

**INFLUENCE OF TABLE BANKING ON EMPOWERMENT
OF WOMEN: A STUDY OF SAVINGS-LED SCHEMES IN
SELECTED COUNTIES IN WESTERN KENYA**

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DECLARATION

The Research Project is my original work and has never been presented for a degree or any award in any other university

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The Research project has been submitted for examination with my approval as the University Supervisor

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DEDICATION

I take this opportunity to return thanks and dedication to the almighty God for giving me life, strength and the ability to enroll and go through the entire MA program successfully. I dedicate this research project to my loving family who gave me support and the inspiration to undertake work for a worthy course; my father Mr. Jackson Muliro, my mother Mrs. Joy Muliro, my siblings Olivia, Zippy, Eunice and Kennedy, Lillian and Martin and Joseph- and to my niece Samantha all to whom I owe my sincere gratitude. My Special dedication to my Uncle and Aunt Dr. James Nabwangu and Dr. Marie Nabwangu for their support and facilitation at all stages of my study to ensure that every bit of this research takes place.

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ABBREVIATIONS AND ACRONYMS

BRAC	Bangladesh Rural Advancement Committee
CARE	Co-operation for American Remittances Everywhere
CGAP	Consultative Group to Assist the Poorest
COMSICs	Community Savings and Investment Programs
CRECER	Credit with Education Programs
EW	Empowerment Worker
FBO	Faith Best Organization
FIDA	Federation of Women Lawyers
FINCA	Foundation of International Community Assistance
GDP	Gross Domestic Product
GEM	Global Entrepreneurship Monitor
HDI	Human Development Index
HDR	Human Development Report
IGA	Income Generating Activities
IMF	International Monetary Fund
IPA	Innovations for Poverty Action
ISAL	Internal Savings and Lending
IV	Instrumental Variable
KIM	Kenya Institute of Management
NASFAM	National Small-holder Farmers Association
NGO	Non-Governmental Organization(s)
MASAF	Malawi Social Action Fund
MFI s	Micro Finance Institutions
MSME	Medium Small and Micro Enterprises
PRDP	Peace Recovery and Development Plan
PSM	Prosperity Score Matching

ROSCAs	Rotating Savings and Credit Associations
SES	Social and Environmental Standards
SEWA	Self Employed Women’s Association
SME	Small and Medium-scale Enterprises
TBP	Table Banking Programs
UAE	United Arab Emirates
UBOS	Uganda Bureau of Statistics
UN	United Nations
UN-LNWB	United Nations –Leave No Woman Behind
UNRISD	United Nations Research Institute for Social Development
USA	United States of America
VSL	Village Savings Groups
VSLA	Village Savings and Loan Associations
VSLs	Village Savings and Loan Schemes
WDR	World Development Report
WEF	Women Enterprise Fund
WHO	World Health Organization

ABSTRACT

The global call for enhancement of gender equity, equality and social-solidarity-based economy are seen as an impetus to attaining sustainable development that meets the need of all. The lack of capital and weak decision-making capacities are identified as the main reason for slow pace in achieving most development milestones. The proposed research is intended for investigating the effect of table banking entrepreneurial processes as a model of community savings-led financing initiative; that offers an opportunity for access to capital and creation of a decision making structure especially to low-income earners most of whom are members of Self Help Groups involved in Table Banking practice as a component of in Internal Savings and Loan Activities. The study analyzed the effect of table-banking processes which enhance provision and utility of factors of production namely: social capital, financial capital and organizational cognition in a bid to determine their influence on development. Development in the context of this study was viewed at three levels given by: achievement of a social and solidarity-based economy, centered on individuals and satisfying their needs; and which lead to sharing of means of production and of income; and sharing of decision-making power. A survey was done from a sample of 400 table-banking groups participants ($\pm 5\%$ precision level) randomly selected participants indulged in focus group discussions. Target population from Western Kenya was selected to participate in the study using stratified and purposive sampling. A pilot test with a retest preceded the main research to answer the research questions: what was the effect of women economic empowerment in table banking on empowerment of women? To what extent does membership power in table banking affect empowerment of women? Does organizational learning in table banking affect empowerment of women? How does networking in table banking affect empowerment of women? The research examines government policies as mediating variables beside environmental hostilities as the intervening variable. Tools employed in data collection included use of questionnaires, and document analysis techniques; and, triangulation conducted through focus group discussion. Quantitative data was organized, analyzed using simple statistical techniques including tables and graphs; and descriptive statistics was compressed into mean and standard deviations. The findings from the study were used to infer on household income rates, means of production and decision-making capacity. The results were shared with practitioners, trainers and champions for adoption of the use of alternative community-led approaches to entrepreneurial financing as a measure taken towards achieving gender equality and inclusive sustainable global development. The study established that respondents are motivated to form the groups for the need to save for their children's school fees, and to raise business capital. In addition, the study concludes that the problems greatly faced by the group are: low interest rates, bad leadership skills, and lack of training.

CHAPTER ONE

INTRODUCTION

1.1 Background to the study

Empowerment of women is critical to achievement of sustainable development. The focus on financial sustainability lays emphasis on the need for information sharing, integration and participation of people as key building blocks to help countries achieve human development (Kumar, 2009). Empowerment is a way of increasing strength in the diverse spheres of development namely: economic, political, social, educational, gender, or spiritual dimensions of any entity - construed to inclusion of the marginalized. The benefits of empowerment of a community are defined by gender, location and access to development opportunities (CIDA, 2001; IMF, 2013). Hence, transformative change denoting empowerment calls for a review and redistribution of opportunities and resources to meet the different needs, interests and preferences for men and women (Lagarde, 2013).

Empowering women in developing countries is essential in reducing global poverty considering women's representation as the world's most poor population (Intel, 2012; UNRISD, 2010). The IMF (2013) report on economic effects of gender inequality denotes women's capacity to fully contribute to global economic growth and prosperity; deductions show that women's equal access to income earning opportunities as men would raise country GDP growth rates by: 34% in Egypt, 12% in UAE, 9% in Japan, and 5% in USA. The potential gains in raising women labor market participation on economic performance include: higher incomes for women directed at household spending on children's education for faster long-term growth; providing companies with large talent pool – potentially increasing innovation, creativity and productivity; and, help counteract the impact of shrinking workforce to mitigate the cost of aging population especially in developed countries (IMF, 2013; Kantor, 2009).

Emphasis has been laid on adoption of entrepreneurship with indications pointing at its pivotal role in motivating sustainable livelihoods and lifestyle change across the globe. The cost of credit however, obstructs the unbanked poor to gain access to suitable financing services essential for them to initiate enterprise start-ups (Ana, M. & Aizcobe *et al*, 2003; Barr, 2004). According to various reports on documented studies, women constituted the

bigger segment of the world's poor who are the most affected by ineligibility to access to available financing services (Dupas *et al*, 2012); and become entrepreneurs (GEM, 2012).

Entrepreneurship targets reduction of inequality in income distribution at household level and opportunity creation for employment for the poor (Lagarde, 2013; Al-Mamun *et al.*, 2011). In Kenya, the Women Enterprise Fund (WEF) was initiated to foster wealth distribution across various social groups through MSMEs projects (Shah, 2013; WEP, 2009). Due to its lean success, inclination towards community-led self-financing emerged. Table-banking project was piloted in 1999 Bondo and Gatanga counties and improved on in 2004 to provide knowledge on its pros and cons. Basing on success-stories from the pilot projects, the Kenyan Government in 2005, resolved to officially launched table banking to reinforce its commitment to the women's economic empowerment agenda. Many actors and agents acknowledge relevance of table banking (Rand *et al*, 2011) though a certain sector as Hugh (2012) notes need for more knowledge on table-banking. According Karlan & Thuisbaert (2011) in a recent IPA evaluation report on savings-led funding approach, the immediate effects and the impact of the process is not yet established. Therefore there is need to determine the possible influence of table banking management and its effect on improving women's access to enterprise financing and the general contribution to the global empowerment given their self-sustainability and a self-replicating mechanism.

1.2 Statement of the Problem

Low-income households often lack access to banking accounts or services and face high costs for transacting basic financial services through check cashers and other alternative financial service providers. These households find it more difficult to save and plan financially for the future. Policy and institutional arrangements in Kenya have been strengthened to promote women's participation in developments spearheaded by the ministry of devolution. The National Human Development Report of 2009 (UNDP, 2010) revealed that Western Kenya region remains one of the poorest in Kenya, where women still suffer cultural prejudices, domestic violence and economic alienation, which have serious implications on their health and economic status (UNDP, 2010). A significant amount of money and resources is required for women to acquire independence in decision making which is critical for socio-economic sustainability. Their low rates of land and asset ownership and residual lack of collateral, limits women's eligibility to acquire capital to finance enterprises to motivate livelihood improvement.

Savings-led and credit driven (VSL) schemes are increasingly being adopted by self-help organization aspiring empowerment of women, especially in developing rural areas countries, where millions of unbanked accords with evidence the shallow outreach of formal –sector banks to the poor (Armendáriz and Morduch, 2007). Table banking having emerged as the main financier of unbanked women across Kenya has been randomly reported on to have positive effect evident from community members’ testimonies on livelihood improvement. However, findings on the performance of table banking in Western Kenya are unclear and poorly documented. This has had significant constraints in policy formulation intended to promote the development of VSL schemes. Various models of ASCAs are known to participate in table banking, posing a dire need to establish the reliable information existing models as well as provide scholars and practitioners with supplementary knowledge on their operationalization to determine success of the units.

1.3 Purpose of the Study

The purpose of this study was to determine the influence of table banking on financing women in selected counties Western Kenya.

1.4 Research Objectives

The study addressed the following five objectives.

- i. To determine the influence of financing women in table banking on empowerment of women in selected counties in Western Kenya.
- ii. To establish the influence of membership power in table banking on empowerment of women in selected counties in Western Kenya.
- iii. To examine the influence of organizational learning in table banking on empowerment of women in selected counties in Western Kenya.
- iv. To establish the contribution of networking power on empowerment of women in selected counties in selected counties in Western Kenya.

1.5 Research Hypotheses

This study tested the following hypotheses:

H₀₁: Rate of transaction of financial assets in table banking is not significantly related to groups 'aggregate fund.

H₀₂: Membership power in table banking does not significantly influence the rate of group fund accruals for social welfare improvement

H₀₃: High rates of organizational learning in table banking does not significantly determine the amount income generated by the table banking group

H₀₄: High magnitude of networking power in table-banking does not significantly influences the rate of business development.

H₀₅: The contribution of government policies for table-banking does not significantly influences the rate of financing women in selected counties in Western Kenya.

1.6 Significance of the Study

Over the past decades, rural households in Kenya have been involved in the activities of informal savings schemes that raise capital from internal accruals which do not carry any negative connotations and members who are shareholders control management of which. Through table banking activities group funds from savings accruals are retained within the group and are used as a credit source by members wishing to boost their investment potential to reach ultimate performance in economic empowerment (Sagwe, 2011). Despite household participation in such schemes in Western Kenya their incomes are still very low and in general terms, the households or individuals are still having very poor standards of living (PDRP, 2007). This study will therefore cast a light into level of success and attributing factors that may exacerbate failure of savings-led financing approached through table-banking projects as a basis for achieving women's economic empowerment.

The study was conceptualized on the understanding that women's economic empowerment opens avenues for the achievement of better life at the household, community and national levels. Therefore a critical study of operationalization of table banking activity targeted in determination of the influence of the groups' financial assets transactions, the

influence of the groups' memberships, and the influence of groups' organizational cognition on the general levels of women's economic empowerment. It is hoped that information generated by the study will encourage investments in VSL initiatives by both government and non-government actors to spur development in rural economies.

1.7 Basic Assumptions of the Study

The study assumed that participants would be mobilized during the research and that all respondents shall be available and willing to participate in the inquiry. It is assumed that the target population will provide reliable data to be used in making inference to the rest of the population, knowledge of which shall enrich the discourse community of scholars and practitioners on the level of goal achievement at local organizational, regional and national level. It is also assumed that the data collection tools will have a high level of reliability and validity to aid in gathering reliable data. The study assumes that the data analysis tools will be with high validity to adequately measure the desired constructs in this research.

The researcher appreciates the rich diversity in demographic profiles of location from which the data is to be collected. Given the cultural affiliations and varying beliefs the study assumes that the respondents truthful and correctly respond to the questions posed to them by the researcher. The assumption in location selection is based on the fact that the target population is not uniform since the localities may not necessarily have similar socio-economic characteristics. Homogeneity is assumed at individual strata level. However, considering the location constraint, as such, the target and accessible populations cannot be regarded as homogeneous. This consideration ensures that each sub-group characteristic is represented thus raising the external validity of the study.

1.8 Limitations of the Study

The time allocated to this study is short. In addition, the period of survey in the field may coincide with the activities of some members of the respondents like business trips and off duties for development workers making contacts quite difficult with those participants. The study will be limited by inadequate financial resources therefore limiting the study coverage to only a small area. The researcher however will overcome this limitation by using existing structure owned by NGOs and self-help groups working within the vicinity who are in contact with self-help groups or organizations that are custodians to information needed for the study. This linkage will also help in minimizing impact of cultural barriers and

communication barriers. Triangulation technique will be engaged for data validation and error control.

1.9 Delimitations of the Study

The study focuses on the impact of table banking on income generation among the members of Village Savings and Loan Groups based in Western Kenya. The inquiry will be conducted through cross-sectional sample survey design of a constructed cohort of persons who are banked with a section of members who are unbanked. The study will be conducted in Western Kenya.

1.10 Definition of Significant Terms

Empowerment: An interactive process through which people experience personal and social change enabling them to take action to achieve influence over the organizations and institutions which affect their lives and the communities in which they live.

Women's empowerment: A bottom-up" process of transforming gender power relations, through individuals or groups developing awareness of women's subordination and building their capacity to challenge it

Financing Women: Act of availing funds to women for projects or business activities, making purchases or investing; conducted by a financial institutions or banks as facilitators who provide capital for business, consumers and investors to help achieve their goals

Membership Power: A process that involves shared experience analysis and influence of groups on their own efforts

Organizational Learning: This is the process of acquiring, transferring and creating new knowledge within the organization which results in creation of skills that enable the organization to stay competitive in an ever changing environment

Networking Power: Networking power is defined as the power of the actors and organizations included in the networks that constitute the core of

global network society over human collectives and individuals who are not included in these global networks

Table banking

Table banking is a social banking concept that involves pooling of funding by a community's internally self-driven approach through which group members save and borrow immediately from their savings on the table either as fixed term loans repayable at an interest.

1.11 Organization of the Study

This study is organized into five chapters. Chapter one is the introduction which contains the background nature, problem statement, purpose, limitation and delimitations of the study. Chapter two covers a review of empirical literature and related theories, the conceptual framework in regard to main themes of the study. Chapter three presents the research methodology detailing the sampling design used, data collection and analysis methods, including model estimation. Chapter four includes discussions on the results from collected data and related analyses. Chapter five will contain the study Summary, conclusion and recommendations from the study.

1.12 Summary

The Key words used in this study are table-banking, empowerment, financial assets, group membership, and organizational cognition. The researcher identifies the research problem as inaccessibility to financing to facilitate enterprises run by low-income women in Western Kenya. The researcher seeks to determine the influence of table banking financing approach on women empowerment. This study shall target women affiliated to organizations actively involved in ISALs. The research will help to ascertain the influence of financing women; the influence of the membership power in table baking; the influence of knowledge and skills in table-banking; and, the influence of networking power in table banking on women's economic empowerment: mediated by government policies and environmental hostilities. The researcher highlights the basic assumptions, delimitations and limitations.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter presents reviews of existing literature to clarify the relationship between table banking variables given in the conceptual framework, explaining the effect of financial assets in table banking on empowerment of members of VSLs; the influence of membership in table-banking on empowerment of members of VSLs; and effect of organizational cognition on empowerment of members of VSLs. The review has been conducted on works across the world relating to theories, concepts and principles about table banking practice targeting the economic empowerment for women in Western Kenya. The section concludes with the conceptual framework of the study.

2.1 Background and Origins of the Table banking Concept

The origins, name and use of “table banking” trace from early civilization when money would be exchanged at tables known as “Trapezes”- first identified in Greece; when ancient banking practices were conducted. During the ancient practice of table banking, money collectors would receive and document amounts deposited by individuals and lend it out to borrowers. A more recent kind of bank was found in Italy; termed as “banks of deposit” which shared common traits as the bible-based examples, which exhibited traits of operation principles and standardization entailing interest on loans: no interest was charge on group members.

2.1.1 The general description of Table Banking

Table banking is a community-based activity associated with accumulation of savings which members can borrow (Casio, 2013). Table banking as a financial support program is a process commonly adopted by low-income earners to internally generate funds through savings accumulation to create a pool of financial resource from which contributing members can borrow funds for development use. Table banking is a collaborative partnership addressing limited access to financing promotion of low income community bracket; a “participatory action” approach intended to enhance desired empowerment outcomes (Kumar, 2009). It is viewed by economists as an equity fund; a constitute of what has come

to be known as shadow banking sector characterized by evasion of taxation burden on members (Greenham, 2010).

As a participatory action process, table banking mediates between entrepreneurial intent for implementation and achievement of critical economic empowerment outcomes. Thus, the participatory action process is enhanced through shared information and acquisition of knowledge with which people work to gain mastery of skills to promote equity and improve life quality (Kumar, 2009; Peterson, 2004).

2.1.2 General Structure of the Table-banking Programs

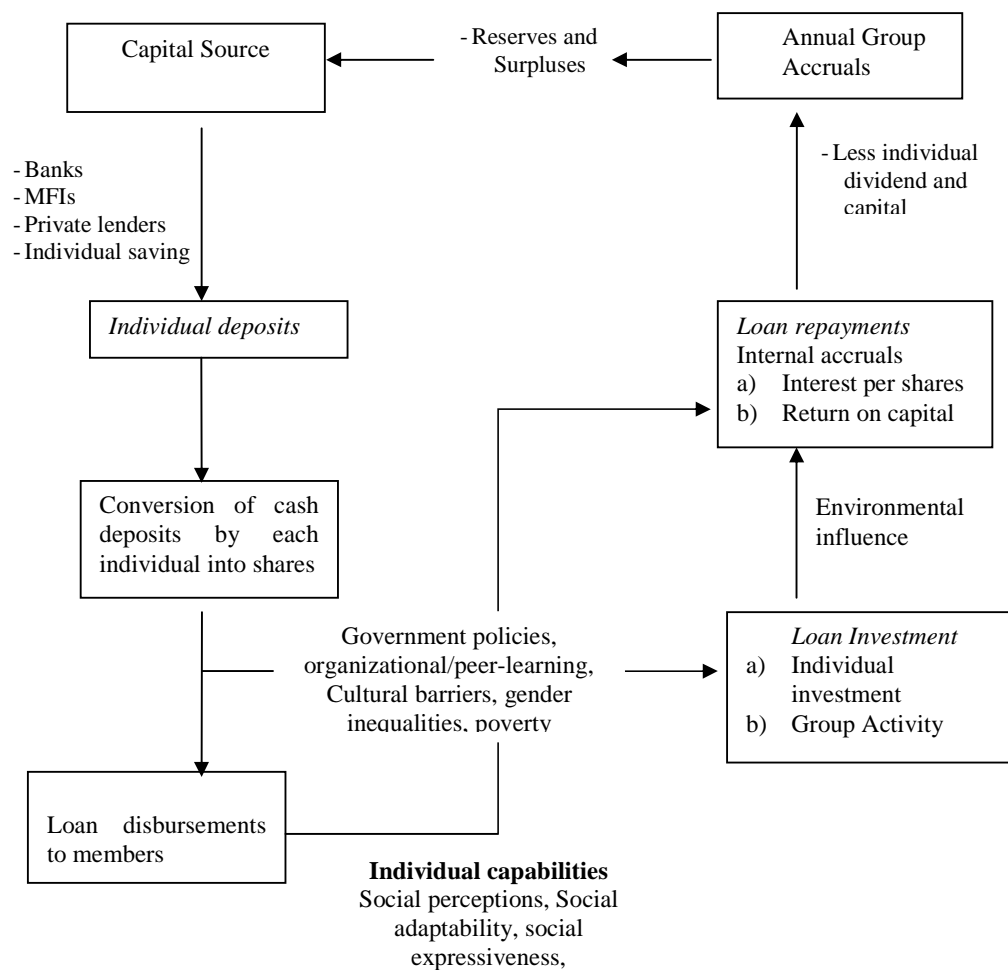


Figure 2.1: Cross-cutting operational model of Table-banking

2.2 Table Banking Overview and its Success Factors

Financing programs of different types have adopted the table banking approach as a microenterprise support program undertaken in most countries across Asia, Africa and Latin America; each designed and implemented to articulate operation suitability specific to a given environment (Baron & Markman, 2003). Success factors associated with table-banking are defined in terms of outreach, financial sustainability or socioeconomic impact (Mayoux, 2008; AIMS, 1997). Outreach characterizes the ability of the financial program to reach large numbers of people especially the poor; attributes closely linked to membership and networking power creating access to high quality financial services (Schlauffer, 2008). Financial viability is defined by the ability to operate at a level of profitability that allows sustained service delivery with little or no dependence on outside inputs. Socioeconomic impact or effect vests upon how effective the intervention results indicating improvement in livelihood profitability to poor and marginalized people (Global Report, 2014). Socioeconomic development is indicated by social performance signified by an effective translation of an organization's mission into positive effects or impact on people living in poverty. Social improvement is achieved through information, health, employment opportunities, financing, or a combination (Grameen Foundation, 2015). Empowerment is indicated by ability to access information as a mechanism to build communities social capital enabling them to convert resources into quantifiable variables of socioeconomic improvement.

