest rates, servicing loans from other institutions and grace period need to be address for the development WSHGs.

5.2.4. Education and development of WSHGs

The findings indicate that 79.0% of the members are literate and the 21.0% of the illiterate members are usually assisted by fellow members in the group. Majority of the members 45.1% have secondary education while 8.7% haven't gone to school, hence there is an increase in the level of education among the members of WSHGs. There is no significant difference on the extent to which members agree on the usefulness of education on development of WSHGs and those who disagree at 42.7% and 40.9% respectively

5.3. Conclusions

The study investigated factors in relation to the development of women self-help groups. From the findings, the study concludes that group bylaws influence the development of WSHGs. The WSHGs have put penalties to ensure that the group members adhere to the WSHGs bylaws and

which enhances group unity. Funding through members saving and loan borrowing influences the development of the WSHGs. If the member is not be able to regularly save and repay their loan with agreed interest then it will disintegrate. Introduction of trainings in groups leads to development of WSHGs. The study indicates that there is need to have more training for members to gain skills. This will enable them take loan run successful business and repay their loans, the respondents indicated that training is useful. Education has a least influence of on the development of WSHGs but enhance member's ability to utilize the skills they have gained.

5.4. Recommendations

1. The study recommends that WSHGs have documented rules and regulations which are agreed and followed by all members.
2. WSHGs should ensure that they conduct training to their members before they borrow loans to ensure they are able to run successful businesses
3. Before members borrow loans from other institutions they need to fully establish how they will repay the loans.

5.5. Contribution to the body of knowledge

Table 5.1 shows the contribution that this research to the body of knowledge as per the objectives

Table 5.1: Contribution to the body of knowledge

Objective	Contribution
1. Influence of funding on development of women SHGs.	WSHGs members also borrow loan from other financial institution.
2. Influence of education on development of women SHGs.	There is an increase in the level of education among WSHGs members in Kesses constituency
3. Influence of training on development of women SHGs.	Majority of WSHGs trainings address issues within the group.
4. Influence of group bylaws on development of women SHGs.	Complying with WSHGs bylaws is a challenge to most members.

5.6. Suggestions for further research

The study recommends the following areas for further research;

1. Replication of the study in other areas of Kenya where the women self help groups have been formed.
2. The influence of the emergence table banking on the performance of the women self help groups
3. The influence of women funds on women self help groups
4. The impact of women self help groups on the economic empowerment of women and their households

REFERENCES

Abromovitz, M. (2012). The feminization of austerity. *New Labor Forum* , 21 (1), 32-41.

AKDN. (2010). *The permanance and Value of savings Group in Kenya's Community Savings Mobilization Project (COSAMO) programme*. Retrieved from Master card fundation: http://www.mastercardfdn.org/pdfs_85x11_LR.pdf

Bank, W. (2001). *Engendering Development: Through Gender Equality in Rights, Resources and Voice*. New york: Oxford Univerity Press.

Brush, C. (1990). *Women and Enterprise creation:Barriers and Opportunities, in Local initiatives for job creation*. Paris: Organisation for Economic Cooperation and Development.

carmon, D. (2013). *Women Empowerment: Education as a tool for achieving equality*. Retrieved from [http:// www.jpost.com/Opinion/OP-ED-Contributions/Womens-empowerment-education-as-a tool-for-achieving-equality-329260](http://www.jpost.com/Opinion/OP-ED-Contributions/Womens-empowerment-education-as-a-tool-for-achieving-equality-329260)

Carr, E. (2003). Rethinking empowerment theory using a feminist lens: the importance of process. *Affilia* , 18 (8), pp. 8-20.

Community, K. (2006). *Projects and Activities for Street children in Nairobi*. Nairobi: Kolbe press.

Dall'Olio, V. (n.d.). *A case study: CRED successful micro-credit strategy for the empowerment of rural village women in Madurai District*. Retrieved from [http:// www.credindia.org](http://www.credindia.org)

Das S, K. (2012). Best practices of Self Help Group and Women Empowerment: A Case of Barak Valley of Assam. *Far East Journal of psychology and business* , 7 (3), pp. 29-51.

Deininger, K., & Yanyan, L. (2009). Longer term economic Impact of Self Help Groups in India. *Worldbank Development Research Group* , 4.

ESCAP. (2002). *Social Safety Nets for Women*. United Nations Publication.

Fernandez, A. (1998). *The MYRADA Experience: Alternative management systems for saving and credit for the rural poor*. Bangalore: MYRADA.

Gadenne, L., & Vasudeva, V. (2007). How do women in mature SHGs save and invest their money? *Institute for Financial Management and Research Centre for Micro Finance* , 18, p. 23.