This study focuses on the influence of women's participation in development resourcing through: effective financing, membership power, organizational competence and the power of networking; to achieve economic empowerment. The context of this study considers the interaction of the named table-banking attributes moderated by government policies; while controlling for environmental hostility given by cultural barriers, gender inequalities and poverty. The input of the various table banking success factors are further elaborated in the next sections of this chapter.

2.2.1 Financing Women in Table-banking and its influence on Empowerment of Women

Access to financial services is critical to success in the modern economy. Financing women projects is closely related to their potential to succeeding in entrepreneurship. The Global report (2014) for example, views financial sustainability as a necessary resource for enhancing sustainable development. Financial sustainability is a far-fetched concept among

most bank account holders majorly consisting low-income earners; who may in real effect be “under-banked”: given that they may lack an institutionalized means to save, such as through payroll deduction plans; or they may not have, or may have tapped out, credit cards, and turn to relatively high cost forms of short-term credit, such as payday loans, to meet their liquidity needs (Barr, 2004).

Kumar (2009) states that self-help groups are formed across countries as an effective strategy for poverty alleviation, human development and social empowerment through increased access to financing. But there are conflicting views about the impact of these informal groups (savings schemes). Schlauffer (2008) notes that while the existence of the informal financial services highlights the general demand for financial services, there still lacks sufficient quality of services to seize economic opportunities in rural areas to the full.

Most enterprises rely on credit to finance start-ups. Recent studies reflect that the cost of credit may negatively impact on the general affordability of credit services thereby slowing down the rate of investment and asset growth. Such an incidence is exhibited in the Somalia case study where the services of banks and MFIs largely do not reach the rural poor because of high costs of reaching such clients and high borrowing requirements. Additionally, the MFIs with better outreach to the rural poor have a disconnection or gap in the rendered services (products) due to lack of alignment to requirements by the poor. This is because most MFIs tend to focus on credit rather than savings; either because of their profit motives or because most of them are not licensed to take deposits. The poor people who may prefer to build their wealth or assets via savings are therefore left without the providers of such services (Liebeskind, 2013).

Several studies indicate that some savings and loan groups charge fairly high interest rates on loans advanced to members matching prime lending rates offered by formal lending institutions. Such interest rates may be altered from time to time by groups in order to maintain competitiveness to be able to pay high yield on member savings. High interest rates on loans must cover the cost of savings, operating costs, loan loss provisions and additions to capital reserves, interest on loans must be calculated on declining balance and loans secured by collateral may have discounted interest rate (Masanjala & Tsoka, 2007).

Hirschland (2005) in his research discovered that most people prefer savings to credit given the reason that while borrowers pay interest, savers can earn interest. Koo (2008) likens

VSLs inability of a large group to ease their debts to the ‘debt trap’ such as was the case as Japan’s “lost decade” and the “Great Depression” that were essentially caused by balance-sheet distress. The current preoccupation with debt goes back to a long tradition in economic analysis which provides important leads into why some VSL groups collapse. Views by Irving Fisher (1933) and as well as Hyman Minsky (1986) as cited by Koo (2009) imply that a recurring cycle of instability, in which calm periods for the economy lead to complacency about debts; amounting to rising leverage which in turn paves the way for crisis.

Various studies confirm that small loans are not always appropriate for poor women (Kabeer 2011) given that a loan becomes a debt, and the poor often face a crisis if an expected source for repayment evaporates. Therefore, borrowing is often much riskier than saving as this mechanism depends on a reliable payment source which the poor barely have. Because starting a new business is risky and sustainable providers of credit cannot afford to lose money, credit is generally not used to start a new business but rather to expand an existing one. Therefore, most people prefer relying on savings to start up new business ventures. Savings enables future investment, by giving access to lump sums of money. These large sums of money can be used for investment opportunities, for life cycle events, such as marriages, funerals, etc., or for emergencies. Savings can also be used to smooth consumption (Kabeer 2011).

Dupas (2009) in a recent study on financial services in Western Kenya found out that not everyone is creditworthy or is willing to take such risk, but, all people are deposit worthy and want to develop assets. Savings clearly offers substantial benefits and correspondingly, in general, savings programs have been shown to have a positive impact on participants. However, necessary skills are required to sustain a steady growth in assets as shown in a research conducted by Dupas and Robinson (2009). A unique study design was used to control for potential biases while allowing for the use of simple regression analysis, found that access to a formal savings account had substantial positive impacts on women’s productive investment levels and expenditures, and also makes women less vulnerable to shocks from illness.

Studies show that microfinance allows the poor to protect, diversify and increase sources of income, which helps to smooth out income fluctuations and to maintain consumption levels even during times of crisis. Zaman (2000), who examines the Bangladesh Rural Advancement Committee (BRAC)’s impact on the welfare of its clients, finds that

participation in micro-credit programs reduces vulnerability by smoothing consumption, building assets, providing emergency assistance during natural disasters, and empowering females. The methodology of each study will be discussed in greater detail in Chapter 3, but the results are generally considered robust. In addition to using a control group, Zaman uses a Heckman two-step procedure, an advanced econometric technique, to control for any biases in his estimation.

MkNelly and Dunford (2009) also find a positive impact on income. They control for potential biases by assigning communities to either a program or control group following baseline data collection, thereby allowing program impact to be measured through simple comparison between the treatment and the control group. Their results show that the majority of participants (67 percent) of the CRECER Credit with Education Program in Bolivia feel that their incomes have ‘increased’ or ‘increased greatly’ since they joined the program.

Household income is often very difficult to measure in a survey format. Therefore, household expenditure level is often used as a substitute for income to determine overall program impact. Pitt and Khandker (2008) find that for participants of the Grameen Bank, the Bangladesh Rural Advancement Committee (BRAC), annual household consumption expenditure increases 18 taka for every 100 additional taka borrowed by women, compared with 11 taka when the borrowers are men. They control for participation endogeneity by using the specific design of the credit programs to identify the effect of program credit, by gender of participant, in a limited-information-maximum-likelihood framework, and by controlling for nonrandom program placement by using village-level fixed effects. Khandker (2005), using a household-level fixed-effects model with panel data, which resolves both household- and village-level endogeneity, finds that Pitt and Khandker (2008) actually underestimated program impacts. He finds each additional 100 taka of credit to women increased total annual household expenditure by more than 20 taka, but finds no returns to male borrowing at all.

A few studies, however, have failed to find positive impacts on income from microfinance participation. Masanjala & Tsoka (2007) find little impact of FINCA Malawi on living standards and expenditure patterns. Ssendi and Anderson (2009) also find little long-term effect, as measured by increases in household assets. However, both studies use a much less robust methodology and make little attempt to control for selection bias. Both studies indicate that principal payment on term debt is paid from net farm income hence are

highly dependent on enhancement of a stable increasing in levels of net farm income during a scheduled loan repayment period to meet additional term debt principal payments. Increased volatility of agricultural yields and commodity prices increase repayment risk. Increased volatility of agricultural input prices also increases repayment risk. Major events such as the drought in the Midwest during the summer of 2012 significantly increase repayment risk for some producers due to the drop in net incomes that affected those respective farms. High risk linking gross farm revenue and/ or possible increases in operating expenses on the repayment capacity of the business become a priority for agricultural borrowers and lenders need to be aware of the impact of possible declines in gross income.

Chen and Snodgrass (2011), who rely on a similar method to that of Barnes (2011) and Dunn and Arbuckle (2001) to control for potential biases, also find a positive impact of savings. Although the impact of savings is smaller than that of borrowing, income of savers is more stable than that of borrowers. Chen and Snodgrass compare the impact of SEWA Bank on clients who borrow to those who save without borrowing, and compare both groups to non-clients (who are drawn randomly from women engaged in the informal sector in the same neighborhood as clients in Ahmedabad, Gujarat, where SEWA is based. In round 1, the borrowers were shown to be considerably better off than savers, who were in turn better off than non-participants. Some of these differences may be attributable to participation in SEWA prior to the round 1 survey. However, between the two rounds, the savers showed the fastest rate of income growth. Still, borrowers income was over 20 percent greater than that of savers, and 40 percent higher than that of non-participants'. Savers, however, enjoy an income, which is 20 percent greater than that of non-participants.

Investment of loans influences income generation. As concerns the household credit, penetration rates in rural areas are very low and the demand for credit is high, most group's major challenge at the start of the program is to satisfy the credit and investment needs of their members. In addition, due to high risk in the rural context, loan products development, lending and collection processes, and management capabilities need to be taken into consideration Barnett (2008). In such development, the following are considered: lending principles: member's character is the key to rural lending. In addition, members past debt repayment record and personal behavior are considered.

Practitioners have begun to increasingly acknowledge the importance of savings rather than debt mechanisms employed in table banking programs utilized in VSLs. Unlike

formal lenders, table banking as a micro-financier promotes better gains from interest retention attributes. The level of success in gaining from interest is further defined several factors as follows: firstly, participation in table-banking activities; the successful management of individual and group savings is determined by the levels of literacy in financial management and sound bookkeeping (VSL Associates, 2009). For instance, table-banking particularly in the Northern region of Uganda and which is an improvement on traditional savings clubs like ROSCAs (Apopa, 2010), was introduced through trainings provided by NGOs like CARE International. Secondly, in assessing rural household's participation in the savings schemes Vis-a-Vis their SES (Social & Environmental Standards) or welfare, it is evident that policy issues influence the levels of attainment of livelihood improvement. This scenario requires careful examination and analyses in order to avail informed contribution to the debate of poverty reduction policy measures (VSL Associates, 2009).

2.2.2 Membership Power in Table banking and its influence on Empowerment of Women

Table-banking financing (Al-Mamun, 2011) is a group-activity conducted by members to a group who converge to raise capital from individual contributions; normally varying in amounts depending on the group's abilities, needs, interests and preferences. Table banking units comprise social bankers whose population is growing very fast hence is an important concern in research especially pertaining to economic empowerment for marginalized minority groups; majority being women (Olaf *et al*, (2011). It comprises of more than 2 billion people world-wide consisting of saving-groups and networks mainly the "unbanked poor" who prefer exploiting this form of social-banking and money lending due to its flexibility. The popularity of these groups stems from a great need among the poor for help with managing household cash flow, particularly in remote villages or urban slums where no brick and mortar financial institution exists (Olaf *et al*, 2011). More contemporary trends indicate that table-banking is practiced globally among Village Saving and Lending groups (VSL).

Documentation of modern practice concept of table banking project dates back 1864 when Japan towns offered recreation and opportunities to socialize with other Japanese Americans. Japanese immigrants frequently faced financial problems because banks

discriminated against them. Japanese immigrant businessmen often raised capital through rotating credit associations (Liebeskind, 2013). Each member of the association contributed a set amount of money to a fund. Members would then take turns borrowing from this substantial pot to finance large purchases, such as a store or a car and pay with an interest.

The guiding principle in table banking is to strengthen self-help organization, their leaders and their members in order to inspire self-empowerment in terms of institutional, cultural, spiritual, social, political and financial strengthening (Boone and Witteloostuijn, 2005). As a form of alternative financing, table banking is characterized by: starting with one's own effort, mobilizing physical resources and savings and creating economic activities and enterprises capable of generating some income as a source of self-led (internal) financing and autonomy (VSL Associates, 2006).

Borrowing members are advanced loans depending in order of their position in a rotating schedule or, upon request by a member relative to share equivalent to proportion of the aggregated capital contributed by the member (Amason, 2006). Microloans are only extended to groups of 10-15 people allowing individuals to support, encourage and provide assistance to each other if things go wrong. The membership ceiling however, depending on the model may range between 10-30 people. Members are required to abide by the group stipulated loan repayment terms and schedules. Loans are repaid at small interest which is put back into the group savings. This activity is conducted in a reiterative pattern and is controlled through members' efforts, checks, controls and behavior (Bandura, 2012).

Group membership is defined by its formation mechanism; basing on commonly shared goals. The example given on Germany indicates that table banking concept was initiated by individuals who come together to generate funds in a systematic where each member gets the stipulated equal amount in a forced matrix from different levels in the group (Boone and Witteloostuijn, 2005). Am involved in one which the group can be developed to a bigger organization with a website guiding on who should pay who at what time and how much hence saving the constraint of meeting, furthermore the financial transactions/exchange is instant and direct (Boeker, 2007). Payment Confirmations punctuate the levels in the group. It was used to generate capital for various projects and acquiring assets ideal for existing groups.

Emergent financing systems with softer terms attract memberships, though not all schemes fit demands for un-creditworthy would-be borrowers; seemingly MFIs constituting a bigger chunk of this category. Most MFI's bear a national or regional outlook with several issues emerging concerning equity in access and nationwide outreach. Their eminent failures have in the past compromised their intended goal of enriching the poor clientele. For example, the lessons from the "Great depression" and the 2008 global economic meltdown reflect financial risks originating from variations in debt spending rate among members and how much prone they are to poverty. Koo (2010) argues that better debt spenders pump in more capital into the group capital Kitty; thus salvaging the group from falling levels of liquidity. This scenario implies that for groups to run smoothly in the process of lending out capital for start-ups and growth, a majority of its members need to be good investors to motivate fast loan repayments.

Musopole *et al.*, (2007) found that households are influenced by their desire to access credit and invest in small scale businesses to save money when they decide to join the micro credit groups or cooperatives in Malawi. This is the case because households realize that one of the means through which households can increase their income and therefore alleviate poverty is through access to credit. It is however, very difficult to access credit in Malawi such that the productive capacity of poor households is affected. The very few well to do households get credits at a softer term from formal markets as they are able to provide collateral. That is why most of households join groups or cooperatives to access credit for them to invest and save money since these micro-credit can easily give loans to a group rather than to an individual (Musopole *et al.*, 2007).

Matchaya (2005) studied the impact of rural producer organizations on livelihoods of National Smallholder Farmers' Association of Malawi (NASFAM) farmers. Using an Instrumental Variable (IV) approach, he found that farmers' affiliation to NASFAM had a positive impact on their income per capita. There was also evidence that NASFAM had increased farmers' access to credit and their fertilizer expenditure. The study showed that most households are influenced to join rural producer organizations (grouping) by their need to access credits and buy fertilizers to realize income from sales of farm produce. Briefly, high prices of fertilizers influences household to join micro credit schemes for 21 them to afford fertilizer. The study found out that membership to NASFAM increased income and credit market participation of farmers by 11% and 46% respectively.

Tretcher (2009) used a logic regression analysis to analyze the factors associated with diversification on agricultural cooperatives. He found that the impact of diversification upon measures of cooperative performance (profitability, patronage refund and equity redemption) was relatively minor; thus, diversification on agricultural cooperatives was not statistically associated with profitability, increases in patronage dividends or increases in equity devolvement. The result also showed that diversification on agricultural cooperatives was an important factor in determining membership size, i.e., diversified cooperatives enjoyed larger membership implying greater savings and therefore bigger fund pools for credits to members. Thus, outreach characterizes the ability of the financial program to reach large numbers of people especially the poor; with high quality financial services (Schlaufer, 2008).

2.2.3 Organizational Learning in Table-Banking and its influence on Empowerment of Women

Organizational learning comprises the aspects of self-improvement of the groups engaged in table banking. As a critical element of empowerment and cognitive theories, organizational learning is based on social competences and cohesion. In a study by Otieno (2000), the Kenya Organization of Environmental Education through their eco-schools' program indicated that developed group policies by schools may guide the learning processes as an integrated part of the curriculum activities (*ibid*). He outlines the benefits of an eco-school as increased environmental awareness; an improved school environment; involvement of the local community; pupil empowerment; financial savings and networking. Petterson (2013) similarly views social competency as a participatory process which people engage in anticipation to improve quality of life. As a piece of participatory process social competency and personal efficacy is the emerging construct that links community participation to entrepreneurial performance (GEM, 2013).

Environmental awareness is essentially undertaken by partner agents charged with knowledge and skills enhancement of groups practicing internal accumulation savings to build a lending fund. On the other hand, majority of the rural entrepreneurs constitute unbanked women whose lives are mediated by aspects of negative cultural aspects, gender issues and poverty participate in some form of savings support groups (Armendáriz and Morduch, 2007). This study builds on prior research by exploring whether gender, poverty

and government policies mediation have any significant influence on participation of community participation in empowerment programs.

In application of the framework of this study perceptions are expressed between norms, values, attitudes and beliefs. The general attitudes towards these dimensions rather distinguish specific values, norm or beliefs that influence the general perceptual outcomes of economic empowerment including self-esteem further defined by Chen *et al* (2005) as the enhancement of perceptions of own-individuality, interest and value; self-confidence defined by enhanced perception about own ability and capabilities as well as vision of the future and visibility (Rambo, 2012).

Recent studies carried out in innovation-driven countries, including Singapore (Tan and Ng, 2006), Sweden (Rasmussen and Sørheim, 2005), and the United Kingdom (Raffo *et al.*, 2002) show that entrepreneurs learn best with an experiential learning approach to impact attitudes, help people recognize opportunities and think creatively, and enable them to build leadership skills and confidence. Recognizing this, a recent European Commission Report (2008) suggested that the goal of entrepreneurship education should be to promote creativity, innovation and self-employment. Additionally, a combination of advanced quantitative and qualitative methods, find that microfinance clients in Lima, Peru have over 50 percent higher income than nonparticipants (European Commission, 2008).

According to Steven (2013), advanced study on entrepreneurship needs to explore the interaction between external factors namely entrepreneurial education (also entrepreneurial opportunities and mindset) - Sequeira (2007); and, personal factors such as self-efficacy, entrepreneur's social competence and their influence on entrepreneurial performance (Welter & Smallbone, 2011). Various studies conducted in the recent past were based on several indicators namely: level of literacy, group leadership, participation, and peer-learning.

2.2.4 Networking Power in Table-banking and its influence on Economic Empowerment of Women

Organizational Networking power exploits the bridging concept expressed through various constructs expressed in the social capital theory. These constructs are namely: inter-organizational networking, intra-organizational networking and individual social networking. Literature relates inter-organizational networking to the ability to identify entrepreneurial

opportunities (Shane, 2003); while intra-organizational networking vests on organizing for collective strength and bargaining power as a central strategy for organizational empowerment (Tongia & Wilson 2007). Individual social networking derives its relevance from social competency of members who identify existing opportunities within the environment depicting their capability to exploit the perceived entrepreneurial opportunity (Hoang & Antoncic, 2003). Social perceptions, Social adaptability, Social expressiveness and Self-promotion predispose an entrepreneur to propensity to respond positively to threats within the environment (Baron & Markman, 2003).

In an elaborate analysis of value of networks, Field (2003) attests that:

“By making connections with one another, and keeping them going over time, people are able to work together to achieve things that they either could not achieve by themselves, or could only achieve with great difficulty. People connect through a series of networks and they tend to share common values with other members of these networks; to the extent that these networks constitute a resource, they can be seen as forming a kind of capital. As well as being useful in its immediate context, this stock of capital can often be drawn on in other settings. In general, then, it follows that the more people you know, and the more you share a common outlook with them, the richer you are in social capital (Field 2003, p.1).

Peter Coning (2004) accords greater value collective bargains by addressing himself to groups’ intra-organizational networking, Coning (2004) similarly lays emphasis on the need to address “common interest” as a way of promoting survival of groups networking. In his view, groups as societies are interdependent “Collective Survival Enterprises” which rely on “common good” – as - “meeting the basic survival and reproductive need of the population as a whole”. Networking is thus perceived as a web creator that creates synergies that results in intense corporation effects of members that would otherwise not be achieved (Coning, 2004). Coning further argues that corporation within groups, draws benefits in terms of knowledge and skills, from more experienced network members.

Manuel Castell (2011) concurs that: *power in the network society is exercised through networks*. Brazilai-Nohon, (2008), view social actors as the bearers of networking power by which they may establish their power position by constituting a network that defines its own power relationships depending on its programmed goals. Similarly, Putnam (2000) concurs

that social networks have value – social contacts as nodes could positively or adversely affect members within a given network. Networks create synergies denoted as source to identity and belonging that promotes inclusion as demonstrated in through formation and working modalities of the UN umbrella body, cooperatives, religions, political parties and self-help groups. However, Saul (2005) views this kind of solidarity as one that promote ethnicity and exclusion of a sector of participants. According to Saul, in his analysis of positive nationalism, self-confidence and the concept of the public good, could deteriorate to negative nationalism manifested with fear, anger and a desperate conviction that one nation's rights exist by comparison with another nation, as if in a competition of winners and losers (Saul, 2005).

The power of networking as was expressed during the Brundtland conference of 1997, saw the worlds' largest crowd convene to address issues of global inequalities and lack of equity in use of share resources – a moment at which also The World Commission on Environment and Development (WCED) was formed and published its report: *Our Common Future* (often referred to as *Brundtland Commission Report*). Through networking power such as that of Governments – NGO – Communities tripartite partnerships have formed a basis for growth of social capital which is a vital resource for economic growth (Fukuyana, 2005). Growth of economies has been reported in countries, which forge development through: education provision, enhancing basic human rights and financing development.

The influence of networking power on enterprise in general arises from the physical, policy and social environment as established within confines of the theories of social capital, empowerment and cognitive theories discussed in more detail in section 2.3. According to AIMS (1997), program environment can influence the impact of microfinance (enterprise) services in two distinct ways. First, through its effects on program clients and their microfinance entities it indirectly influences the program's performance by affecting both the ability of clients to benefit from their loans and their capacity to repay. Second, in some cases the environment directly influences the operation of the program itself, for example by restricting the possible range of program activities or the terms on which services can be offered (for example, interest rates that can be charged or paid).

Through the organization's power making concept, the network is destined to function efficiently when it accumulates valuable resources with reinforcements established barring access to those who do not add value to the network or jeopardize the interests that are

dominant in the network's programs –whom Dakheim refers to as “anomies” (ibid).The feminism theory analyzes the culture within the context of group dynamics in reference to the powerful defining them as people with easy access to resources. Various authors point at poverty, gender violence and some cultural practices as causative factors to entrepreneurial failure by groups as well as individual members. According to Ream (2008) with the growing need to integrate the efforts of teams composed of members from different companies and geographies, organizations are increasingly turning to a new class of internet software for table banking. These tools combine planning and collaboration with features that provides a structure for team relationships and behaviors. In addition, there are tools that facilitate the forming of highly productive teams through analysis of personality and skills profiles.

For example, in a study by Gupta *et al.*, (2004), it was found that in terms of individual programs and profitability group intermediation, micro-financing far much beneficial, however not all studied groups made gains from microenterprises. In the study, a comparison was done to determine the impact of different lending technologies on five credit programs; where key study indicators were women's status at individual, household and community level. The study mainly focuses on gender influence on two credit programs basing analysis on primary and secondary data acquired through structure interviews from samples of 50 respondents from each group. Findings indicated that some women respondents were force by their husbands to join women groups. Besides effectiveness in credit and financial intermediation in mobilizing women into public sphere, men decided on use of funds against women's wishes (Gupta *et al.*, 2004)

It is also argued that through the cognitive engineering concept, small enterprises reap benefits through the existence of diversified institutional infrastructure supporting the specific activities of the cluster and a socio-cultural identity made up of common values and the embeddedness of local actors in a local milieu which facilitated trust Brazilai-Nohon, (2008),. However, these initiatives have not been translated into tangible implementable programs that would involve the poor. Commitment of Kenya Government to eradicate poverty is manifest in its current development strategies, as demonstrated in its efforts towards the achievement of the Millennium Development Goals, especially No. 1, on the eradication of poverty to less than 30% of the Kenyans by 2015 and the Kenya Vision 2030. These efforts go back to the pre independence years. Kenya's development history reveals a shift in the emphasis of

development agenda. The colonial government started planning for industrial development to deal with problems of increased unemployment.

Networking, collaboration, alliance buildings or partnership with other entities, are outcomes of effective exploitation of organizational social capital through which organizations obtain a positive reputation from their publics (Jin, 2009). The EC (2013) suggest that effective networking power could be established through promoting trainers' knowledge base by: improving the knowledge base for trainers and educational establishments; running conferences and seminars to raise awareness; exchange programs and sharing of best practices; collaboration with organization and networks outside government and international networking.

Empirical study of SEWA bank (Chen & Snodgrass, 2001) on women's empowerment efforts portray that intra-organizational networking promotes organizing and collective bargaining support of members addresses their needs and delivery of essential support services (Grewal, 2008; Mayoux, 2008). Chen & Snodgrass (2001), find that conflicting empirical findings and conflicting interpretations are always given to similar evidences. Different underlying power models have been attributed to this difference; Negative evaluations attributed to processes relating to individual forms of control notably: control of decision whether to take a loan, loan use, management and how to invest. Positive findings tend to focus on outcomes: Including loan access, corporate forms of joint decisions within the home with husbands or other members of the family (Chen & Snodgrass).

Kabeer (2011) suggests that empowerment indicators related to network outcomes should be derived from lived experiences of the study sample while incorporating their voices, and perspective of effects of empowerment; with analysis being conducted at household, enterprise and individual levels.

2.3 Theoretical Framework

This study has been guided mainly by the theory of social capital proposed by Karl Marx. This section outlines the analytical framework for investigating the influence of table banking as an alternative funding system among selected groups; on wealth creation by low-income earners for the essence of improving household socio-economic welfare and national income growth in Kenya.

2.3.1 Social Capital Theory by Karl Marx (1890)

The main theoretical source for this study is Social Capital Theory. The term “social capital” was in occasional use in 1890 by Karl Marx who expressed the value of labour in terms of monetary value. Karl Marx elaborates wealth (end product valued in monetary terms) from a social aspect point of view. Marx explained that production is a social relational process hence labour was termed as social capital. The first use of the terminology ‘social capital’ was by Jane Jacobs in “the Death and Life of Great American Cities” as cited in the New York Random cities documentation of 1961. The social capital theory was popularized by Bourdieu (1983; 1985; 1989), Coleman (1986a; 1986b; 1988a; 1988b; 1990), Ganovetter (1983; 1985; 1973) and Putnam (1993; 1995a; 1995b; 1999; 2000; 2001; 2004). The social capital theory is inspired by Norman T. Uphoff’s conceptualization of social capital and other scholars who have important contributions to make to Uphoff’s framework (Liebeskind, 2013). Firstly, it introduces the analytical framework of social capital and secondly extends it to include a broader definition of trust and introduces the concept of reputation as important to social capital. To position Uphoff’s framework in the literature on social capital gives a brief introduction to social capital as a concept.

(i) Definition of Social capital

Capital comprises several elementary social capital constructs; most often understood as the source through which individuals can take advantage of social relations, networks or other structures to obtain certain benefits (Portes, 2008). The conceptualization of social capital dates back to Marx and Durkheim, but in the 1970’s Pierre Bourdieu provided one of the most theoretical and instrumental contemporary interpretations of the concept. Economist Glenn Loury’s work on the effect of social connections on access to employment inspired sociologist James S. Coleman to investigate the role of social capital on human capital. In the 2000’s Robert Putnam advocated for social capital as a means for collective action for mutual benefit, through trust and norms of reciprocity (ibid). He is also known for his distinction between ‘bonding’ and ‘bridging’ social capital, which refer, firstly, to the social connections between a homogeneous group of people and, secondly, the relations beyond and between differing groups (Karlan *et al*, 2009).

Social capital has also gained steady ground within development literature. Michael Woolcock was the first to provide a unified conceptual framework for the concept of social

capital in an economic development perspective (Piazza-Georgi, 2012; Woolcock, 2008). It has however, received much criticism mainly due to the variety of interpretations and thus confusion regarding its applicability (Lin *et al*, 2011). In a development context it is attacked for being used as a means to avoid inequality issues as power relations are accounted for without looking at the negative consequences of social life. Others disagree with the assumption that actors are social entrepreneurs and actively invest in relationships of trust. Yet others view social capital as embedded social resources, dynamic and negotiated but not easily stored and thus both constrain and enable individual action, as well as reproduce structural inequalities (Clever, 2005).

The framework is further useful as it does not presuppose that social capital can be generated if underlying motivations and attitudes for collaboration do not exist and thus accommodates social capital critics' attacks on the assumption that individuals can use network connections and participation in institutions to move out of disadvantaged positions (Clever, 2005). The framework identifies social capital within communities on the basis of two forms of social capital: the structural and cognitive aspects to be explained in turn below. The benefit of making such distinction is the possibility to identify various dimensions of social capital: their extent or their absence in different contexts. Uphoff (2009) propose that the greater extent to which the two forms work towards mutually beneficial cooperation (social capital), then the better the preconditions for successful group-based development. This conception is not alien to the social capital literature in which a number of scholars acknowledge cooperation for a common good as essential to the definition of social capital (Brehm & Rahn 2007, Fukuyama 2005, Putnam 2005, Thomas 2006).

This research contributes to the social capital theory by investigating into the role table banking and how it influences improvement in livelihoods of its members. Focus is centred on table banking as a cooperative activity that predominates financing of entrepreneurial activities for low-income earners. The study analyzes the general effects realized ranging from raising income for families useful for welfare improvement. As a process table banking is punctuated by stages including pooling of funds for loan allocation to its members, investment into enterprises and generation of income used for loan repayments, increase of shares in the group bank and increase business stock as well as smoothing household expenditures. Structural aspects in table banking are addressed through studying the dynamics of power as it is characterized by membership and networking among

practicing groups. Cognitive attribute of the social capital theory as a platform in this research is contributed to through organizational learning processes which in turn advise how group processes should be conducted to enable group reap maximum potential from their engagements in table banking aimed at raising

2.3.2 Social Cognitive Theory by Miller and Dollard (1941-1963)

The Social cognitive theory was proposed by Miller and Dollard in 1941 as a theory of social learning. It was later expanded by Albert Bandura and Walters in 1963 to incorporate self-efficacy aspects (Glanz; 2003). This theory entails the cognitive form of social capital that denotes the motivations which predispose individuals towards collective behavior (Atherton, 2013). Cognitive theory is the expected collective or economic benefits derived from the preferential treatment and cooperation between individuals and groups earned through a problem solving process. The term cognitive theory was in occasional use from about 1890, but only became widely used in the late 2000s.

In the first half of the 19th century, Alexis de Tocqueville had observations about American life that seemed to outline and define cognitive theory. He observed that Americans were prone to meeting at as many gatherings as possible to discuss all possible issues of state, economics, or the world that could be witnessed. The high levels of transparency caused greater participation from the people and thus allowed for democracy to work better. The French writers highlighted also that the level of social participation (social capital) in American society was directly linked to the equality of conditions (Ferragina, 2010; 2012; 2013). The forms are categorized under four dimensions: Cooperation, Solidarity, Generosity and Trust & Reciprocity.

The dimensions of Cooperation, Solidarity and Generosity are all rooted in Uphoff's descriptions but are applied to the use of this study. Cooperation is understood as an attitude towards working together for a mutual benefit. This predisposes people to seek joint solutions to problems, rather than working separately (Atherton, 2013). Furthermore, it includes a willingness to oblige and accommodate to assignments and to accept tasks for the common good. Solidarity is viewed by attitudes of helping others and a willingness to make sacrifices to provide help and to inquire costs to the benefit of others beyond immediate family and kin. Furthermore solidarity refers to attitudes of community, cohesion and of 'standing together'

where benevolence and loyalty is appreciated. Generosity refers to an attitude of altruism or selflessness, where the well-being of others is appreciated alongside the well-being of one self. It is seen as beneficial to oneself if generosity is later reciprocated. It is furthermore assumed that generous acts will be rewarded if not now then later. Therefore, an individual is willing to ‘sacrifice’ now to receive later (Atherton, 2013).

Of particular interest to the analysis, is the concept of trust as it proved to be an important element in the data materials. Also, in relation to participation in groups where financial capital is circulated among the members such as in table-banking, trust is very likely to play a role in terms of who are invited to join these economic groups (Etang et al, 2011). This notion does not imply that the actions depending on the presence of trust precede the actions of those that are to be trusted. It is so, because the choice of action can also be contingent upon trust that others have done what they claim to have done (Dasgupta, 2012) or what they claim they would do.

Following, Dasgupta (2009) importantly suggests that trust can take two forms: one that has a bearing on unobservable actions and one that concerns hidden information. The latter involves trust that others will disclose truthful information about something which has an impact on another individual’s choice. This concerns peoples underlying motivations, incentives and dispositions towards telling the truth. The former relates to our expectations of others ability to undertake certain actions and is denoted confidence. These are important distinctions because the terms are often conflated. The crystallization, however, brings notable nuances to the notion of trust and is significant to the analysis as trust may have different impacts on participation when looked at from these two perspectives.

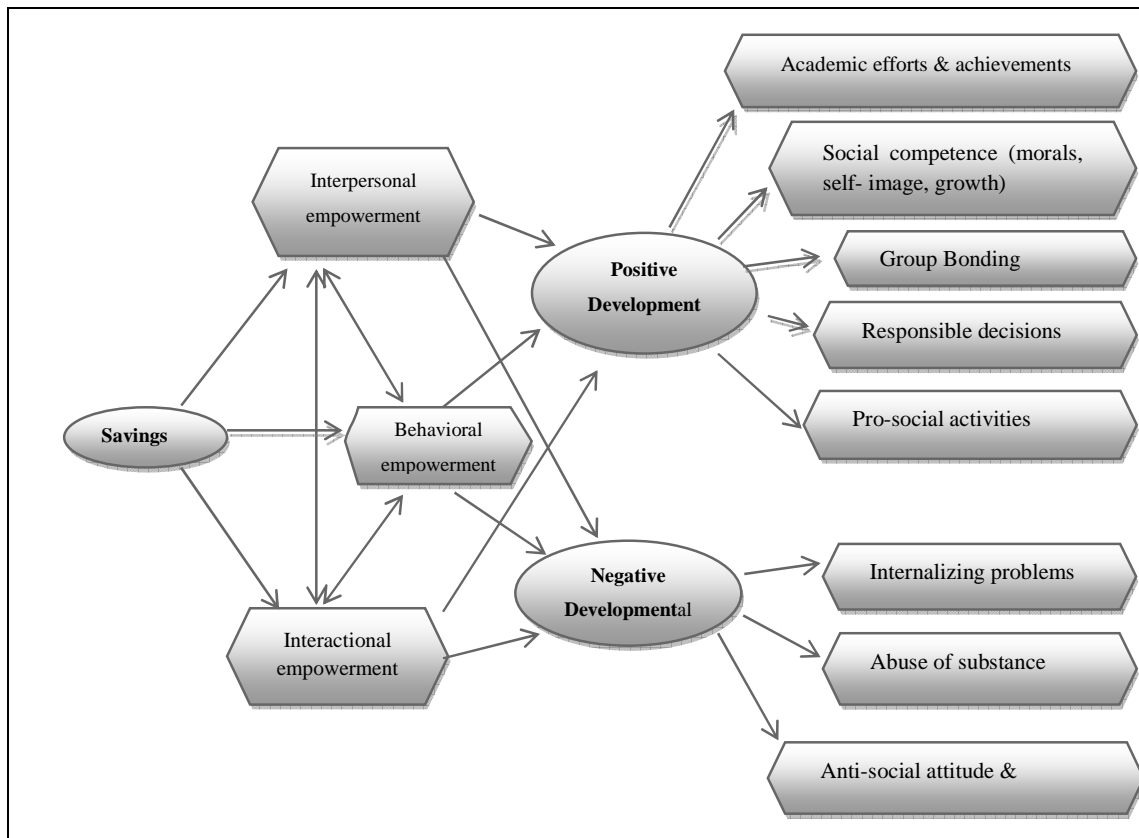
2.3.3 Empowerment Theory By Paulo Freire 1973

Empowerment is a transformative process within human existence from the state of powerlessness to the state of relative control over one’s overall existence by taking control over his destiny and making use of his immediate environment for a sustainable improvement in their livelihoods and better standards of living (Bandura, 2012). The concept of empowerment has diverse meanings. Firstly, empowerment is seen as ‘*self-efficacy*’ which is singled out as the belief of members within of table-banking units in their own capabilities

and their unique personal characteristics that foster *self confidence* in their own ability to take initiative in changing their lives and design their desired futures (World Bank, 2007).

The debate surrounding alternative development however unveils an important perspective of empowerment from the concept of community development as viewed by Paulo Freire; illuminating a critical awareness of a community's historical setting relative to resultant cultural, social and economic system in which the community finds itself. This view radiates the second definition context of empowerment which describes empowerment in "*ecological terms*". The **ecological definition** suggests that empowerment occurs within community organizations, self-help groups or other aspect of community life. The major aspects important to this definition entail: a mentoring relationship, supportive peer relationships with collective organizational action; and development of a more critical understanding of social and political relationship to enhance the goals of groups individually. Diagrammatic illustration of the empowerment theory is given in figure 1 below:

Figure 2.2: Diagrammatic illustration of the Theory of Empowerment



The theory of empowerment illustrates aspects of mechanism by which community organizations like VSLs engaging in table banking activity gather internal power from processes of team formation, capacity building, group dynamics and team building (Bandura, 2012). In this sense, the empowerment theory is co-opted as an alternative development approach to counter failures of mainstream development theories. Mainstream development theories previously used to address the poverty situation in Third World countries failed due to their emphasis on growth, pursuit of industrialization and urban bias on holding unfulfilled small promises of a better life for the excluded and downtrodden majority (Fazio, 2004; Kahle, 2012). This situation pushed the poor people in a downward spiral of resource deficit trapped in vicious life cycle of poverty. Robert Chamber describes this situation as ‘the deprivation trap’ and Gunnar Myrdal agrees with him and calls it the ‘vicious cycle’ which need to be addressed.

Thirdly, empowerment is interpreted along perceptions of ‘*personal control*’ synonymously associate with economic power acquired by successful women in entrepreneurship. Personal control according to this definition standpoint highlights the importance of internal and external interdependence hence is based partly on team-building capacities for groups to release synergistic effects from *collective actions* with valued social resources in communities and systems (Bandura, 2012).

Empowerment therefore has become a buzzword in most development and international agencies with most of its discussion centering on power relations, awareness, control, poverty alleviation, development and empowerment. The contributions of Friedmann, Rappaport, Zimmerman, Chambers, Myrdal and other scholars of the same category will be of paramount importance in this discussion for the understanding of this thesis.

However, greater emphasis will be placed on Friedmann’s work titled ‘Empowerment: The Politics of Alternative Development’ wherein he provides the basis for an alternative development approach defined in the politics of empowerment asserting universal human awareness and rights of people within a given social setting. The focus is on the voiceless, marginalized, underprivileged, the households and all classes of disempowered people; men and women alike who constitute a majority in their political communities (Bandura, 2012). Friedmann does not negate the politics of sustainable economic growth in his emphasis on the autonomy of power and self-reliance initiatives but rather seeks to see a

form of political, economic and social integration of communities regardless of their social status in the overall decision making process.

Critics of empowerment theory argue that it is a perfect theory of alternative development through its bottom-up approaches but it is problematic in its evaluation of acquired outcomes (Bandura, 2012). They argue that since empowerment evaluation is not about merits or worth, but about the effectiveness of its application, it therefore suggests that an evaluator is not fully equipped to consider what effectively constitute significant findings or how those findings can be achieved without the meaningful collaboration with the evaluated group. This collaboration may be problematic in that it could lead to bias result findings in favor of the evaluated group as the evaluated group may more likely answer questions in favor of his group (Bandura, 2012) given that perceptions of development are relative to restrictive considerations of value attributes within a given population.

Despite the these constrains, the contribution of empowerment theory on development cannot be over emphasized taking into considerations the numerous emergence of microfinance and microcredit initiatives all around the World and their impacts on the local community at large (Clarke, 2003; 2008). A good example of the success of this theory is from the Grameen bank in Bangladesh and how its message has been transformed throughout the developing world leading to the emergence of Self Help Groups as is the case India, the Susu's of Ghana, the Sacco's of Tanzania and Ric Cameroon A/S in Central Africa all aimed at providing microcredit initiatives to the rural poor. The World Bank (World Development Report, 2001), measures empowerment by the existence of choice, the use of choice and the achievement of choice. This measurement scale provides a guideline in evaluation of empowerment level.

Microfinance among low income earners has emerged as a paradigm changer in alternative development despite its challenges (Fazio, 2004). This makes empowerment theory a perfect bottom-up approach on development in its manifestations on the convergence of power relation from top-bottom to bottom-up autonomy there by giving power and wider opportunities to the powerless so that they could use their initiatives, rights and capabilities for the common good of their social settings not only to better their lifestyles and improve their standards of living but gradually moving themselves out the deprivations of poverty in a sustainable manner.

2.4 Conceptual Framework

Independent variables

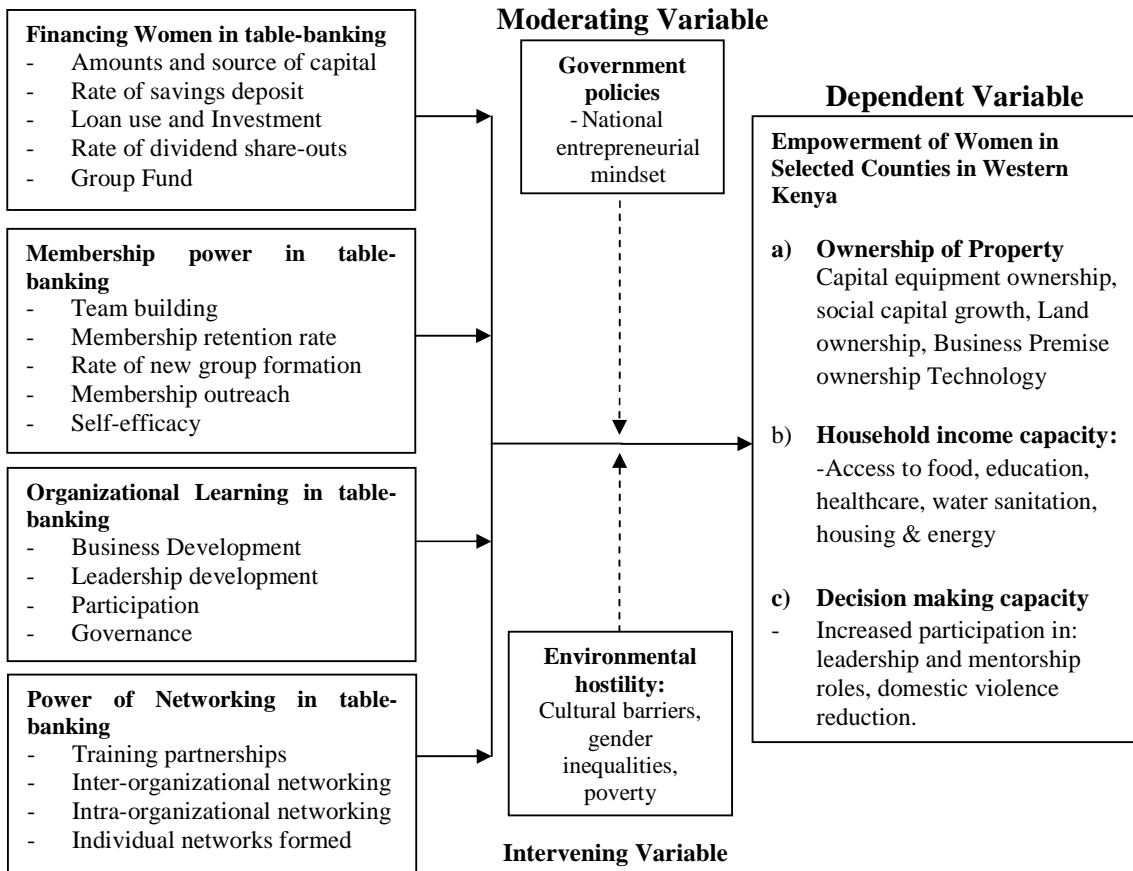


Figure 2.3: Conceptual Framework

2.4 Knowledge gap

Entrepreneurship is a fundamental driver of economic growth. It is also a significant source of women's economic opportunity, employment and income generation for both urban and rural women, especially in Kenya where wage employment opportunities for women is scarce. Entrepreneurship covers a wide range of activities ranging from income-generating projects to selling products on the street and in open markets by individual producers, to owning or managing large businesses. The Government identifies entrepreneurship as a key strategy to stimulate self-employment and create jobs. This strategy appreciates women as a resource endowed with inherent talent that can be harnessed to create sustainable enterprises.