Gayathiri. (2014). Impact of Self Help Group in Socio-economic development. *International Journal of scientific research and management* (50), pp. 82-86.

Grosz, E. (2010). The practice of feminist theory,differences. *A Journal of Feminist Cultural Studies* , 21 (1), pp. 95-107.

GTZ. (1997). *Comparative Analysis of Savings Mobilisation Strategies bank Rakyat Indonesia* . Eschborn: CGAP Savings Mobilisation working Group.

Haryana Forest Department. (2003). *Self Help Groups for Micro-Enterprise Development*. Retrieved from from http://hcfp.gov.in/downloads/manuals/training_manual_on_shg_for_micro-enterprise_development.pdf

Hashemi, S. S. (1996). Rural Credit programs and Womens empowerment in Bangladesh. *World Development* , 24 (2), p. 32.

Institute of Cultural Affairs. (2010). *Self help group Trainers Manual*. Zimbabwe.

JohnCraig. (2012). *Table banking*. Retrieved 2015, from <http://judyandjohn-africa-2010.blogspot.com/2012/04/notes-from-field-3-ever-hear-of-table.html>

Kabeer, N. (1998). *Can't buy me love? Re-evaluating gender, credit and empowerment in rural Bangladesh*. Sussex: Institute of Development Studies.

Kabubo, G. &. (2001). Macroeconomic Adjustment, Poverty and economic Growth: An Analysis for Kenya. *african Journal of Economic Policy* , 8 (1), pp. 42-58.

Karmakar, K. (2008). *Microfinance in India*. India: SagePublication.

Kenya, G. o. (2007). *Kenya Vision 2030, A Globally Competitive and Prosperous Kenya*. Nairobi: Government press.

Kenyampya. (2013). *Uasin Gishu County Integrated Plan 2013-2018*. Retrieved from <http://www.kenyampya.com/uasingishu-county-intergrated-plan.pdf>

Kerlinger, F. N. (1973). *Foundation of behavioral science*. New York: Renehard and Wnston.

Kindernothilfe. (2008). *The Self Help Group Approach*. . Hyderabad: Prajwala Enterprises,.

KinderNotHilfe. (2008). *The Self Help Group Approach*. *Prajwala Enterprises*. Hyderabad, India.

Kiriti, T. &. (2003). *Social Economics, Policy and Development*. Australia: University of Queensland.

Kiriti, T. T. (2003). Female Participation in Decision-making in Agricultural Household in Kenya: Empirical Findings. *International journal for Agriculture Resources, Governance and Ecology* , 2 (2), pp. 103-124.

Kothari C, R. (2010). *Quantitative techniques* (3rd ed.). New Delhi: Vikash publishing house pvt Ltd.

Manmohan.G, Tushir, M., & Chadha, S. (2008). Rural banking and micro finance. *southern Economist* , 47 (2), pp. 9-12.

Mayoux, L. (2000). *Microfinance and the empowerment of women: A review of the key issues*. Geneva: ILO.

Mayoux, L. (1998). Participatory learning for women's empowerment in Microfinance programmes. *Negotiating complexity, conflict and change* , 29 (4), pp. 39-50.

Morgan, A. (1995). *Adult change and development: learning and peoples' lives' in* . (D.Sewart, Ed.) Milton Keynes: ICDE and the Open University.

Mugenda A. & Mugenda, O. (1999). *Research methods, Quantitative and Qualitative approaches*. Nairobi: Acts Press.

NABARD. (2009). *Status of micro finance in India 2008-2009*. Retrieved from <http://www.downtoearth.org.in/dte/userfiles/images/nabard.pdf>

NABARD. (2003). *Progress of SHG-Bank Linkages in India 2002-2003*. India: micro Credit Innovation Department.

Narayan, D. (2002). *Empowerment and Poverty Reduction: A Source book*. . Washington: WorldBank.

NCAER. (2008). *Impact and Sustainability of SHG Bank Linkage Programme*. . india: Working Paper.

Ngechu, M. (2004). *Understanding the Research Process and Methods: An Introduction to Research methods*. Nairobi: Acts Publisher.

Ochanda, R. M., Akinyi, V. A., & Mungai, M. N. (2009). *Human Trafficking and Commercial Sexual Exploitation of Women and Children In East Africa*. Nairobi: Kerosip printers.

Ogula, P. A. (2005). *Research Methods*. Nairobi: CUEA Publications.

Omwami, E. &. (2009). Public investment and the goal of providing universal access to primary education by 2015 in kenya. *International Journal of Education Development* , 30, pp. 243-253.

Orodho, A. J. (2005). *Essentials of educational and social sciences research method*. Nairobi: Masola Publishers.