It can be noted from the literature review that the main factors that hinder women from financial inclusion are illiteracy, low income, and lack of property rights, unfavorable bank products, gender discrimination and time and mobility constraints. Table banking or group-savings has been in existence for many years all over the world and it is now been recognized a key tool to promoting financial inclusion amongst the poor and the women in particular. It is clear that going forward there will be linkages between formal financial institutions and the poor and women through the mobile telephony and electronic systems. Clear flexible and progressive regulations and policies will be required to guide the growth of savings groups to foster financial inclusion amongst the women and the poor.

Despite the importance of financing women to motivate women empowerment in economic growth and employment creation, empirical studies thus knowledge on their investment decisions are few and scanty in the Kenyan context. This leaves a wide knowledge gap that the study seeks to fill in by asking the question: how does table banking affect economic empowerment of women. This study intends to explore into existing practices among groups to avail more information on table banking and cast a light on merits and demerits of table banking; and how they influence empowerment of women..

2.5 Summary

Theoretical and conceptual reviews affirm that table banking can have a significant impact on household income levels, community development, national welfare and economic growth. Research on VSL and table banking in Western Kenya is scanty and poorly documented beside benefits to poorest rural household members who are constrained by lack of access to financial markets, which provide both savings and credit opportunities. Importantly, besides the basic commitment by the Kenyan government to initiate Women Entrepreneurship Funding policy, no specific set of regulation or policy framework has been documented on table-banking projects across the country to regulate or standardize operationalization of table-banking practice. Reviews reflect need to ascertain levels of literacy, management, development activities and outreach to poorer community members as a means to establish sustainability levels for the savings-led schemes. However, this research shall limit itself to investigations into the influence of table banking on women's economic empowerment in Western Kenya while considering the 5 hypotheses extracted from the literature review (enlisted in section 1.5 and 2.4 of this report). The study therefore tests hypotheses through regression analysis of data from the research study.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter provides specific account on the research methodology entailing the research design; the target population and sample size; sample selection; research instruments, their validity and reliability; data collection and method and data analysis procedures; and ethical considerations of the study; and, operational definition of variables.

3.2 Research Design

The researcher adopted an Ex-Post Facto Design, which according to KIM (2009), presumes that a cause and effect relationship exists. The research was based on an observation made on the rising demand and adoption of Table Banking in Kenya as a viable intervention to cater for resourcing need against limitation based on poor access to suitable financial services. This study was conducted retrospectively without manipulating the variables. The researcher identified four key independent variables to be studied namely: the influence of women financing in table-banking; the effect of membership power in table-banking, the influence of organizational learning in table banking and the effect of networking power in table banking; mediated by government policy, while controlling for negative environmental factors. The researcher also identified the dependent variable as women's economic empowerment in Western Kenya.

In the preliminary phase of the study the researcher-explored information from anecdotal reports, journals, study reports by various scholars and institutions, books and periodicals. Data from the field was collected through household interviews using questionnaires issued to respondents and verbatim recording from focus group discussions directed by guidelines. Quality aspects of data handling were ensured for accuracy, consistency and in a usable form to ensure maximum data acquisition. Computation through data analysis with aide of Statistical Packages for Social Scientists (SPSS) will be conducted for descriptive data to be later compressed and presented in frequency tables and graphs. For quantitative data, organization will be conducted per every thematic area and presented verbatim per every thematic area with due considerations taken on emergent common trend. Observable trend will give insights into conclusion to be drawn from the study.

3.3 Target Population

According to Amin, (2005), target population refers to the entire group of individuals or objects to which researchers are interested in generalizing the conclusions. The respondents in this study were sourced from Western Kenya. Western Kenya has a population of about 4.33 million (2009 census). Busia county: 743,946; Bungoma county: 1,375,063; Kakamega County: 1,660, 651; and, Kisumu County: 554,622. The study will also target a population 842,304 from 37,296 households from Siaya County (GOK, 2009).

3.4 Sample Size and Sampling Procedure

The study employed stratified sampling and purposive sampling techniques. Strata were based on gender, outreach, financing, entrepreneurial literacy and network affiliations within 5 selected counties in Western Kenya; depending on scale of operation, geographical coverage and time constraint. Randomized location selection provided for minimization of intervening variables related to cultural beliefs and perceptions as well as individual reinforcing factors linked to women's participation in entrepreneurship. Purposive sampling technique was considered in selection of study sample comprising households affiliated to agents such as NGOs, CBOs, FBOs and Government sponsored programs that have existed for more than three years in Western Kenya. A cross-sectional sample of selected households comprised borrowers and non-borrowers affiliated to organizations practicing table banking. Purposive sampling was more preferred as it gave the researcher a chance to select typical and useful cases only and saves time and money.

3.4.1 Sample Size

The targeted study sample consisted of 400 respondents affiliated to self-help groups enrolled into savings and loan schemes residing within 4 selected counties in Western Kenya. Respondents comprised of 144 Management Committees Leaders; to Respondents shall be selected from the main Savings-led schemes in Western Kenya. Responses from 35 non-members, 20 exits and focus group discussion participants (248) comprised of ordinary group members formed the total response base.

3.4.2 Sample selection

According to KIM (2009) and Israel (1992), for one to get a sample size, three factors to be put into consideration include: the level of precision, confidence levels and level of variability. The researcher adopted the formula by Israel (1992) to determine the sample size from which to make inference on population: $\pm 5\%$ precision level and 95% confidence level as is illustrated in Appendix VI).

The formula used to determine the sample size is given by:

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

Where: n = Sample Size;

N = Population Size; and

e = Level of precision

The calculated sample size for the study was 400 households (at 5% level of precision) as illustrated in the sampling table (Table 3.4) adopted from Israel (1992). The sample size for leaders would therefore be:

$$n = \frac{400}{1 + 400(0.05)^2}$$
$$= 200$$

200 respondents is therefore the least acceptable number of responses to maintain a 95% confidence level.

3.5 Research Instruments

The research instruments used in the study included questionnaires and document analysis. Document analysis was conducted on the groups' progress and financial records.

1. Questionnaires

According to Toulliatos & Compton (2008) questionnaires are best used in studies concerned with variables that cannot be directly observed as view/opinions, perspectives. Hence semi-structured questionnaires were used as instruments consisting of a set of questions or a collection of items to which respondents were expected to react to in writing or with response to an interrogation. Given the large sample size (approximately 200) in relation

to the time constraint, self-administered questionnaire were the ideal tool for data collection. Contrary to expectations, only 75% of respondents were literate and capable of responding to questionnaire items. Questionnaires were administered in-person and through research assistants. Questionnaire return rate was largely influenced by high illiteracy levels.

2. Document Analysis

Document analysis entailed a critical examination of annual financial record. It was conducted for deposits, loan repayments, penalties for defaulters and interest on shares by each group member. The document analysis was conducted with permission from the group officials in charge of maintaining group records. Working with officials at this level facilitated access to the relevant data from the informants hence saved time and resources in study undertaking.

3.5.1 Pilot Testing

Pre-testing of research instruments will be conducted on 10% of the population sample, which is an equivalent of 20 households. Pilot testing in this study will be done in Siaya County; a separate population from the sampled population to find out variability of the research and the research instruments. This will also help the researcher to make adjustments on the research instruments based on current situation on the ground. This will also provide the researcher a chance for orientation of the researcher to the working environment.

3.5.2 Validity of Instruments

Gravetter (2009) defines validity of a research instrument as how well an assessment instrument is capable of measuring the measure it is supposed to measure. Golafshani 2003 defines validity in terms of accuracy, rigor and trustworthiness. The questionnaires managed to collect the Triangulation method was used in this research to determine construct validity as means to control data quality in order to ensure acceptable levels of validity of instruments and reduce the effects of extraneous variables. According to Aina (2001) triangulation method of data control establishes the accuracy of information by comparing three or more types of independent points of view on data sources on the same findings. Semi-structured questionnaire were use to collect data. However, due to ambiguity that arose from varying cultural perceptions, in-depth interviews and complimentary with Focus Group discussions

(FGD) basing on the questionnaire to gather the necessary data were incorporated. The researcher ensured validity and reliability firstly by pre-testing the questionnaire basing on document analysis.

3.5.3 Reliability of instruments

In line with the concept of reliability, questionnaires were tested for consistency and legitimacy in collecting data that the researcher expected to collect using the prepared research instruments. A pilot testing conducted in Busia County was conducted through an internal consistency approach involving 40 respondents. Data collected from the pilot-test passed reliability of research questionnaires and secondary data were estimated through examination of the consistency of the responses between two data sets. The Karl Pearsons Moment Correlation Coefficient (r) was used to verify the reliability of the instrument. The Coefficient of reliability is given by:

$$r = \frac{\sum_{i=1}^n (X_i - \bar{X})(Y_i - \bar{Y})}{\sqrt{\sum_{i=1}^n (X_i - \bar{X})^2} \sqrt{\sum_{i=1}^n (Y_i - \bar{Y})^2}}$$

Where r = reliability coefficient

n = Number of respondents

x = Total score of the test administered

y = Total score of the retest administered

The researcher obtained similar results from a test-retest scenario from which the reliability coefficient $r = 1.00$ was obtained. Given the variation in nature of respondents' background, considerations were made to capture different perceptions expressed in narrated experiences with noted differences in attitudes that seemed to influence the kind of response from the investigated sets of respondents.

3.6 Data Collection Procedures

Data collection procedures explain details concerning authorization and permits acquisition prior to data collection; as well as the process for data collection followed during the research.

3.6.1 Authorizations and Permits for data Collection

Following the issuance of research approval by the authority of the University of Nairobi, the researcher acquired an authorization letter to proceed to implement the research. The letter was presented to the Ministry of Education, Science and Technology who issued the researcher with a research permit (Appendix VIII) and a letter of authorization (Appendix IX) for data collection through the respective County Offices, which allowed the researcher to collect data freely. Delay was experienced in processing the permits due to internet failure

3.6.2 Data Collection Process

The researcher hence proceeded to identify research assistants who were instrumental in data collection. Research assistants underwent training for two days on research procedure and ethical issues namely: confidentiality, seeking for respondents consent, non-disclosure of research information outside research confines, reliability-entailing non-distortion of research findings, and sharing with the research respondent information on how the research findings would affect them. Research assistants were also trained on data collection including interview techniques such as prompting procedures for the pilot and retest data collection; and, the actual data collection process.

Questionnaires were administered to committee leaders, non-members, exited members and ordinary members of SLAs regardless if they are male or female. Data collection was done within one week (31st July 2015 to 9th July, 2015). Data from filled-in questionnaire items was collected and at the end of each day and assessed for accuracy, callbacks and completeness. 9 forums for focused group discussions were conducted among randomly selected self-help groups practicing Savings and Loan Activities. Verbatim responses were recorded and reported verbatim as reported in chapter 4.

3.7 Data Analysis Techniques

The researcher employed both qualitative and quantitative data analysis techniques. Quantitative data on responses from questions in the questionnaire were coded for ease in systematic data tracking. A master questionnaire was prepared to match un-coded questionnaires issued to respondents. All collected data was edited to ensure compliance to accuracy, consistency and relevance to research questions. Editing was done to check, irrelevance, contextual mistakes, omissions and missing responses that should be filled or

disregarded. The researcher organized the collected data through preparing summaries of findings from data in questionnaires and focused group discussions reports. This procedure involved tabulation of response corresponding to each of the variables received from the research instruments. Preparation of a summary master questionnaire was made against which total of responses were recorded; and, data entry done into Statistical Packages for Social Scientists (SPSS) computing program for analysis for ease of presentation on frequency tables and graphs.

Data from un-coded questionnaire items and document analysis were grouped under broad themes and converted into frequency counts. Data was compressed and displayed through tables, graphs and text formats. Qualitative data from interviews was further analyzed into simplified format that relevantly answers to the research questions. The F-test is used as a method to verify the relationship defined by location constraint. Pearsons correlation test is used to ascertain relationships between the independent and dependent variables. Analysis is done at 95% or $\alpha = 0.05$ level of significance and the degree of freedom depending on the particular case as will be determine. This value ($\alpha = 0.05$) was preferred because the sample size was adopted from calculated figures on the basis of 0.95 level of confidence and risk of 0.05.

Analyzed data facilitated the researcher to draw conclusions based on empirical evidence by which inferences were done on the bigger population; guiding various recommendations made on policy and areas requiring further research.

3.8 Ethical Consideration

The major ethical issue of concern by the respondents was privacy and confidentiality of the respondents, anonymity of the respondents and researcher responsibility. Obtaining a valid data entailed accessing to specific lists and files which was itself an infringement on the privacy and confidentiality of the respondents. However, the respondents were offered the freedom to ignore items that they did not wish to respond to. Participants identities were concealed hence a replication may not be possible. Before the interviews were conducted, the interviewer explained to the respondents the objectives and purpose of the study. Impartiality was observed on the part of the researcher throughout the exercise with utmost respect for views and culture in order to establish rapport.

3.9 Operational Definition of Variables

Operation definition of variables according to (Gravetter, 2009) refers to a precise statement of how a conceptual variable is turned into a measured variable. This section analyzes the operational definition of variables on table-banking in Kenya as given in table .

Table 3.1: Operationalization of variables

Objectives	Conceptual Variable	Measured Variable (Indicator)	Measure-ment	Scale	Data collection methods	Tool of Analysis
To determine the influence of financing women in table banking on empowerment of women in Western Kenya	financing women	•Capital, Loans, Income, ROI/ NPV	Frequency Percentage •Pearson's correlation •Mean, Standard deviation •f-statistic	Nominal Ordinal Ordinal Nominal	Questionnaire, Document Analysis	Quantitative Qualitative Qualitative/ Quantitative
To establish the influence of membership in table banking on empowerment of women in selected counties in Western Kenya.	Membership power	Individual members, groups,	Frequency Percentage Mean, Standard deviation, Pearson's correlation	Ordinal Nominal	Surveys, FGDs, In-depth interviews, Document Analysis	Quantitative
To verify the influence of organizational learning in table-banking on empowerment of women in selected counties in Western Kenya	Organizational Learning	Literacy programs Motivational levels, positive perception interest levels.	Frequency Percentage Mean Standard deviation	Ordinal Nominal	Surveys, In-depth interviews, FGDs	Quantitative Qualitative
To establish the contribution of networking power in table banking on empowerment of women in selected counties in Western Kenya	Networking Power	Network created, New groups formed	Frequency Percentage Mean Standard deviation Chi-statistic	Ordinal Nominal	Survey/Questionnaires, In-depth interviews, FGDs	Quantitative Qualitative

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION, AND INTERPRETATION

4.1 Introduction

The content in this chapter was derived from qualitative and quantitative data obtained by use of structured and semi-structured questionnaires administered to respondents from five counties in Western Kenya namely: Busia County, Kakamega County, Bungoma County, Siaya County and Kisumu County. Reported findings in this chapter pertain to observed influence of table banking on women's economic empowerment. The data have been analyzed and interpreted basing on the t-statistic, regression analysis and the f statistic adopted in objective and the null hypotheses testing. The final part discusses the availability and use of other financial services by organizations practicing table banking.

Further detail on each research question is presented-including qualitative data on responses from two target groups to contextualize data on research variables summarily: women's financing, membership power, organizational competency and networking power on the general household socio-economic well-being.

4.2 Questionnaire return rate

The study targeted a sample of 204 respondents in collecting data with regard to the influence of table banking on empowerment of women. From the study, 144 responded contributing to a response rate of 72%, Mugenda and Mugenda (2003) asserts that more than 70% response rate is very good, 60% rate is considered good and 50% is adequate. Based on the recommendation by the scholar, the study concluded that the response rate of 72% for this research was "very good" and therefore a good basis of this study report – table 4.1.

Table 4.1: Response Rate

Response	Frequency	Percentage
Responded	144	72
Incomplete response	52	26
Never responded	4	2
Total	200	100

4.3 Socio-demographic profile of respondents

The general socio-demographic profile of respondents was based on individual and group attributes; with evaluation done along geographical spread, gender for respondents, age, marital status and educational background. The background information about the respondents indicated their suitability to participate in the census study pertaining to the influence of table banking on empowerment of women.

4.3.1 Distribution of respondents by Gender

The study sought to ascertain the information on the respondents involved in the study with regards to the gender. The study established that majority (91%) of the respondents were female while 9% were male. A total of 54 out of 487 were men; 433 being women. Among these, 144 were leaders, 24 exits, 35 non-members and 201 ordinary members who also participated in focus group discussions. This study was inclined to issues affecting women involved in table banking. Men were partly involved as group leaders, spokes persons, and as partners to women in business and at home. Men's views were incorporated to compliment quantitative data provided by female respondents.

4.3.2 Distribution of Respondents by Age

The study wanted to establish whether there was linkage between age and performance of respondents. The knowledge of the age limit was important to provide a cast on which ages are most engaged. When asked to state their ages respondents answered as indicated in table 4.2.

Table 4.2: Distribution of Respondents by Age

Years	Frequency	Percentage
18-24	4	3%
25-30	6	4%
31-34	29	20%
35-40	47	33%
41-44	37	26%
45-50	17	11%
over 51	4	3%
Total	144	100

From the findings shown in Table 4.2, the age bracket of 35-40 years had the highest representation (33%) of the respondents' were within, 26% were aged between 41-44 years, 20% were between 31-34 years, 11% were within 45-50 years, 4% aged between 25-30 years while (3%) were aged between 18-24 years and over 51 years each. The variation in age distribution indicates an over-representation is implies that most of the respondents were energetic and therefore could give reliable information.

4.3.3 Distribution of Respondents by Education Levels

Information on respondents 'education background was cross-tabulated to facilitate in analysis of their perceptions of whether their possessed skills knowledge and abilities needed in a highly dynamic entrepreneurial environment.

Table 4.3: Distribution of Respondents by Education Levels

	Frequency	Percentage
Graduates	11	7.65%
Diploma	26	18.05%
Certificate	30	13.88%
Secondary School	48	33.33%
Primary School	24	16.67%
Never went to school	15	10.42%
Total	144	100

The findings revealed that majority (51.7%) of the respondents were graduates holders, 33.3% were secondary school holders while 15% were diploma holders. This infers that majority of the respondents were well trained thus thus had rich information and knowledge on entrepreneurship.

4.4 Influence of Financing Women in Table Banking on Empowerment of Women

The demand for credit, rate of loan investment, the market-interest rates, and members' repayment capacities strongly determine the rate of growth of the group-fund and therefore return on capital useful for investments in ownership of property, household income and independent decision making on expenditure of extra fund generated by women and their assumption of self efficacy. The level of empowerment was measured by asking respondents

to indicate the frequency of members' participation in savings, loans and social security fund. Respondents indicated their frequency of involvement in fund sourcing, savings deposit, loan use and repayment, dividend share-outs and group fund generation over a period of 12 months for a minimum of three years of group's existence. Document analysis for period of three years was a priority. Voluntary savings highly predicted the ability of groups to access and acquire assets for income generation and loan repayment.

4.4.1 Amount and Sources of capital

Findings from analysis of organizations' private documents and in-depth interviews with leaders and ordinary group members indicate that 95% of group members raised the initial capital for table banking through individual savings. 2% were supported through seed-money from agents (NGOs, CBOs and FBO) who introduced them to table banking; 2% approached MFIs for financing while 1% used bank loans for start-up. 25% of groups received growth fund from the Kenyan Government for Community Driven Development Program.

4.4.2 Group Fund demand and supply rate

Demand rate for loans was anonymously indicated to be higher than availability in 100% of the groups. Most groups made compulsory deposits ranging from Ksh. 20/- to 1000/- on a weekly basis depending on individual ability to contribute; determining the aggregate pool for group loan. Participation in alternative financing arrangements (schemes) offered by groups' stood at 95% for voluntary funds; merry-go-around (100%); welfare fund (75%); and, development fund (55%).

4.4.3 Availability of other savings and credit option

The respondents were requested to indicate whether women have other savings and credit options. The study findings are as presented in table 4.4.

Table 4.4: Availability of other credit options

	Frequency	Percentage (%)
Money lenders	40/144	27.8
Other savings group	78/144	54.2
Commercial Bank	60/144	41.7
MFI	99/144	68.8

From the findings, majority (99) of the respondents indicated other savings and credit options to be MFI, 78 other savings groups, 60 indicated Commercial Bank while 40 indicated Money lenders. This implies that majority of the respondents other savings and credit options was MFI.