Panda, D. (2009). Measuring Impacts Of Women Self-help Group-based Microfinance In Eastern India:An Analysis Through Econometric Models. *Management Journal* , 3 (2), pp. 41-48.

Puhazhendi, V. (2000). *Evaluation study of Self help Groups in Tamil Nadu*. Mumbai: NABARD.

Ranjula, B., & Varghese, A. (2010). *Microfinance 'Plus': The Impact of Business Training on Indian Self Help Groups*. Sweden: Department of Economics Uppsala University.

Ranjula, B., & Yang, W. F. (2012). Factors empowering women in Indian self-help group programs. *International Review of Applied Economics* , 26 (4), pp. 425-444.

Reji. (2013). Economic Empowerment of women through Self Help Groups in Kerala,. *International Journal of marketing, Financial services and management research* , 2 (3).

S, S., Ruivenkamp, & Jongerden. (n.d.). A State of Art of Self Help Groups in India. *J Hum Ecol*. 36(2): 91-103. *J Hum Ecol* , 36 (2), pp. 91-103.

Sa-Dhan. (2003). *Quality Parameters of SHGs: A discussion paper*. Retrieved from <http://www.sa-dhan.net>

Sahu, A., & Das, S. (2006). *Women Empowerment Through Self-Help Groups-A Case Study of Gajapati District of Orissa, India*. India.

Sambu, C. (2013). Impact of women participation in self-help groups on self economic empowerment in Nakuru County. *Interdisciplinary journal of contemporary research in business* , 5 (4), p. 402.

Sandhu, K. (2013). A Study Of Norms And Functioning Of Self Help Groups (SHGs) In Punjab. *Journal Of Business Management and Social Sciences Research* , 2 (8), p. 33.

Singh, J. (2006). *PEDO's SHG Programme Impact Assessment, A Draft Report*. Retrieved from Centre for Microfinance Jaipur: <http://www.solutionexchange-un.net.in/mf>

Singh, k., & Jain, T. (1995). *Evolution and survival of SHGs: Some Theoretical Proposition and Empirical Evidences, Working Paper 4*. Bankers Institute of Development.

Sowjanya. (2007). *A Comparative Analysis of Successful and Unsuccessful Self Help Groups in Gadag District of Karnataka, Masters of Science Thesis, Submitted to the University of Agricultural Sciences*. Dharwad.

Swain, R., & Varghese, A. (2009). Does Self Help Group Participation Lead to Asset Creation? *World Development* , 37 (10), pp. 1674-1682.

Tuckman, B. (1965). Developmental Sequence in Small Groups. *Psychological Bulletin* , 63.

UK Government. (1997). *Eliminating world poverty: a challenge for the 21st century'*. London.

UNDP. (2001). *Participatory governance, people's empowerment and poverty reduction*. UNDP Conference Paper Series.

UNESCO. (2010). *Education for All Global Monitoring Report 2010*. Retrieved from <http://www.efareport.unesco.org-contact:efareport@unesco.org>

UNIDO. (n.d.). *Empowering women:Fostering entrepreneurship*. Retrieved from https://www.unido.org/fileadmin/user_media_upgrade/What_we_do/Topics/Women_and_Youth/Brochure_low_resolution.pdf.

USAID. (2000). *Women 2000:Beijing plus five, the USAID commitment*. Washington DC: Office of Women and Development Gender Reach Project.

USAID. (2014). *Gender Equality and Women's Empowerment in Kenya*. Retrieved from <http://www.usaid.gov/kenya/gender-equality-and-womens-empowerment-kenya>

Vetrivel, S. C., & Mohanasundari, M. (2011). Self-Help Groups: Women Empowerment and Social security in Tamilnadu. *Advances in Management* , 4 (3), pp. 55-59.

Wright, G. (1998). *Moving the Mountains: Savings as a Human Right in Bangladesh*. . Microsave.

Yamane, T. (1967). *Statistics, An Introductory Analysis* (2 ed.). New York: Harper.

APPENDICES

APPENDIX I: LETTER OF TRANSMITTAL

TALLAM KIPYEGO JOEL

University of Nairobi,

School of continuing and Distance Learning,

April, 2015

Dear respondent,

I am a student at the University of Nairobi, pursuing a Master of Arts Degree in Project Planning and Management. I am conducting a study that is intended at identifying factors influencing development of women self help groups in Kesses Constituency, UasinGishu County.

Attached please find a questionnaire meant for gathering information for this study. Kindly fill the questionnaire honestly and to the best of your knowledge. All responses will be handled with absolute confidence and will be used solely for the purpose of this study.

Thank you,

Yours Faithfully,

TALLAM JOEL KIPYEGO.