4.4.3.1 Availability of Commercial Bank Group Savings Account

The respondents were requested to indicate whether the group has a commercial bank account. The study findings are as presented in table 4.5.

Table 4.5: Availability of Commercial Bank Group Savings Account

	Frequency	Percentage (%)
Yes	130	90.3
No	14	9.7
Total	144	100.0

From the findings, most (130) of the respondents indicated that the group have a commercial bank account while 14 were of the contrary opinion. This demonstrates that the most of the groups have a commercial bank account and thus enhanced savings. The high representation of banked groups members evolved from high levels of fund fraud and theft cases. Some groups resolved this problem by investing directly into physical assets such as livestock, machinery, shop-stock, farming activities. This measure was also seen as a mode for social security instituted for future financial sustainability to increase their

4.4.4 Distribution of Respondents on Levels of Group Fund Misuse

The respondents were requested to indicate whether there are any management committee members who have misused the group's funds in the past five years. The study findings are as presented in the table.

Table 4.6: Distribution of Respondents on Levels of Misuse of Group Fund

	Frequency	Percentage (%)
Yes	67	46.6
No	77	53.4
Total	144	100.0

Unbanked groups opted for banking with one of its own members with a hope of saving on cost of bank charges. This approach opened an avenue for fund embezzlement. From the findings, most (76) of the respondents indicated that there were cases of fund misuse by management committee members in the past five years while 77 (53.4%) declined to the opinion. This implies that majority (53.4%) of groups had sound fund management while a minority (46.6%) encountered fund misuse by leaders in the past 5 years. Further findings from the study show that only 41% of groups that experienced fund misuse took precautionary measures against the vice; while 59% of affected groups went unattended.

4.4.4.1 Distribution of Respondents by Group-action Against Fund Misuse

The respondents were requested to indicate whether they have taken any specific precautions or actions due to the conflict. The study findings are as presented in the table 4.7.

Table 4.7: Distribution of Respondents by Group Action Against Fund Misuse

	Frequency	Percentage (%)
Forced Repayment	19	13.19%
Attach shares	80	55.56%
Member(s) Expulsion	4	2.78%
Court Arbitrations	0	0.00%
Office Replacement	5	3.47%
Group Dissolution	13	9.03%
Social services Mediation	23	15.97%
Total	144	100.0

From the study findings, groups indicate to have approached fraudulent cases largely by attaching of members shares (taken precautionary majority (84) of the respondents indicated that they have not taken any specific precautions or actions due to the conflict while

59 were of the contrary opinion. This implies that most of the groups have not taken any specific precautions or actions due to their low bargaining power and inclination towards upholding group unity.

4.5 Influence of Membership Power in Table-Banking on Empowerment of Women

This section sought to examine the objective of membership in table banking on women empowerment. Attributes being tested include: Team building, membership retention rate new group formation, membership outreach and self Efficacy. The findings are as follows:

4.5.1 Team Building

According to provisions in a unified conceptual framework by Piazza-Georgi, (2012) and Woollock (2008) on social capital theory, economic development perceived to be highly dependent on team effort. In this study team building effect was determined in terms of goal setting, interpersonal relations, role clarification and problem solving to find solution to problems. Goals were set at groups' formation and continuously reviewed during subsequent group meetings.

4.5.1.1 Distribution of Respondents by Motivators for Group Formation

The respondents were asked to rate the reason they were motivated to form the group. The responses were placed on a ten Likert scale; where 1= strongly agree and 10= strongly disagree.

Table 4.8: Distribution of Respondents by Motivators for Group Formation

Statements	Mean	Std Dev.
Need to save (pension, insurance)	3.65	0.358
Save for school fees (for children)	1.87	0.328
Peer pressure	7.46	0.247
Save for holidays	8.14	0.116
To raise business capital	1.93	0.213

In accordance to the findings in table 4.11, the respondents strongly agreed that; they are motivated to form the group for the need to save for their children's school fees

(mean=1.87), and to raise business capital (mean=1.93). In addition, respondents agreed that they are motivated to form the group for the need to (pension, insurance) (mean=3.65). On the other hand, respondents disagreed that; they are motivated to form the group as a result of Peer pressure (mean=7.46), and for the purpose of saving for holidays (mean=8.14). This implies that respondents are motivated to form the groups for the need to save for their children's school fees, and to raise business capital. Motivation for cooperation is determined by equality of conditions expressed by shared trust and values. According to Musopole *et al* (2007) group formation is motivated by need save and invest money.

4.5.1.2 Distribution of Respondents by Frequency of Group Meetings

The respondents were requested to indicate how often they held meetings. The study findings are as presented in the table 4.9.

Table 4.9: Distribution of Respondents by Frequency of Group Meetings

	Frequency	Percentage (%)
Weekly	46	31.9
Biweekly	32	22.2
Monthly	66	45.8
Total	144	100.0

From the findings, majority (66) of the respondents indicated that they held meetings monthly, 46 indicated weekly while 32 indicated biweekly. This illustrates that majority of the respondents held meetings monthly.

4.5.1.3 Distribution of Respondents by Duration of Group Meeting

The respondents were requested to indicate how long does a meeting usually take. The study findings are as presented in the table 4.10.

Table 4.10: Distribution of Respondents by Duration of Group Meeting

	Frequency	Percentage (%)
2 hrs+	32	71.1
1-2 hrs	71	49.3
Less than 1 hr	41	28.4
Total	144	100.0

From the findings, majority (71) of the respondents indicated that meeting usually take 1-2 hrs, 41 indicated less than 1 hr while 32 indicated 2 hrs+. This implies that most meeting usually take 1-2 hrs

4.5.1.4 Important topics discussed during the meeting

The respondents were requested to indicate important topics, apart from banking and business, have been discussed in the last 6 months. Respondents indicated the important topics apart from banking and business discussed during the meeting to include: family problems, business projects, discipline by members, and helping orphans and vulnerable groups.

4.5.1.5 Response on if group members brought family issues to group for advice

The respondents were requested to indicate whether the group members bring their personal or family problems to the group for advice or help. The study findings showed that 74 (51.4%) agreed to have brought family issues to the groups' meeting in search of help; while 69 (48.6%) denied to have brought their personal or family problems to the group for advice or help. This implies that group members bring their personal or family problems to the group for advice or help. The high distribution representation by majority of respondents (74 of 144) who brought their personal and family problems to the group translates into group competence in problem solving and finding solutions to problems.

4.5.1.6 Most prevalent family issues discussed in groups

When asked to indicate which family issues were most important or most prevalent and how the group helped in each issue, the respondents gave the following feedback. The study findings are as presented in the table 4.11.

Table 4.11 Most prevalent family issues discussed in groups

	Frequency	Percentage (%)
Lack of children's' school-fees	71	49.3%
Lack of food/malnutrition	14	9.7%
Lack of household goods/(e.g. furniture, clothes..)	33	22.9%
Poor housing	26	18.1%
Total	144	100.0

From the findings, majority (71) of the respondents indicated that family issues that have been the most important or most prevalent was lack of children's' school-fees, 33 indicated lack of household goods/(e.g. furniture, clothes), 26 indicated poor housing while 14 indicated lack of food/malnutrition. This portrays that family issues that have been the most important or most prevalent is lack of children's' school-fees. This response has been reiterated by members who seem to give children's education a major consideration for the value attached to success in life.

4.5.3 Distribution of Respondents by Groups Lifespan

The respondents were asked to state the years their groups have been in existence. The findings are as illustrated in Table 4.12.

Table 4.12: Distribution of Respondents by Groups Lifespan

Category	Existence (Years)	Frequency	Percentage (%)
1	1 – 6 years	41	28.5%
2	7 – 13 years	48	33.3%
3	14 – 20 years	37	25.7%
4	20 years and above	18	12.5%
Total		144	100

The findings in table 4.12 portray that, most (48) have been in existence for 7 – 13 years, 41 for 1 – 6 years, 37 for 14 – 20 years, and 18 for 7 – 13 years. This illustrates that most of the groups have been in existence for 7 – 13 years indicating a high level of tenacity.

4.5.3 Membership retention rate

Membership retention rate was determined in terms the rate at which groups acquired new members against the rate of exits among groups. The study findings show that membership exit rate stood at 44% for groups that lacked agent support (untrained) while groups with initial strong agent support (trained) had a turnover rate of an average of 12%. The rate of membership retention rate is inversely proportional to groups' dissolution rates as illustrated in table 4.13.

Table 4.13: Supportive Network effect on Rate of Group stability

County	Agent's Supportive Index (%)	Frequency		Rate of Dissolution (%)
		Active Groups	Dissolved Groups	
Bungoma County	95%	19	2	9.52%
Busia County	92%	8	1	11.11%
Kakamega County	25%	25	19	43.48%
Siaya County	98%	6	0	0%
Kisumu County	90%	6	2	25%
Total		100	24	n.a

4.5.4 Distribution of Respondents by Main reasons membership turnover

The study asked the respondents to indicate the main reasons for people to have left the group. The study findings are as presented.

Table 4.14: Distribution of Respondents by Main reasons membership turnover

	Frequency	Percentage (%)
Poor leadership	36	25.0
Misuse of group fund	16	11.1
Lack of family support	12	8.3
Unpaid group-debt	22	15.3
Lack of training for growth	26	18.1
Low interest rate from investment	20	13.9
Group conflict	10	6.9
Total	144	100

The findings revealed that majority of the respondents (36) indicated the main reason for people to have left the group as poor leadership, 26 indicated lack of training for growth, 22 indicated unpaid debt, 20 indicated low interest rate from investment, 16 indicated misuse of group fund, while 10 indicated group conflict. This infers that the main reason for people to have left the group is poor leadership. Leadership is the biggest input to team building

upon which vests potential effects on cognitive, affective, process and performance outcomes. High level of turnover attributed to poor leadership was largely associated with lack of transparency and accountability, disconnect and lack of communication between top leadership and ordinary members, exclusion from participation of some members.

4.5.5 Level of Group Outreach

Determination of group outreach levels to community was conducted to meet the study objective to verify the influence of membership in table banking on women empowerment. When asked to indicate whether any other women were seeking to become members of the group, respondents expressed their views as shown in table 4.15.

Table 415: New Members seeking to join the group

Potential Members	Frequency	Percentage (%)
None	2	1.4%
0-2	15	10.4%
3-4	25	17.4%
5-6	38	26.4%
7-8	32	22.2%
9-10	22	15.3%
+ 10	10	6.9%
Total	144	100

As per the findings in table 4.15, most of the respondents, 100 (69.4%) had indicated that there were other women seeking to become members to existing groups practicing table banking, while the other 44 (30.6%) indicated there are no other women seeking to become members. Majority affirmation from 69.4% of respondents is a good indication of the level of outreach and appeal to new group members. In line with the empowerment theory, attracting new memberships is an indication of the level of confidence by women in their own development process (Albert bandura, 2012) as well as a show of solidarity were people seek to join solution to problems rather than working separately (Atherton 2013).

4.5.6 Performance of new members

The study sought to ascertain if table banking improved the general welfare of the members compared to non-members. Respondents were asked to give their opinion on whether new members were generally better-off than the average group member. The study findings are as presented in Table 4.16.

Table 4.16: Performance of new members

	Frequency	Percentage (%)
Poorer	73	50.6
Same level	22	15.4
Better off	49	34.0
Total	144	100

The findings revealed that 73 majority (50.6%) of the respondents indicated that new members are generally poorer than the average group member, 49 (34%) were of the opinion that new members are generally better off than the average group member, while 22 indicated them to be of same level. This infers that majority of the new members are generally poorer than the average group member.

4.6 Influence of Organizational Learning in Table Banking on Women's Empowerment in Selected Counties in Western Kenya

The study objective entailing organization knowledge in Table Banking was investigated to ascertain its influence on women empowerment. A cross-sectional survey groups competencies (knowledge and skills) in undertaking business development roles, leadership development roles, enhancing members participation and governance roles. Organizational Learning evaluated group members' social competence in reference to group members' ability to interact effectively with others and adapt to new social situations with the purpose of developing strategic relationships that leverage business opportunities and competitiveness. Organizational learning was perceived as the means by which groups endowed members with knowledge and skills to perceive and exploit opportunities within the entrepreneurial environment; also intercept potential threats to their progress. It was hypothesized in this study that organizational competency achieved through organizational learning in table banking significantly influences the rate of women's economic

empowerment. The following are study findings pertaining to the contributory effect of organizational learning towards economic empowerment of women.

4.6.1 Business Development

Entrepreneurial literacy was measured using various parameters namely (1) Level of access to a training facilitated by (an) agent(s); (2) Acquired skills expressed as types of table banking skills acquired; (3) Applied Skills measured in terms of type of business done; and (4) Transferred skills measured by number of mentored groups. The level of access to training opportunity was dependent on whether or not the group was in contact with a training agent (Government trainer, NGO, CBO, or a TOT who could be a trained group member). Findings illustrated in table 4.19 indicate the rate of access to an agent whose effect seemed to increase groups' sense of unity, stability and tenacity; which are attributed to acquired knowledge and skills that enhance resilience.

4.6.1.1 Skills learned from table banking training

The respondents were requested to indicate the skills they have learned from table banking training. The study findings are as presented in the table 4.17.

Table 4.17: Skills learned from table banking training

	Frequency	Percentage (%)
Business plan preparation	73	50.7
Book keeping (savings management)	48	33.3
Loan management	62	43.1
Gender awareness	81	56.3
Conflict resolution	77	53.5

From the findings, majority (81) of respondents indicated the skills they have learned from table banking training as gender awareness, 77 indicated Conflict resolutions, 73 indicated Business plan preparation, 62 indicated Loan management, while 48 indicated Book keeping. This implies that majority (81) of respondents acquired gender awareness and conflict resolutions skills learned from table banking training. Gender awareness, conflict resolution, legal awareness and endowment with entrepreneurial skills, constituted a training

package to increase members' ability to safeguard groups against environmental hostilities from within and without the group entity – see figure 3.

4.6.2 Acquired skills and behavioral changes

The respondents were requested to indicate whether their behavior, life, has changed as a leader in their family or community, as a result of Table Banking Program. The study findings are as presented in the table 4.20. From the findings, majority of 112 out of 144 (77.8%) among respondents groups indicated that their behavior, life, has changed as a leader in their family or community, as a result of Table Banking while 32-out-of-144 (22.2%) were of the contrary opinion. This implies that respondent's behavior, life, has changed as a leader in their family or community, as a result of Table Banking.

4.6.3 Distribution of Respondents by Level of Skills Transfer

Transfer of knowledge and acquired skills were determined by evaluating the level of leadership development expressed by ordinary members and those currently in leadership. Leadership skills were measured in terms of: (1) Internal Group mentoring; (2) Committee leaders mentoring other groups; (3) Ordinary members serving as committee leaders in replica groups; (4) Replica group members mentoring new groups; and, (5) The level of group outreach in initiating chance that enhances creation of entrepreneurial mindset within the community by resolving conflict, supporting community driven social initiatives. A Summary of findings on measure of group leadership is as illustrated in table 4.18.

Table 4.18: Distribution of Respondents by Level of Skills Transfer

Level of leadership within the Group	Measure of Leadership Performance by Activity undertaken by the Group (All values are based on 144 group)							
	1	2	3	4	5	6	7	8
Management Committee	25	110	74	74	96	76	77	91
Ordinary Members	144	98	96	96	48	68	67	53
Group-based initiative	120	112	41	40	112	132	123	144

Foot notes: Leadership through: (1) Internal group mentorship for new members ; (2) Leadership to other groups; (3) Initiation of replica groups; (4) Mentoring of new groups formed by replica groups; (5) Contribution to reduction in discrimination; (6) Support towards community physical assets; (7) Family Support through Counseling; (8) Entrepreneurial skills transfer to others

Management Committees played the biggest role in leading other groups (110 out of 144) followed by their outreach activities leading to reduction of discrimination within the community (96 out of 144). 100% of respondents in this study expressed that ordinary members had played a critical role in knowledge transfer within the group. This also explains why skills-set differed between groups; deficits of which could only be filled through tapping into power within networks with higher skills capacity external linkage for new learning. In line with the theory of social capital, motivations and attitudes for collaborations do not exist without linkages. Reciprocity portrayed in willingness by members to transfer knowledge to trusting non-members is driven by perceived mutual benefit by both parties (Karlan, 2009).

4.6.3.1 Leadership extension by Management Committee

The respondents were requested to indicate whether any Management Committee leaders of their group have become leaders of other groups or organizations since joining Table Banking Program. From the findings, majority - 110 (76.4%) of the respondents affirmed that the Management Committee of their group have become leaders of other groups or organizations since joining Table Banking Program. 34 (23.6%) declined to agree implying that the Management Committee of their group id not extend leadership roles to other groups or organizations since joining Table Banking Program. The frequency distribution of groups led by Management Committee leaders extending leadership roles to other groups is as given in Table 4.19 below.

Table 4.19: Number of other groups the Management Committee leads

	Frequency	Percentage (%)
1-2	31	5
3-4	62	62
5-6	7	7
Total	100	100.0

From the findings, majority (62) of the number of other groups that Management Committee leaders of their group have become leaders are 3-4 groups, 31 indicated 1-2 while 7 indicated 5-6 groups. This illustrates that the number of other groups that Management Committee leaders of their group have become leaders are 3-4 groups.

4.6.4 Group Collective Activities in the community

The respondents were requested to indicate whether the group has done anything to help others in the community. From the findings, majority (76 out of 144) of the respondents indicated that the group has done anything to help others in the community while minority (68 out of 144) were of the contrary opinion. This implies that of groups through their outreach effort have been able to contribute in cash or in kind towards helping others in the community.

4.6.5 Ways of helping others in the community

Among the respondents who indicated that the group has done anything to help others in the community, they were further requested to indicate what the group has done in helping others in the community. The study findings are as presented.

Table 4.20: Ways of helping others in the community

	Frequency	Percentage (%)
Conflict resolution	24	31.6
Mentorship in business	16	21.1
Promoting education (sponsorship)	20	26.3
Health support clinic)	10	13.1
Sponsored road construction	6	7.9
Total	76	100

The findings revealed that majority of the respondents (24) indicated that the group has helped others in the community by offering conflict resolution, 20 indicated promoting education (sponsorship), 16 indicated offering mentorship in business, 10 indicated health support, while 6 indicated sponsored road construction. This infers that the group has helped others in the community by offering conflict resolution

4.6.6 Reducing discrimination in the community

The respondents were requested to indicate whether the group has done anything to reduce discrimination in the community. Accordingly, the findings are as presented in the table 4.21.

Table 4.21: Reducing discrimination in the community

	Frequency	Percentage (%)
Discrimination Reduced	96	52.8
Non-reduced Discrimination	38	47.2
Total	144	100.0

From the findings, majority (96) of the respondents indicated that the group has done anything to reduce discrimination in the community while 38 were of the contrary opinion. This implies that the group has reduced discrimination in the community respondents were further requested to indicate how the group has reduced discrimination in the community. The study stated that the group has reduced discrimination in the community though advocating for equality, having more women, educating poor children, mobilization, and though guidance and counseling.

4.6.7 Participation

4.6.7.1 Important topics discussed during the meeting

The respondents were requested to indicate important topics, apart from banking and business, have been discussed in the last 6 months. Respondents indicated the important topics apart from banking and business discussed during the meeting to include: family problems, business projects, discipline by members, and helping orphans and vulnerable groups.

4.6.7.2 Response on if group members brought family issues to group for advice

The respondents were requested to indicate whether the group members bring their personal or family problems to the group for advice or help. The study findings showed that 74 (51.4%) agreed to have brought family issues to the groups' meeting in search of help; while 69 (48.6%) denied to have brought their personal or family problems to the group for advice or help. This implies that group members bring their personal or family problems to the group for advice or help. The high distribution representation by majority of respondents (74 of 144) who brought their personal and family problems to the group translates into group competence in problem solving and finding solutions to problems..

4.6.7.3 Most prevalent family issues discussed in groups

When asked to indicate which family issues were most important or most prevalent and how the group helped in each issue, the respondents gave the following feedback. The study findings are as presented in the table 4.22.

Table 4.22: Most prevalent family issues discussed in groups

	Frequency	Percentage (%)
Lack of children's' school-fees	71	49.3%
Lack of food/malnutrition	14	9.7%
Lack of household goods/(e.g. furniture, clothes..)	33	22.9%
Poor housing	26	18.1%
Total	144	100.0

From the findings, majority (71) of the respondents indicated that family issues that have been the most important or most prevalent was lack of children's' school-fees, 33 indicated lack of household goods/(e.g. furniture, clothes), 26 indicated poor housing while 14 indicated lack of food/malnutrition. This portrays that family issues that have been the most important or most prevalent is lack of children's' school-fees. This response has been reiterated by members who seem to give children's education a major consideration for the value attached to success in life.

4.7 Management Committee Leadership Attributes

The study also sought to establish attributes of group leadership relating to position held (illustrated in Table 4.23) and longevity in team leadership (table 4.24). The respondents were asked to indicate their official positions in the management committees and the findings are as shown in Table 4.23.

Table 4.23: Distribution of Respondents by Leadership Position

Position Occupied	Frequency
Chair person	49
Secretary	42
Treasurer	37
Org. Secretary	16
Total	144

According to the findings, most of the respondents (49) were chairpersons'; a position deputized by a vice chairperson who played a key role as groups spokespersons. 37 of respondents were secretaries whose role was to take account of group activities and meetings' proceeding. Some groups had treasurers (37) as well as organization secretaries while some had either or both. This information shows that the respondents were in all management levels charged with specific roles and therefore could be relied upon to give comprehensive information.

Management Committee members were asked to indicate how long they have worked for their group. The findings are as shown in table 4.4.

Table 4.24: Distribution of Respondents by Leadership Tenure

	Frequency
1 – 2 years	25
2 – 3 years	24
4 – 7 years	37
8 – 12 years	32
13 years and above	26
Total	144

Based on the findings, 37 of the respondents have worked for their group for 4-7 years, 32 of the respondents have worked for their group for 8 – 12 years, 26 of the respondents have worked for their group for 13 years and above, 25 of the respondents have worked for their group for 1 – 12 months while 24 of the respondents have worked for their group for 2 – 3 years. This illustrates that the most of the respondents have worked for their group for over 2 years and therefore had accumulated a lot of knowledge and skills over time.

4.8 Influence of Networking Power on Empowerment of Women in selected counties in Western Kenya.

Networks as channels of empowerment provide a sense of community; fostering reciprocal influence between personal, group-based and environmental factors. Constructive partnerships signaled by positive outcomes lead to iterative frameworks that support groups' growth factors namely: planning, group action, community change, capacity building, renewal and institutionalization.

4.8.1 Interpersonal Networking

Data were collected from interviews with randomly selected respondents comprising group leaders and ordinary members. Response from dissolved groups was also incorporated to cast a light on major causes of group failures.

4.8.1.1 Starting other groups

The respondents were requested to indicate whether there are any members of their groups who have helped start any other groups. The study findings are as presented in the table 4.25.

Table 4.25: Starting other groups

	Frequency	Percentage (%)
Yes	96	66.7
No	48	33.3
Total	144	100.0

From the findings, majority (96) of the respondents indicated that there are members of their groups who have helped start any other groups while 48 were of the contrary opinion. This implies that members of certain groups have helped start other groups

4.8.1.2 Activities these groups are doing

The respondents were requested to indicate the activities these other groups are doing. The study findings are as presented in the table 4.26.

Table 4.26: Activities these groups are doing

	Frequency	Percentage (%)
Literacy	23	16.0
Saving	26	18.0
Giving loans	33	23.0
Community action	62	43.0
Total	144	100.0

From the findings, majority (62) of the respondents indicated that members are actively participating in community action by being leaders to other groups, 33 indicated giving loans, 26 indicated saving while 23 indicated Literacy. This implies that the activities of most of the groups were community action

4.8.2 Distribution of Respondent by New Groups that Replicated themselves

The respondents were requested to indicate whether there are any of the new groups which replicated another group. The study findings are as presented in the table 4.27.

Table 4.27: Distribution of Respondent by New Groups that Replicated themselves

	Frequency	Percentage (%)
Yes	74	51.5
No	41	28.4
Don't know	29	20.1
Total	144	100.0

From the findings, majority (74) of the respondents indicated that there are new groups which have replicated another group, 41 indicated no while 29 said they didn't knew of new groups which have replicated another group. This implies replicated groups formed other new groups whose operations are independent of groups initiated by the agent's help.

The study indicated that interpersonal relationships thrived on the existence of trust, commitment, shared emotions and reciprocity without which the groups would dissolve or experience high turnover. Interpersonal networking promoted peer-learning, mentorship in efficacy in literacy, savings, loan management and community outreach.

4.8.3 Inter-organizational networking

4.8.3.1 Distribution of Respondents by Level of Access to Supported by an Agent

The study asked the respondents to indicate whether they have access to the support of an agent. The study findings are as tabulated.

Table 4.28: Accessing the support of an agent

	Frequency	Percentage (%)
Agent Supported	104	72.2
No Agent Support	40	27.8
Total	144	100

As per the findings in table 4.15, most of the respondents, 104 (72.2%) indicated they had access to the support of an agent, while the other 40 (27.8%) indicated to have no access to the support of an agent. This implies that most of the respondents have no access to the support of an agent. This study found out that agents were identified as support networks which offered capacity building to groups in areas of gender awareness, legal awareness, cultural intercepts and basic rights awareness as Kenyan citizens. Access to support agent networks strengthened groups internal capacities to intercept environment hostilities arising from cultural barriers poverty and gender in the qualities which were identified by groups as great inhibitants to women empowerment and group stability (see section 4.5.3 & table 4.13).

4.9 Inferential Statistics

The study further applied general Linear Model to determine the predictive power of the influence of table banking on economic empowerment of women. This included regression analysis, the Model, Analysis of Variance and coefficient of determination.

4.9.1 Regression Analysis

In addition, the researcher conducted a multiple regression analysis so as to test relationship among variables (independent) on the influence of table banking on empowerment of women. The researcher applied the statistical package for social sciences (SPSS V 17.0) to code, enter and compute the measurements of the multiple regressions for the study.

Coefficient of determination explains the extent to which changes in the dependent variable can be explained by the change in the independent variables or the percentage of variation in the dependent variable (empowerment of women.) that is explained by all the three independent variables: (financing women in table-banking, membership power in table-banking, organizational learning in table banking, and networking power in table banking).

4.9.2 Model Summary

Table 4.29: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.822	0.807	0.791	0.716

The four independent variables that were studied, explain only 80.7% on the influence of table banking on empowerment of women as represented by the R^2 . This therefore means that other factors not studied in this research contribute 19.3% of the influence of table banking on empowerment of women. Therefore, further research should be conducted to investigate the other factors (19.3%) that affect empowerment of women.

4.9.3 ANOVA Results

Table 4.30 is a summary of the ANOVA statistics obtained from the mean of variables within table banking which enhance success of women's empowerment in Western Kenya. ANOVA cross tabulated results was collected on consideration of average values of perceptions of respondents concerning the effect table banking on improvement of their livelihood. Evaluations were made basing perception of access to financing for women; benefits of being a member; Benefit of skills and knowledge acquisition; and Power of networking.

Table 4.30: ANOVA of the Regression

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2.534	10	1.267	8.635	.000 ^a
	Residual	9.307	130	2.327		
	Total	11.841	144			

The significance value is 0.000 which is less than 0.05 thus the model is statistically significant in predicting how financing women in table-banking, membership power in table-

banking, organizational learning in table banking, and networking power in table banking affect empowerment of women. The F critical at 5% level of significance was 2.25. Since F calculated is greater than the F critical (value = 8.635), this shows that the overall model was significant.

4.9.4 Coefficient of Correlation

Multiple regression analysis was conducted as to determine the relationship between the table banking on empowerment of women and the four variables. The tested variables included: (1)

Table 4.31: Coefficient of Correlation in Table Banking

Model	Un-standardized Coefficients		Standardized Coefficients	t statistic	Sig. Level
	B	Std. Error	Beta		
1 (Constant)	1.103	0.2235		5.132	0.000
2 Financing Women in table banking	0.852	0.1032	0.1032	6.569	.001
3 Membership Power in table banking	0.578	0.3425	0.1425	4.117	.004
4 Organizational Learning in table banking	0.654	0.2178	0.1178	3.968	.002
5 Networking Power in table banking	0.489	0.1243	0.1234	4.018	.001

As per the SPSS generated table above, regression equation

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon$$

Where: Y is the economic empowerment of women as a result of Table Banking.

B_0 is a constant

β_1 to β_4 are the coefficient of the independent variables

x_1 to x_4 are the independent variables where

ε is the error term.

($Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon$) becomes:

$$(Y = 1.103 + 0.852X_1 + 0.578X_2 + 0.654X_3 + 0.489X_4)$$

According to the regression equation established, taking all factors into account (Financing women in table-banking, membership power in table-banking, organizational learning in table banking, and networking power in table banking) constant at zero, empowerment of women will be 1.103. The data findings analyzed also shows that taking all other independent variables at zero, a unit increase in financing women in table-banking will lead to a 0.852 increase in empowerment of women; a unit increase in membership power in table-banking will lead to a 0.578 increase in empowerment of women, a unit increase in organizational learning in table banking will lead to a 0.654 increase in empowerment of women while a unit increase in networking power in table banking will lead to a 0.489 increase in empowerment of women

This infers that financing women in table-banking contribute most to the empowerment of women followed by organizational learning in table banking. At 5% level of significance and 95% level of confidence, financing women in table-banking, membership power in table-banking, organizational learning in table banking, and networking power in table banking were all significant in empowerment of women.

4.9.5 Hypothesis Testing

Hypothesis testing tests the relationship between the independent variables and the dependent variables (illustrated in Figure 3) to determine if the relationship is statistically significant and that if the probability (p) is the apparent relationship occurred by chance. A t-test was conducted and the outcomes presented in a summary in Table 4.33.

Table 4.32: Hypothesis Testing

Hypotheses	Test	Judgment
Financing Women in Table banking has no significant effect on women economic empowerment.	$t= 6.569, p=.001<.05$	Reject the null hypothesis that Financing Women in table banking does not significantly influence the rate of group fund accruals for social welfare improvement and accept alternative hypothesis that Financing Women in table banking significantly influence the rate of group fund accruals for social welfare improvement
Membership power in table banking does not significantly influence the rate of group fund accruals for social welfare improvement	$t= 4.117, p=.004<.05$	Reject the null hypothesis that Membership power in table banking does not significantly influence the rate of group fund accruals for social welfare improvement and accept alternative hypothesis that Membership power in table banking significantly influence the rate of group fund accruals for social welfare improvement
High rates of organizational learning in table banking does not significantly determine the amount income generated by the table banking group	$t= 3.968, p=.002<.05$	Reject the null hypothesis that high rates of organizational learning in table banking does not significantly influence the rate of group fund accruals for social welfare improvement and accept alternative hypothesis that high rates of organizational learning in table banking significantly influence the rate of group fund accruals for social welfare improvement
High magnitude of networking power in table-banking does not significantly influences the rate of business development.	$t= 4.018, p=.001<.05$	Reject the null hypothesis that high magnitude of networking power in table banking does not significantly influence the rate of group fund accruals for social welfare improvement and accept alternative hypothesis that high magnitude of networking power in table banking significantly influence the rate of group fund accruals for social welfare improvement

The Hypothesis Testing indicates that financing women in table banking, membership power in table-banking, organizational learning in table banking, and networking power in table banking were all significant in influencing the general performance of table banking as a financing entity for empowerment of women.

CHAPTER FIVE

SUMMARY OF FINDINGS, DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents summary of findings, discussions, conclusion and recommendations on the influence of table banking on empowerment of women.

5.2 Summary of findings

This section presents the findings based on the main study purpose to determine the influence of Table Banking on empowerment of women with themes of discussions on findings are discussed along the four objectives of the study as financing women in Table Banking, Membership Power in Table Banking, Organizational Learning in Table Banking, and Power of Networking in Table banking and their effects on women empowerment.

5.2.1 Financing Women in Table Banking and its influence on Economic Empowerment of Women in Selected Counties in Western Kenya

The study revealed that financing women as a precursor to empowerment of women was most significant in determining the level of empowerment. Financial performance was measured in terms of the demand for credit, rate of loan repayment. It is indicated that respondents are motivated to form the groups for the need to save for their children's school fees, and to raise business capital; friendships highly ranked in creating a sense of belonging.

In addition, the study revealed that majority of the respondents group's achievements since they started are: savings ability, children's education, investments, and health and wellness. It can also be deduced from the study findings that most celebrated services offered by the groups are: savings ability, investments, and children's education.

Also, the study established that the problems greatly faced by the group are: low interest rates, bad leadership skills, and lack of training. Influence of women's access to legal aid was deemed important. Majority of groups among those who were untrained and members without support of an agent lacked cushioning against propriety and patent theft.

Interceptions of gender relations in the research have not been critically analyzed to ascertain their influence on the performance outcomes of groups.

According to regression equation, when all factors are held constant, each unit in financing women leads to 0.852 ($t= 6.569$, $p=.001<.05$) increase in women empowerment. Generally financing has the highest effect on women empowerment.

5.2.2 Membership Power in Table Banking and its influence on Economic Empowerment of Women in selected counties in Western Kenya.

The study established that most of the groups have been in existence for 7 – 13 years. As group agents, members played a key role in outreach activity to non-members. They accounted for 90% of the total group membership attraction. Poor leadership and low interest rates were the main causes of loss of members from groups. Although group had problems with low general interest rates and low capacity to meet groups loan demand, more member were still attracted to groups given that groups privilege a greater power through collective action compared to individual effort. Majority of the new members according were generally poorer than the average group member.

In addition, the study established that majority of the groups held meetings monthly and that most meeting usually take 1-2 hrs. It was also revealed that important topics apart from banking and business discussed during the meeting to include: family problems, business projects, discipline by members, and helping orphans and vulnerable groups. The study found out that group members bring their personal or family problems to the group for advice or help and that family issues that have been the most important or most prevalent is lack of children's' school-fees. This indicates the trust in group membership gained efficacy.

According to regression equation, it was established that, taking all factors to account a unit increase in membership of women in table banking led to 0.578 ($t= 4.117$, $p=.004<.05$) increase in the level of women empowerment. Therefore higher membership led to better output in table banking. Increased empowerment among women in the communities where table banking operated led to reduction in poverty levels and level of discrimination.

5.2.3 Organizational Learning in Table Banking and its influence on Economic Empowerment of Women in selected counties in Western Kenya.

Based on the findings it can be summarized that most of the groups other savings and credit options was MFI and that the most of the groups have a commercial bank account and thus enhanced savings. It was identified also that Management Committee leaders of their group have not become leaders of other groups or organizations since joining TBP. In addition, the study established that majority (81) of respondents acquired gender awareness and conflict resolutions skills learned from table banking training.

The study found out that respondent's behavior, life, has changed as a leader in their family or community, as a result of Table Banking Programs and that respondent acquired skills in Business plan preparation, Book keeping, and Conflict resolution as a result of Table banking Programs. In addition, the study established that majority of the groups held meetings monthly and that most meeting usually take 1-2 hrs. it was also revealed that important topics apart from banking and business discussed during the meeting to include: family problems, business projects, discipline by members, and helping orphans and vulnerable groups.

The study found out that group members bring their personal or family problems to the group for advice or help and that family issues that have been the most important or most prevalent is lack of children's school-fees. Also it can be summarized that ledger was mainly used to keep track of their group's finances and that there are no management committee member who have misused the group's funds in the past 5 years however, most of the groups have not taken any specific precautions or actions due to the conflict.

From inferential statistic, when all factors are held constant, a unit increase in organizational learning in table banking leads to 0.654 ($t = 3.968$, $p = .002 < .05$) increase in women empowerment.

5.2.4 Power of Networking and its influence on economic Empowerment of women in selected counties in Western Kenya

The study findings hold that networks had a positive effect toward performance table banking. Group with access to training networks enhance organizational performance and greater tendencies to empowerment for women. However perceptions of respondents

indicated that networking some affiliations also displayed negative effect arising from The study established that members of certain groups have helped start other groups and that the activities of most of the groups were community action. The study also established that there are new groups, which have replicated another group

This study found out that the groups act as change agents. They offer help to the community in terms of cash towards children's education. 10% off groups have been involved in construction of schools 5% constructed an access road improving mobility and general business welfare within the community. Table banking groups felt proud of their ability to help others in the community and that it has reduced discrimination in the community through advocating for equality, having more women, educating poor children, mobilization, and though guidance and counseling. According to study findings networking was achieved at the levels of individual social networks. Intra-organizational networking channels, members exchange knowledge on a peer-to-peer learning basis given low literacy level among members; thus creating synergistic effect on general group empowerment which impacted on individual members. Group leaders played a critical role in establishing new membership networks leading to new group formation. Finally, group action led to community empowerment.

Inter-organizational networking power led to linkage of groups to training and financing agents. According to findings from this study every unit increase in networks leads to 0.489 ($t= 4.018$, $p=.001<.05$) increase in the level of empowerment for women.

5.3 Discussions of the findings

The study finding on the influence of table-banking are discussed basing on four main objectives aligned to: (1) Financing Women; (2) Membership Power; (3) Organizational Learning; and, (4) the Power of Networking and their influence on empowerment of women

5.3.1 Influence of the Financing Women in Table Baking on Empowerment of Women

The study revealed that the demand for credit, rate of loan investment, the market-interest rates, and members' repayment capacities strongly determine the rate of growth of the group- fund and therefore return on capital (Markman, 2003). As indicated in the study, respondents made deposits of capital at a rate ranging from ksh.200/- per month leading to net return on capital of ksh. 250/- to ksh.1200/- dividend rate; while deposits of 4000/- per

month fetched approximately ksh.5,000/- to ksh.20,000/- annually as dividend. Respondents attributed motivation to form groups to the need to save for their children's school fees, and to raise business capital. Also, the study established that the problems greatly faced by the group are: low interest rates, bad leadership skills, and lack of training. In addition, the study revealed that respondents are motivated to form the groups for the need to save (0.412 s.d); first towards investment (0.723 s.d) and secondly towards their children's education (0.102 s.d) and that majority of the respondents group's achievements since they started are: savings ability, children's education, investments, and health and wellness.

It can also be deduced from the study findings that most celebrated services offered by the groups are: savings ability, investments, and children's education. Group loaning demand stood at 100% though none of the group met this demand from table banking accruals alone. Loaning capacity for each group was determined by members' repayment capability (Koo, 2008). Loan defaulting was minimal however groups mitigated defaulting by group effort to repay, attaching the defaulter's shares, waiver if case is genuine or in some cases, use collateral or guarantors shares for debt recovery.

Groups also would form several departments to oversee diverse financing options from internally generated funds and grants which served as insurance schemes to cushion group funds from table banking, as well as smooth household consumption (Zaman; 2000). Extra funding from grants complements internally generated group fund directed towards investment. Investment is seen to reduce vulnerability by widening funding base for investment into business, education and health thus empowering females. Generally, majority of respondents who participated in more than one network did not seem to benefit much as extra gained fund would be used to repay debts accrued in other alternative groups these members were affiliated to. Their results show that the majority of participants (77.8 percent) of the Western Kenya Table Banking Groups benefited greatly from gender education which highly promoted benefits from table banking in household support. Respondents feel that their incomes have 'increased' or 'increased greatly' since they joined the program.

5.3.2 Influence of Membership power in Table Banking on Empowerment of Women

According to Shane, (2003), the social capital theory, the cognitive theory and the theory of empowerment explain the concept of group membership and related factors that

influence households' decision to join groups or cooperatives and how membership to these groups/cooperatives impacted on income and access to credit. Memberships are perceived to comprise social capital necessary for obtaining a critical mass to sustain fund pooling. Availability of group fund for accessible credit to members or non-members provides an opportunity for greater entrepreneurial growth. However, the abilities to recognize and exploit existing opportunities the willingness to accept the opportunities is determines whether or not entrepreneurial success is achievable (Shane, 2003). Environmental, cultural and individual mind-set may present the opportunities in different ways resulting in varied perceptions by different people depending on how the opportunities are presented and capacity of people to take advantage of the opportunity (Shane & Venkataraman, 2000).

The study established that most of the groups have been in existence for 7 – 13 years. This explains why a section of respondents have no access to the support of an agent. However groups relied on leaders as internal training agents. Findings from the study show that groups at their formative stage in table banking had 8-10 members however some mature groups that have evolved to contain sub-memberships (replica groups); have memberships ranging from 30- 50 members. Other bigger have evolved into commercial banks and credit societies. The study revealed that membership in table banking is on the growth path; where more and more women are seeking to become members of the group. Majority of the new members are generally poorer than the average group member. It was also established from the study that turnover within group practicing table banking emerged from displeasure in groups' poor leadership.

However in some instances, conflict within the groups was resolved during group meetings where mitigations strategies were forged out. Internally gained capacities in conflict process management has made positive impact within the community through effort made by groups to help others in the community leading to reduced discrimination in the community. Gains have been made trough group outreach by advocating for equality, having more women, educating poor children, mobilization, and though guidance and counseling.

5.3.3 Influence of the Organizational Learning in Table Baking on Empowerment of Women

Organization knowledge perceives entrepreneurs' social competence in reference to group members' ability to interact effectively with others and adapt to new social situations

with the purpose of developing strategic relationships that leverage business opportunities and competitiveness (Thomas, 2006). Baron and Markman (2003) claim that the higher an entrepreneur's social competence, the greater their financial success. The study established that members of certain groups have helped start other groups and that the activities of most of the groups were community action. The study also established that there are new groups which have replicated another group. This has been effected through sensitization conducted by ordinary members in their shared success from participating in table banking (Wagner et al, 2010; Raffo *et al.*, 2002). Peer-to-peer learning has been the most successful approach used by groups to reach out and transfer necessary knowledge required for awareness and growth. Respondents in this study have their trust build from observing their neighbours succeed. Formal training by a sector of agents however has failed to impact attitudes, help people recognize opportunities and think creatively, and enable them to build leadership skills and confidence (European Commission, 2008). Recognizing this, a recent European Commission Report (2008) suggested that the goal of entrepreneurship education should be to promote creativity, innovation and self-employment.

This study however found out that trained member had better group stability and also better influenced their communities leading to growth in entrepreneurial mind-set and poverty reduction. This outcome concurs with earlier view by Steven (2013) that, in order to achieve entrepreneurial needs it is imperative to improve the interaction between external factors namely entrepreneurial education (also entrepreneurial opportunities and mindset- (Sequeira, 2007). Groups in line with his view have extended internally acquired social and entrepreneurial skills to non-members forming the basis of those wishing to join table banking groups (Welter & Smallbone, 2011). Members most celebrated achievement on acquired skills was mainly gender awareness. This was highly associated with reduction in discrimination within the community and families resulting to more family cohesions and support for female table banking members. Men also have been lured to join "Women Groups" for anticipated benefit to their households arising from table banking.