Registration Number: L50/71319/2014

APPENDIX 2: QUESTIONNAIRE

I am a post graduate student at the School of Continuing and Distance Education, University of Nairobi. I am carrying out a study on the factors influencing development of women self help groups in Kesses Constituency, UasinGishu County. Thank you for finding time to participate in this study. Do not write your name anywhere on this paper. The information that you will give will be treated with utmost confidentiality and will be used for academic purposes only. Fill in your responses in the **SPACES PROVIDED** for each question or by **TICKING INSIDE** the appropriate box.

Section A: Background information

1. What is the name of your group? _____

2. In which ward is the group located?

Racecourse Cheptiret/Kipchamo Tulwet/Chuiyat Tarakwa

3. How long has your group existed?

A. Less than 1 year

B. Between 2-3 years

C. Between 4-5 years

D. Over 5 years

4. How many times does your group meet per month?

Once Twice Thrice More than 3 times

5. Are there some members who have dropped out from the group?

Yes No

6. If yes, what is the main reason?

- A. They moved out of the area
- B. They were not able to save regularly
- C. They were not able to pay back their loans
- D. They were uncomfortable with the group bylaws
- E. Group conflicts

Section B: information on Group bylaws

7. Does your Self Help Group have documented rules and regulations?

Yes No

8. If Yes, What main area do the rules and regulations address?

- A. Savings
- B. Loans
- C. Meeting
- D. Conflicts
- E. Others _____

9. Do all members in your group follow these rules and regulations?

Yes No

10. If No, What major action is taken to a member who does not follow the rules?

- A. They are expelled from the group
- B. They pay a fine
- C. They are given a warning
- D. They are suspended for a while
- E. Others _____

11. Who are involved in formulating the rules?

All members Leaders

12. At what extent do you think bylaws are useful in enhancing togetherness of Self Help Groups?

Strongly Agree Agree Neutral Disagree Strongly Disagree

Section C: Information about training

13. Has your group undergone any training since its formation?

Yes No

14. If yes, what main area did the training cover?

- A. Product development,
- B. Business management,
- C. Financial management,
- D. Conflict management,
- E. Leadership,

15. How many group trainings are conducted in a year?

One 2-3 4-5 6-7 More than 8

16. At what extent do you think training is useful in development of Self Help Groups?

Strongly Agree Agree Neutral Disagree Strongly disagree

Section D: Information about funding

17. What is your individual saving contribution per meeting?

- A. Below Kshs 50
- B. Between Kshs 51-100
- C. Between Kshs 101-150

D. Between Kshs 151-200

E. Over Kshs 201

18. What is the main reason for saving money with the group?

A. To use it acquire loan

B. To use it in acquisition of an asset

C. Convenient and reliable means

D. For social status

E. Others _____

19. Have you ever borrowed a loan from your group?

Yes No

20. If Yes, What is the main reason for borrowing money with your Self Help Group?

A. To start a business

B. To boost the business

C. To pay school fees for the children

D. To meet household expenses

E. Others _____

21. Have you ever experienced any difficulties in repaying the loan?

Yes No

22. If yes, what is the main reason?

A. Business failure

B. High interest

C. Servicing other loans

D. Limited time

C. Others _____

23. What is the main action taken to a member who fails to repay her loan in time?

A. They are given more time to pay back the loan

B. They are expelled from the group

C. Their savings are used to cover the loan

D. Member taken to the Authorities

E. Others _____

24. To what extent do you think challenges in loan repayment leads to members dropping in your group?

Strongly Agree Agree Neutral Disagree Strongly Disagree

Section E: Information on education

24. Can you comfortably read and write?

Yes No

25. If No, What assistance does the group offer to people like you?

A. They are taught

B. Assisted by group members

C. Others _____

26. What is your level of your education?

A. Primary

B. Secondary

C. College

D. University

E. Not gone to school

27. At what extent do you think education is useful in development of self help groups?

Strongly Agree Agree Neutral Disagree Strongly Disagree

The end


Thank you very much



APPENDIX 3: NACOSTI RESEARCH PERMIT

THIS IS TO CERTIFY THAT:
MR. JOEL KIPYEGON TALLAM
of UNIVERSITY OF NAIROBI , 8859-30100
Eldoret ,has been permitted to conduct
research in Uasin-Gishu County

on the topic: FACTORS INFLUENCING
DEVELOPMENT OF WOMEN SELF HELP
GROUPS IN KESSES CONSTITUENCY
UASIN GISHU COUNTY KENYA

for the period ending:
4th December,2015


.....
Applicant's
Signature



.....
Director General
National Commission for Science,
Technology & Innovation