5.3.4 Influence of the Power of Networking in Table Baking on Empowerment of Women

The research findings show that supportive networks have positive effect on adaptation pathways within the entrepreneurial environment (Kantor, 2009). In line with the

social capital theory, supportive networks among groups are necessary for activating the necessary talents and positive cultures vested within members which progressively created synergistic effect. Supportive networks seemed to influence the increase in social capital at various levels namely: at arrival of a new member with new knowledge and skills set; (2) when a group leader or member initiated capacity development (mentorship) for a replica or peer-group; (3) linkage to an agent charged with responsibility of group training in its network; and, (4) peer-to-peer learning at individual and group level. In line with the theory of social capital, networks constitute a fabric through which power flows. Supportive network as channels through which power is transferred provide a sense of community; which foster reciprocal influence between personal, group-based and environmental factors (Kantor, 2009). Constructive partnerships signaled by positive outcomes lead to iterative frameworks that support groups' growth factors namely: planning, group action, community change, capacity building, renewal and institutionalization.

5.3.4.1 Interpersonal networking

Membership power within groups was driven by trust. Most group members lived within a span of three kilometer radius was strongly manifested within groups and among individual members who gave priority to various virtues and values that promoted group cohesion namely; respect for all, unity, love for one another, help for the weak members, groups. Peter Coning (2004) accords greater value collective bargains by addressing himself to groups' intra-organizational networking, Coning (2004) similarly lays emphasis on the need to address "common interest" as a way of promoting survival of groups networking. In his view, groups as societies are interdependent "Collective Survival Enterprises" which rely on "common good" – as - "meeting the basic survival and reproductive need of the population as a whole". Networking is thus perceived as a web creator that creates synergies that results in intense corporation effects of members that would otherwise not be achieved (Coning, 2004).

5.3.4.2 Intra-organizational Networking

Intra-organizational network was mainly signaled by formation of firstly, new groups coined from existing group members clustered in teams of 10-30 members each by the mentor group (internal replicas) as a means to improve management efficiency; and , secondly by formation of department to cater for a variety of funding arrangements within the same

group. Each department had shared roles and fund management responsibility with accountability to the entire group. New funding schemes were generated following arising needs within the group. Competencies in group leadership are defined by knowledge and skills-set which curves the collaborative partnerships and extends of prevention of abuse of privileges. Based on the findings it can be summarized that at 5% level of significance and 95% level of confidence, empowerment of women in table-banking, membership power in table-banking, organizational learning in table banking, and networking power in table banking were all significant in empowerment of women

Although this research has scrutinized the network components in terms of interpersonal relations (social cohesion), intra-organizational networking (organizational) and inter-organizational networking (community), there is need for a critical understanding of socio-political environment within which groups operate. Groups existing areas with high cultural observance and with an almost equal representation of genders seemed competitive in saving and group alertness; however, men seemed to dominate in participation.

5.3.4.3 Inter-organizational Networking

Coning further argues that corporation within groups, draws benefits in terms of knowledge and skills, from more experienced network members. Inter-organizational Networking involves creation of linkages between groups and supportive agent networks. Agents included: (1) Government Trainers; (2) FBOs; (3) NGOs; (4) CBOs (5) MFIs; (6) Mentors (members from existing groups). Respondents who accessed support of an agent reported to have gained from the support apart from a few groups who encountered theft from representatives of a less known MFI. A section of the 24% of groups with high turnover rates claimed to have had contact with a trainer who seemed irrelevant. The packaging of the training content was not aligned to the recipients needs as these members had high levels of illiteracy.

Government trainers representing the Department for Special Programmes supported rural-based grassroots programmes through linkage to training institutes. The government through the Community Driven Development Committee Programme was able to provide seed-money for entrepreneurial start-up for individual households. Table banking was initiated for social security as means to access extra capital from a community owned entity as well as retain gains among members. The number of groups with access to an agent

benefited from training in organizational development which greatly boosted members' abilities to mitigate negative change arising from their environment. Other beneficial networks included those from NGOs and CBOs who offered training in table banking alongside complementary support towards school construction, teacher support, psychosocial counseling for people living with HIV/AIDS and provision of Anti-retro viral drugs.

Negative effects were however reported from a section of groups who were linked to MFI networks. MFI seem to extort money from groups by charging extremely interest rates on loans and confiscated group property; a move that was detrimental to women empowerment.

5.4 Conclusions of the study

Financing Women has been singled out by this study to have had the highest influence on empowerment of women. This priority is spelt as the main motivator for women to join table banking groups. According to findings from this study on the influence table banking has on empowerment of women, it was defined that women need to access financing to invest in business in order to create a basis for future funding generation to meet various economic and social needs. Among economic need as stated in findings from this study, women need funding for start-ups as well as for business growth. Access to funding has motivated women to embrace education support as a form of insurance for future sustainability for families are bound to achieve from children's competencies and employability.

Membership Power in table banking as a key variable in this study has been found to contribute to empowerment of women. Members, as established in this study form the core engine for funding as each additional member factors into additional savings. However, given the high demand for funds by all members, the capacity for group members to repay loans determines the availability of loan fund to every demanding member. The higher the demand, against a low loan supply capacity has been found to generate anxiety among members leading to discontent or fallouts in membership. Membership enrollment with external financiers (e.g. Barclays Bank - as reported from a section of respondents) offering suitable financial packages to groups has enabled groups with low loan supply capacity to meet loan demand gaps. This study concludes that stable groups with stead membership perform better in empowering women.

This study concludes that organizational Learning is a vital component in enhancing the necessary social capital to boost members capacity through facilitating access to information (training), resources (financing), formal power (membership and leadership), informal power (team-building, organizational learning and cognitive progressing). Organizational learning improves groups transformation in terms of structural (formation of replicas, departments , new members), social (results in behavioral and attitude change to positively impact on development); and, culturally and politically influencing shared leadership and decision making at household level, community and group level. Experiential learning approach yields best results among members of table banking as this better boost the general outcome in entrepreneurial performance as well as self-efficacy; and, counters low literacy limitation among a sector of group members.

This study concludes that the Power of Networking in table banking positively concludes to the empowerment of women by creating bridges, bonds and the necessary social capital for enhancing more efficient units. Networking enables learning experiential learning necessary for build groups' interactions within and externally, enabling groups to draw members; attract additional financing options; access contact with training entities; as well as, influence communities attitude and behavioral change.

Table banking has generally provided women with a reliable means of access to financing given the convenience it offers in allowing women to forge their own destiny and map out their dreams of becoming what they had dreamt to be. Table banking positively influences empowerment of women

5.5 Recommendations of the study

The study established that the problems greatly faced by the group are: low interest rates, bad leadership, leading to high turn-over among groups with weak initial agent mentorship; lack of relevant training, its content and delivery methods; loss of assets (physical and financial) to unscrupulous agents (rogue NGOs/CBOs/MFI/Individuals); and lack of ability to access statutory services such as legal intervention, market information and other government support services. The study therefore makes the following recommendations:

1. Most respondents in the research have reported low interest rates against a higher demand rate for loans within groups. Alternative financing for women solicited from banks has

high bank charges which bite into their savings and therefore do not enhance groups' need to capitalize on secure saving offered by formal banks – a measure preferred by table banking groups to evade fund theft. *This study recommends that the government should establish policies to govern the operation of table banking; spelling out securitization of the practice. The study further recommends that groups should have access to fringe benefits such as ability to bank at zero rate charge; and loaning at relatively low interest rates than the real-time market rates. Affiliation to formal banks should serve as a measure to augment the group' financing capacities to improve their chances for entrepreneurial success.*

2. High turn-over among groups at formative stage as advised by this research arises from loss of trust for groups with unskilled leadership and bad governance and therefore low levels of membership power within groups. *The study recommends that the Government of Kenya should take lead in coordinating capacity building for groups to strengthen the national entrepreneurial mindset to motivate awareness among citizens of expectations upon joining any table banking association. Knowledge endowment for leadership, group governance and team building will uphold high quality of groups' "social capital" creating an impetus for beneficial peer-to-peer learning mostly suitable to adult learners. General homogeneity in membership power will motivate cohesion, better group-tenacity and low rates of group dissolution*
3. Embracing entrepreneurship education to women practicing table banking to ensures their full participation and ability to reap maximum benefits thereof. Entrepreneurial education for enhancement of innovation and economic growth should be highly regarded as an important foundation for entrepreneurial development and women empowerment. *The government should moderate training activities in knowledge and skill endowment to improve competencies among groups – in field related to management of finances, entrepreneurial process, and transferability of good practices to replica groups.*
4. This study has established that interpersonal, internal and external networking power fosters access to information pertaining to entrepreneurial environmental on threats and opportunities to that would make or break groups. Most groups however lack mechanism to address misconduct by group leadership, rogue agents (CBOs, NGOs, MFIs and individual members) who rob or misinform groups for personal gain. *From this line of thought, the study recommends that leaders should be highly trained on their*

responsibilities to each other; agents should be strictly be monitored and evaluated to ensure that their performance are in line with their mandate in government records; and awareness raising should be conducted among citizens practicing table banking to enable the m identify and report rogue entities within their networks to relevant authorities.

5.6 Contribution to knowledge

The findings of the study on the influence of Table Banking on empowerment of women have contributed to the body of knowledge as follows;

Table 5.1: Contribution to Knowledge

	Objective	Contribution to the body of knowledge
1	Financing Women in Table Banking	Financing Women remains the most critical determinant of the success towards achievement of a critical mass for pooled fund needed to empower women in entrepreneurship. It is therefore imperative to sensitize all stakeholders on the need to sustain strong governance systems and knowledge on diversification of funding sources for group to broaden their financing options.
2	Membership Power in Table Banking	Tenacity is an important aspect of table banking. Membership Power operates best in moderation. A third-party (superior) power center is required to monitor the autonomy of groups whose leaders tend to abuse group assets as a measure to ensure stability of fund pooling.
3	Organizational Learning in Table Banking	Organizational Learning equips groups with knowledge in organizational development, environmental awareness for opportunity recognition and threat mitigation; and establishment of legal and institutional frameworks. It is best achieved through competent mentorship and demonstrations to groups; progress of which should be monitored by a government affiliate body...
4	Power of Networking in Table Banking	Networking Power is managed best by enhancing awareness among members. Installed directories could equip groups with information on: financing networks with zero-rated interest terms and bank levies, reliable training institutions on legal, culture and gender awareness. Table Banking stakeholder database and its linkage to the Ministry of Gender will enhance integrity of players and accountability in the practice.

5.7 Suggestion Areas for further research

The purpose of this study was focused on determining the influence of table banking on financing women in selected counties Western Kenya. It was deemed important that the following study areas be furthered to expose more knowledge as pertains table banking and its empowerment roles:

1. There is need for conducting advanced study on entrepreneurship needs to explore the interaction between external factors namely entrepreneurial education; entrepreneurial opportunities and mindset on economic empowerment of women.
2. There is need for conducting research on influence of members' personality relating to risk taking propensity.
3. This study did not consider to critically measuring the rate of progress out of poverty empirically defining the actual empowerment progress achieved through table banking.

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APPENDICES

Appendix I: Letter of Transmittal

University of Nairobi

Department of Extra-Mural Studies

P.O. Box 30197

Nairobi

18th June, 2015

Dear Sir/ Madam,

**RE: RESEARCH ON THE INFLUENCE OF TABLE BANKING ON WOMEN
RESIDING IN SELECTED COUNTIES IN WESTERN KENYA**

I am a postgraduate student at the University of Nairobi, Nairobi Main Campus, I am interest in conducting a research on the above topic and I have sampled your community to get the necessary data to inform the research.

The information acquired will be used for academic purpose and shall not be diverted for any other purpose. All private information disclosed to me during the process of research undertaking shall remain confidential and shall only be limited to usage in this research. I kindly request you to cooperate and allow me to collect information from your locality.

Thank you for your cooperation,

Yours faithfully,

Lucy Wanaswa.

Appendix II: Questionnaire No. 1 - Committee Members

INTRODUCTION

Hallo, my name is Lucy Wanaswa. I am a student at the University of Nairobi. I am conducting a research in order to understand how table banking as an alternative approach to financing enterprises impacts on the general socioeconomic welfare of members of Table bank5ng groups in selected Counties in Western Kenya. The information I acquire from you will only be used in this research. Providing the information will not cause you, your children or any member of your family and friends any harm. The results of this research will be share with The University of Nairobi and other stakeholders in socioeconomic empowerment in this county and Kenya at large. You are free to pass questions which you feel uncomfortable to answer. However, it will be of great benefit if you answer all questions as you views are very important for this research

Part I: SOCIO-DEMOGRAPHIC PROFILE OF RESPONDENTS

(Please provide the following information)

Questionnaire Number	
1.1. Name of the group	
1.2. Name of the group (before) –	
Now (if different)	
1.3: District	
1.4: Village/Municipality	
1.5: Ward Name.	
1.6: Estate/ Business location	
1.7. Distance to the nearest access road	
1.8. Distance to the nearest market	
1.9. Clientele base	A few yards away 1-2km radius 3-4km away +5km away

Part 2: Group Structure Attributes:

2.1 Group Officials: Persons present, position and length of time in office

S. NO.	Name	Position	How many years in Office
1			
2			
3			
4			

2.2 Formation of the Table Bank

S/NO	To a scale of 1-10, how would you rate the following	1	2	3	4	5	6	7	8	9	10
1	What motivated formation of the group?										
	(a) Need to save (pension, insurance)										
	(a) Save for school fees (for children)										
	(b) Peer pressure										
	(c) Save for holidays										
	(d) To raise business capital										
	(e) Others (Please specify)										
2	What are some of the problems your group has faced in its existence										
	(a) Low interest rates										
	(b) Bad leadership skills										
	(c) Lack of training										
	(d) Bad/ unpaid debts										
	(e) Misuse of Group-fund										
	(f) Group conflict										
	(g) Other(s) (to join other friends, etc.)										
3	Please think about your group's achievements since you started, what are you especially proud of										
	(a) Friendship										
	(b) Savings ability										
	(c) Investments										
	(c) Wealth creation										
	(f) Health and wellness										
	(g) Children's education										
	(h) Other(s)										
4	Choose the one you are most proud of and rate them in order of priority										
	(a) Friendship and a sense of belonging										
	(d) Savings ability										
	(e) Investments										

	(c) Wealth creation												
	(i) Health and wellness												
	(j) Children's education												
	Write about this story from the start												

2	Membership Power		
2.1	For how many years has your group been in existence?	Number:	
2.2	Do you have access to the support of an agent	(1) Yes....., (2) No	
2.3	How many members did the group have when it first joined the agent's network?	Number:	
2.4	What is the current group membership?	Female:	
2.5	Are any other women seeking to become members of the group? If so, how many?	Yes.....(1) No.....(2)	
2a	Membership and Outreach		
2.6	Are new members generally (% of population) better off than the average group member?	<input type="checkbox"/> 1) poorer <input type="checkbox"/> 2) same level <input type="checkbox"/> 3) better off	
<u>2.7</u>	What are the main reasons for people to have left the group?		
	<i>Reason</i> 1) Poor leadership..... 2) Misuse of group fund..... 3) Lack of family support..... 4) Unpaid debt..... 5) Lack of training for growth..... 6) Low interest rate from investment. 7) Group conflict	<i>No. who left for this reason</i> 1) 2) 3) 4) 5) 6) 7)	
2.8	Has the group done anything to help others in the community?	Yes.....(1) No.....(2)	
2.9	If so, what? 1) Conflict resolution\ 2) Mentorship in business 3) Promoting education (sponsorship) 4) Health support clinic) 5) Sponsored road construction 6) Other(s) Specify.....		
2.10	Has your group done anything to reduce discrimination in your community?	Yes.....(1) No.....(2)	
	If so, what?		

3	Organizational Learning		
<i>3a</i>	<i>Savings Management</i>		
3.1	What other savings and credit options do women have in this area? (Multiple Responses)	<input type="checkbox"/> 1) Money lenders..... <input type="checkbox"/> 2) Other savings group..... <input type="checkbox"/> 3) Commercial Bank..... <input type="checkbox"/> 4) MFI..... <input type="checkbox"/> 5) Other (specify).....	»3.2
3.2	Are members of your group using any of these options? If yes, which ones and how many? (Multiple Response) <input type="checkbox"/> 1) Money lenders..... <input type="checkbox"/> 2) Other savings group..... <input type="checkbox"/> 3) Commercial Bank..... <input type="checkbox"/> 4) MFI..... <input type="checkbox"/> 5) Other (specify).....	Number (if none, write "0") 1) 2) 3) 4) 5)	»3.3
3.3	Does the group have a commercial bank account?	Yes.....(1) No.....(2)	»3.4
3.4	If not, why?	.....
<i>3b</i>	<i>Leadership Skills</i>		
3.5	Have any Management Committee leaders of your group become leaders of other groups or organizations since joining Table Banking Program?	Yes.....(1) No.....(2)	»3.6
3.6	If so, what type of groups? Please specify. (For example: replicated groups, user groups, religious groups, etc.)	<input type="checkbox"/> 1) Replicated group... <input type="checkbox"/> 2) User groups..... <input type="checkbox"/> 3) Religious groups..... <input type="checkbox"/> 4) Other (specify).....	»3.7
3.7	Have any members of your group, become leaders of other groups or organizations since joining this table banking group?	Yes.....(1) No.....(2)	
3.8	If yes, how many?	Number:	
3.9	If so, what type of groups? Please specify. (For example: replicated groups, user groups, religious groups, etc.)	..... ... ..... ... ..... ...
	<i>(b) Previously Acquired Trainings</i>		
3.10	What skills have you learned from table banking training which one do you use?	<input type="checkbox"/> 1) Business plan preparation <input type="checkbox"/> 2) Book keeping <input type="checkbox"/> 3) Loan management <input type="checkbox"/> 4) Gender awareness <input type="checkbox"/> 5) Conflict resolution <input type="checkbox"/> 6) Any others	
3.11	Does any of you use your skills learned from TBP used	.....

	in other contexts, e.g., family, teaching friends, individual business, etc.? Please specify.	..... .....
3.12	What skills learned by other members from TBP have been used?		
3.13	Do any members use their skills from other contexts, e.g., family, teaching friends, individual business, etc.? Please specify.		
	<i>(c) Acquired Skills and behavioral Change</i>		
3.14	Has your behavior, life, changed as a leader in your family or community, as a result of TBP?	Yes.....(1) No.....(2)	
3.15	If so, please share your one 'best story 'illustrating these changes in your role as leaders'		
3.16	Have you learned any skills as a result of TBP?	Yes.....(1) No.....(2)	»3.1 8
3.17	If so, please share your one best skill that you learned?	..... .....
3c	<i>Participation</i>		
3.18	i) Attendance How often are meetings held?	<input type="checkbox"/> 1) Weekly... <input type="checkbox"/> 2) Biweekly <input type="checkbox"/> 3) Monthly <input type="checkbox"/> 4) Less frequently (specify)	
3.19	How many members usually attend atypical meeting?	Number:	
3.20	How many attended the last meeting? (We can calculate % from data in Q. 2.3)	Number.....	
	(ii) Group process		
3.21	How long does a meeting usually take?	2 hrs.+ .....(1) 1-2 hrs.....(2) Less than 1 hr.....(3)	
3.22	What important topics, apart from banking and business, have been discussed in the last 6 months? (probe for: most important three topics discussed)	..... ..... .....
3.23	Do the group members bring their personal or family problems to the group for advice or help?		»3.2 5
3.24	If yes, what 3 issues have been the most important or most prevalent and how did the group help in each issue?		
	Issues 1) Lack of children's' school-fees..... 2) Lack of food/malnutrition.....	Actions for each issue	

	3) Lack of household goods/ (e.g. furniture, clothes...) 4) Poor housing 5) Any others.....		
3.25	If gender violence is not mentioned: Has your group ever dealt with the issues of the domestic violence?	Yes.....(1) No.....(2) Mentioned above.....(3)	»3.2 7 »3.2 7
3.26	If so what actions did you take?	.....
3.27	If a member falls behind in making payment what does the group do?		
3d	<i>Group Governance</i>		
3.28	What forms or records are you using to keep track of your group's finances? Please show us the forms you are using.	1) Log-book 2) Ledger 3) Cashbook	
3.29	Hold up copies of forms in TBP book and/or show copies of forms from the books. Ask: Are you using the following form? (Read all)		
		Yes	No
	1) Attendance and payment record	1	2
	2) Savings passbook	1	2
	3) Saving journal	1	2
	4) Loan passbook	1	2
	5) Loan journal	1	2
	6) Summary transaction sheet	1	2
	7) Cash book	1	2
	8) Cash control sheet	1	2
	9) Financial statement/balance sheet	1	2
	10) Commercial bank form	1	2
	11) Loan statistics form	1	2
	12) Other (specify	1	2
3.30	Has any management committee member misused the group's funds in the past 5 years?	Yes.....(1) No.....(2)	»3.3 2
3.31	If so, what action was taken?	.....
3.32	Due to the conflict, have you taken any specific precautions or actions?	Yes.....(1)	»3.3 4

		No.....(2)	
3.33	If yes, what were they?	.....
	(iii) Household Social security and Insurance		
3.34	Does your group use any part of the group fund for social or charitable purposes?	Yes.....(1) No.....(2)	»
3.35	If yes, how has it been used? (Ask open-ended question and facilitator fill in Table)		
	Purpose	Who benefited?	
		(1) = Group Member	(2) = Non- member (3) = Community
	a) Children's education (ECD, etc.).....		
	b) Construct a road.....		
	c) Hospital/ Clinic/Medical Centre.....		
	d) Others		

4	Networking Power		
	(i) Individual networking		
4.01	Why do you think your group has come this far?		
4.02	Have group activities changed since the EW stopped coming?	Decreased	Stayed the same
	1) Literacy	1	2
	2) Savings	1	2
	3) Loans	1	2
	4) Learning how to do business	1	2
	5) Getting income from businesses	1	2
	6) Meeting as a group of trusted friends	1	2
	7) Getting support from the group to address individual and/or family problems	1	2
	8) Making and implementing plans for infrastructures development	1	2
	9) Making and implementing plans for social action	1	2
	10) Networking with other women's groups	1	2
	11) Other (specify).....	1	2
	(ii) Intra-organizational networking (Replication)		
4.03	Have any members of your group helped start any other groups?	Yes.....(1) No.....(2)	»4.2 0
4.04	If so, how many altogether?	Number of groups.....	

		Total number of women in these groups:			
4.05	Who initiate the action to start new group(s)? Did you persuade the other group(s) to start, or did they come to you and ask for your help?	We persuaded them.....(1) They came to us.....(2)			
4.06	What did you do to get them started?	Provide training .....(1) Provide forms.....(2) Provide books.....(3) Invite them to visit your group.....(4) Checking and supporting the group.....(5) Balancing (account) their meeting .....(6) Other (specify).....(7)			
4.07	What activities are these groups doing?				
		Yes (most)	Yes (all)	No	
	1) Literacy	1	2	3	
	2) Saving	1	2	3	
	3) Giving loans	1	2	3	
	4) Community action	1	2	3	
4.08	Have any of the new groups replicated another group?	Yes.....(1) No.....(2) Don't know.....(3)			» »
4.09	If so, how many?	Number of groups..... Total number of women in these new groups			
4.10	How many of these groups (replicated and new) have ever used “ <i>Your Group</i> ” – publications and the other TBP” books (<i>learning Material</i>)?	Number of groups using TBP books:			
4.11	If so, which books (<i>learning Material</i>) did they use? (Multiple Response)	Our Group.....(1) Forming our Village Bank.....(2) Village Bank Lending.....(3) Village Bank Entrepreneurs.....(4)			
4.12	Did most members get copies of the books (<i>learning Material</i>) or only the leaders?	Leaders only.....1 Members.....2			
4.13	Where did they get them from?	(1) During first group meeting... (2) 1 month after joining the group... (3) Other			
4.14	Did they pay for these books (<i>learning Material</i>)?	Yes.....1 No.....2			»41 6
4.15	If yes, how much?	KHz.....			
4.16	Did a new group pay for the service it received? If so, what?	Cash.....1 Kind.....2 None.....3			»41 8
4.17	If they paid, how much was the TOTAL amount that they paid, or what was the TOTAL value of what they gave in kind?	Total Cash amount: (KHz.)... Total value of ‘in kind’ payments (Kshs.)....			
4.18	In TOTAL how many hours or days of training and support did the new group need?	Days:..... Hours:.....			

4.19	Over how many days or hours was this training and/or support provided?	Days:..... Hours:				
4.20	If you were to design a program to start new groups, what would you do? What would be your best advice? (Open ended. Note key points)	..... ..... .....			
4.21	If you were to design a program to start new groups, to what extent do you consider the following elements as important aspects of TBP? (Read All)					
		Very important	Important	Not important	Not important at all	
	1) Learning how to function effectively as a group	1	2	3	4	
	2) Learning to read and write	1	2	3	4	
	3) Learning to keep good records	1	2	3	4	
	4) Learning to start or grow businesses	1	2	3	4	
	5) Learning from other group	1	2	3	4	
	6) Other (specify)	1	2	3	4	
4	(iii) Inter-organizational networking					
4.22	Has your group been involved with one or more other Organization to undertake any of the following:					
		Yes		No		
	1) Printing forms	1		2		
	2) Cross group visit	1		2		
	3) Socializing	1		2		
	4) Providing technical support to each other	1		2		
	5) Sharing ideas and experiences	1		2		
	6) Joint fundraising	1		2		
	7) Joint advocacy campaign	1		2		
	8) Forming an association	1		2		
	9) Joint social project	1		2		
	10) Other (describe)	1		2		

Interview Sheet 2: collective actions since end of TBP support (agents support)

Please provide details. (For each issue multiple actions count as one, but give multiple dates and accounts) Continue on another sheet if necessary.

Social aspects (OVC Sponsorship, dowry, domestic violence, child marriage, substance abuse, child-trafficking, education campaign, social crimes, Disease (HIV/AIDS, Malaria) Etc.)

4.23	Q423a Issue for action	Q423b What actions were taken?	Q423c Who initiated the action? a) Our group) NGO c) Government d) Other	Q423d Did any other groups collaborate in the action? (Put name of group)
------	---------------------------	-----------------------------------	--	---

	(1)	(2)	(3)	(4)
1				
2				
3				
4				

Physical infrastructure (water taps, community center, Church, transport, School/ECD, afforestation, etc.)

4.24	Q424a Issue for action (1)	Q424b What actions were taken? (2)	Q424c Who initiated the action? a) Our group b) NGO c) Government d) Other (3)	Q424d Did any other groups collaborate in the action? (Put name of group) (4)
1				
2				
3				
4				

Section 5: Table banking group effect on Women Empowerment

5.01	Do you think that the economic well-being of members of the group as a whole has changed because of the group?	Yes.....1 No.....2	»503			
		Improved	Greatly improved	Stayed the Same	Worsened	Severely worsened
1	Increasing family income					
2	Provide adequate food for the family					
3	Access health services					
4	Send their/your children to school					
5	Starting and building small businesses					
6	Improving housing & household assets					
7	Participation in leadership					
8	Domestic violence reduction					
9	Energy diversification					
10	Other (specify)					

Section 6: Remaining Comments

What are your group's plans for the future? (Open-ended)

- 1) New social/community activities (specify).....
- 2) Campaigns for social change (specify)
- 3) New business ventures (specify)
- 4) Start new TBP Groups (number planned).....

Section 7: Member Sheet and Records

7.1 Interview Sheet 1: MEMBER SHEET								
S/ No	Name	How Many years in group?	Age	Sex	Marital status*	Highest literacy level before joining group**	Highest literacy level now**	Landless ? (1= Yes 2=No)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1								
2								
3								
4								
5								
6								
7								
8								
9								
<i>1= Unmarried, 2= Currently married, 3= Widowed, 4= Divorced or separated</i> ** 1) Cannot read and write at all 2) Can read and write name 3) Can gain information from public signs 4) Can fill in savings passbook 5) Can read a simple book								
7.2 RECORDS								
					End of 2012	End of 2013	Now 2014	Notes comment s
1	Number of members							
2	Grand total group fund from ALL sources							
3	Total income from group enterprises and fund raising activities							
4	Amount being held in reserve fund							
5	Amount being held in social fund							
6	Interest rate charged on loans per month							
7	Total number of loans made last 12 months							
8	Total amount lent out to members last 12 months							
9	Total amount lent out to non-members last 12 months							

10	Number of women behind in repaying their loans				
11	Amount of money that you do not expect to be repaid from loans given in the last 12 months				
12	How many members received loans during the last 12 months				
13	Number of women who made voluntary savings in the last 12Months				
14	Total number of loans that was never paid back since the Empowerment Worker stopped coming				
15	Total amount lost in loans that was never paid back since the Empowerment Worker stopped coming				

Put here any interesting qualitative information, observations and/or stories which have not been covered elsewhere. Put here any remarks on process/reliability of data.

Section 8: Savings, loans and group funds		
	(i) Savings	
A	a) Voluntary savings (rate of deposit)	
8.01	Does your group have voluntary savings as well as mandatory savings?	Yes.....1 No.....2
	b) Dividends	
8.02	How often does the group pay dividends?	At the end of the cycle.....1 Not at all.....2 Others (specify).....3
8.03	Does the group pay out cash or record the dividend in each member's savings passbook, or both?	Cash payment.....1 Deposit in members savings passbook .....2 Both.....3
2	Loans	
8.04	What is the largest loan taken in the last six months by any member of the group?	Kshs.:.....
8.05	Which type of repayment schedules do you use in your group? Check all that apply.	Payment in regular installments.....1 Payment at the end of the loan term...2 Other (specify).....3
8.06	How many of your members fell behind and had to extend their loan repayments in the last 12 months?	Number of members: Total value of their loans (Kshs.):.....

8.07	How is interest repaid?	Withheld at the start of the Loan.....1 Paid in installments.....2 Paid at the end of the loan term.....3		
8.08	Estimate what proportion of loans are used for: Number Percent			
	1) Agriculture (livestock, gardens, crops)			
	2) Shops			
	3) Petty trade			
	4) Manufacturing			
	5) Health			
	6) Education			
	7) Food for family			
	8) Dowry within family			
	9) Production of different items (shoes, pickles, clothes, etc.)			
	10) Paying off loans taken from other program			
	11) Other (specify).....			
8.09	Has the group given or taken a loan to another savings group or table bank?	Given.....1 Taken.....2 No.....	<input type="checkbox"/> 812 <input type="checkbox"/> 812	
8.10	If yes, how much interest did you charge?	Rate (per month):		
8.11	If yes, how much interest were you charged?	Rate (per month):		
3	Group Fund			
8.12	Do you loan to non-members?	Yes.....1 No.....2	<input type="checkbox"/> 814	
8.13	If so, what rate of interest (monthly) is charged to non-members?	Rate:.....		
8.14	Has the group ever taken a loan from an MFI?	Yes.....1 No.....2		
8.15	If so from where, how much and on what terms?			
	From where?	How much was borrowed?	Interest rate per month?	

	1	KS.	%/month	
	2	Ksh.	%/month	
	3	Ksh.	%/month	
a)	Amount and sources			
8.16	816 Does the demand for loans in the group exceed the amount of the group fund?	Yes.....1 No.....2		<input type="checkbox"/> 818
8.17	IF YES, how much would you need to increase the group fund to meet the demand for loans from the members now?	Shs.:.....		
8.18	Has the group carried out collective activities to raise money for the group fund?	Yes.....1 No.....2		STOP
8.19	IF YES, What are the two most profitable collective activities carried out to raise money for the group fund? (Probe: "any others?")			
	Activity	Year	Amount Raised	
	a)			
	b)			
	c)			
	d)			

Appendix III: Questionnaire No. 2 – Dissolved Groups

(Note: Ensure that you select women from the poor economic strata of the village, residing within walking distance of the group (e.g., ½ mile).

Questionnaire number	
a) Name of the respondents (<i>try to include at least three former management committee members or other members who can provide information about the group</i>)	
b) Name of group (SHG Name)	
c) Name of interviewer	
d) Name of supervisor	
e) Date of interview	

1.1. Name of County	District	Ward	Estate	Business Location
---------------------	----------	------	--------	-------------------

	A few yards away (1)	2km radius (2)	3-4km away (3)	+5km away (4)
1.2 Distance to the nearest access Road				
1.3: Distance to the nearest market				

1/1	Has your group dissolved?	Yes.....1 No.....2	<input type="checkbox"/> 1/3
½	If so, why did your group dissolve?	<input type="checkbox"/> 1/4
1/3	What happened with your group fund?		
¼	Has any other group been formed as a result of your table- banking group?	Yes.....1 No.....2	<input type="checkbox"/> 1/5
1/5	If so, what?	<input type="checkbox"/> 1/6
1/6	Have any activities continued as a result of your table banking group?	Yes.....1 No.....2	<input type="checkbox"/> 1/7
1/7	If so what? (specify)	<input type="checkbox"/> 1/8

Appendix IV: Questionnaire No. 3-Non- Group Members

(Note: Ensure that you select women from the poor economic strata of the village, residing within walking distance of the group (e.g., ½ mile).

Questionnaire number	
a) Name of the respondent	
b) Name of group (SHG Name)	
c) Name of interviewer	
d) Name of supervisor	
e) Date of interview	

1.1. Name of County	District	Ward	Estate	Business Location

	A few yards away (1)	2km radius (2)	3-4km away (3)	+5km away (4)
1.2 Distance to the nearest access Road				
1.3: Distance to the nearest market				

1/1	Have you ever heard of table-banking project in this area/village? (probe: if the respondent says no or do not know, mention the name(s) of at least two group leaders of that group)	Yes.....1 No.....2	<input type="checkbox"/> Stop interview
½	Do you know about the activities of that group?	Yes.....1 No.....2	<input type="checkbox"/> 104
1/3	If yes, what are they?		
¼	Has the group done anything that helps people in the village who are not group	Yes.....1 No.....2	<input type="checkbox"/> 1/5

	members?		
1/5	If yes, please specify.	<input type="checkbox"/> 1/6
1/6	Have you ever been asked to consider joining the group?	Yes.....1 No.....2	<input type="checkbox"/> 1/7
1/7	By whom? (specify)	<input type="checkbox"/> 1/8
1/8	If yes, why did you not join the group?	<input type="checkbox"/> 1/9
1/9	Would you like to be a member of that group?	Yes.....1 No.....2	<input type="checkbox"/> 1/10
1/10	If so, why? .....	.....
1/11	Is there anything you do not like about the group?	..... .....

Appendix V: Focus Group Discussion Guide

Part 1

INTRODUCTION

Explain the purpose of this meeting: (purpose of the meeting, timing, importance, why we are here, what to be done, etc)

Note: originally, the research team had concerns that TBP women would not be able to differentiate TBP activities from other development activities. Our field testing showed that these concerns have been overstated. Still, the emphasis of the research is now on what the groups have achieved, and less of which program or organization was responsible for these achievements

Visual prompts: The series of 4 TBP books (*training Material*) should be on display:

5. Our Group	6. Forming our Village Bank
7. Village Bank Lending	8. Village Bank Entrepreneurs

I. Table Banking Program (TBP) and its Outcomes

A. Reviewing TBP Experiences

This activity reviews the elements of TBP and the different activities that TBP supported. As the women enter the meeting, ask them to sit in pair to discuss together their recollections from TBP for a few minutes and then have each pair share their responses on the following: For this, ask the group, “Think back to the time that the Empowerment Worker started to visit your group. What did you do during TBP?”

The facilitator may need to probe if women have forgotten some of the elements/activities of TBP. These elements/activities, broadly categorized, may include the following but also may include many other activities that groups are engaged in.

TBP Activities	
• Literacy	• Savings
• Loans	• business planning
• Business Start-ups	• Meeting as a group of trusted friends
• Learning about women’s rights and	• Making and implementing plans for

how to advocate for them	social action, physical infrastructures
<ul style="list-style-type: none"> Networking with other organization (NGOs, CBO, women's groups) 	<ul style="list-style-type: none"> Other actions (sketch quickly)

As the group comes up with specific activities, show a card drawn to represent the activity and ask if it does in fact represent what the women are describing. If a prepared drawing of one or more of the activities does not exist, sketch one quickly on a blank card. When each type of activity is presented, the facilitator should ask probing questions to get a complete story about the activity. Then in the same 2-3 pairs ask them to discuss and share together their very best experiences or stories with TBP and the very best things TBP helped them achieve in their lives. Ask the group of pair/s to choose one of their best experiences or stories to share with the larger group. Put strict time limit to share the experiences or stories. Guiding requests and questions can include:

B. Entrepreneurial Literacy

This exercise attempts to assess TBP's effect on women's literacy.

This exercise is about literacy. Ask the women to think back to the time before they joined the group, and to think about their literacy level at that time. Explain that you would like the women to assess their literacy at that time according to the following levels of ability:

	Were able to:
1	1 read a simple book or better
2	2 fill out savings pass book
3	3 gain information from public signs
4	4 sign name
5	5 Cannot read or write at all

Go through each level of literacy and ask women to assess themselves. Then go through each level again and ask the women to give their opinion regarding maximum level of literacy before TBP and now. Record their responses in figure. Total for each column (before TBP and after TBP) will not exceed 100%, i.e. each individual participant will give only one response in each column.

	Maximum Literacy	Before TBP	After TBP
1	Can read a simple book		
2	Can fill out savings pass book		
3	Can gain information from public signs		
4	Can sign name		
5	None		

Q. Is literacy important? Suggest a scaling answer for this, such as:

	Number
Useless	
Not important	
Somewhat important	
Moderately important	
Very important	

Q. If the work you did during TBP to become more literate has been helpful to you, please share your most valued experience that illustrated this?

C. Loan Use

Note that some of the women mentioned receiving loans as an activity supported by their group. You would like to return to the issue of loans. Explain that you would like to learn how the group members used their loans. Ask about the types of things that loans were used for. You should be able to generate a list similar to the table below. For each loan use, ask each woman to raise her hand if she has ever taken a loan from the group for that purpose.

Loan Use	No. women Responding	Loan Use	No. women responding
• Agriculture (seeds, other inputs, harvesting or processing costs)		• Land	

• Livestock		• Health	
• Small scale manufacturing		• Shop-keeping	
• Education		• Wedding expenses	
• Food		• Petty trade on behalf of others, including husbands or other family members	
• Investment		• Pay off other loans	
• Home improvement		• Other uses (list)	

D. Business Development

This activity aims to determine the types of business that women are engaged in as well as an indicative range of income obtained from the businesses.

Explain that some of the women mentioned starting businesses as an activity supported by their group. You would like to return to the issue of these businesses. Explain that you would like to learn more about what kinds of businesses were started as a result of being in the group and about how profitable they have been. Ask about the types of businesses that women have started or expanded since joining this table banking groups (affiliate SHG). Read out the business type as given in the table below. Ask women to raise their hands to respond that they had started the business types. Count the number of hands raised and record on the table.

Business Type	No. women responding
1 = Commerce/ trade/retail (includes petty trade)	
2 = Manufacturing (includes food processing, textile production, crafts, leather work)	
3 = Service (includes hairdressing, restaurants, food stalls, cleaning services)	
4 = Agriculture or Livestock (includes food or other crop production, animal raising)	
98 = Not involved in an income-generating enterprise	

Ask the following guiding questions during the group exercise:

1. Has monthly income increased as a result of loans through TBP
2. Are women expanding their businesses

3. to get a more reliable picture of TBP's contribution to business development and diversification
4. to assess the degree to which members are using the business training and accessing and sharing other sources of business information
5. to get ideas of how women can best be assisted to significantly improve their monthly incomes and contribute to development of local markets and local development

	Enter number of women who respond				
1. Do you feel as a result of being in your group that your economic situation has changed from before you were in the group?	Greatly improved	Improved	Stayed the same	Worsened	Severely worsened
2. Are you better able to provide for the needs of your family as a result of your group activities?					
3. Specifically, as a result of your group, we can (Read all):	Strongly agree	Agree	Neither Agree nor disagree	Disagree	Strongly disagree
1 Provide adequate food for our families					
2 Obtain access to health services for our families					
3 Start and expand our small businesses					
4 Improve our housing and household assets					
5 Send more of our children to school					
6 Other (specify)					

Note: Perhaps we need to be more specific in our questions about education... Some suggested questions:	No. of women			
7 If you have school-age children, are they currently attending school?	Yes	No	No of school age children	
8 Since you joined the group, are you sending <i>more</i> of your children to school than before?				
<i>Additional questions</i> No. of women				
8a How many of you have girls of school age (6-16 years)?				
8b How many of you are sending at least one of those girls to school?				
8c How many of you think your experiences in this group contributed to your decision to send your daughters to school?				

Part II. CHANGES IN WOMEN'S LIVES DUE TO TABLE BANKING

This activity explores women's perceptions of whether TBP outcomes related to women's empowerment and household poverty have had a positive or negative effect on women's lives, and the relative amount of that effect.

A set of commonly used indicators for women's empowerment and household poverty is given below. Illustrations for each of these indicators have also been made. The facilitator should hold set of illustrations while stating:

These are some of the issues that women from other TBP groups have talked about when asked about what has changed in their lives as a result of their membership in a TBP group. Go through each card, questioning what it means to the women. Once there is consensus and that consensus is close enough to what the drawing was intended to represent, tape the picture to the wall or place it on the ground between the women. Once all the cards have been introduced, ask the group to take five minutes to select up to three cards that represent things in their lives that have been most influenced, or have changed the most by their participation in TBP. Explain that like all programs, participation in TBP may have had advantages and disadvantages, good points and bad points. We have not come to hear only good stories of your experiences with participating with TBP. The changes might be positive or negative, and there is nothing wrong with selecting a card that represents something that has gotten worse. Through discussion today, we hope that you can paint a full picture of TBP, good and bad, so that the lessons generated can be used to make TBP for other women better

ILLUSTRATED CARDS: Indicators of empowerment and poverty reduction	
Indicators of women's empowerment	Indicators of household poverty reduction
♦ Confidence and self-respect	Family food security and nutrition
♦ Women's income	Household assets
♦ Friendship networks and mutual support	Ability to afford healthcare
♦ Literacy	Ability to afford children's education
♦ Freedom and mobility	Others that come up in discussions (quickly sketch)
♦ Freedom from domestic violence	
♦ Role in decision-making in the household	
♦ Community relations	

Once the group has selected their cards, ask them to decide on a single story that best illustrates how their lives have changed with regard to the issue, because of TBP. The presentation should cover two aspects:

- How has the issue represented by the card changed?
- How has the group been involved in making this change possible?

As the story is being told, facilitators should probe so that a complete story emerges and is recorded by a facilitator. Be sure to distinguish in your notes whether the changes described are considered 'better' or 'worse' than before TBP.

Part III. Changes in Cultural perceptions and Attitudes: Ranking Groups Influences

“Say to the group that they surely have faced some very serious, difficult social and political challenges taking place around them. Then ask whether TBP helped them address these challenges... If ‘yes,’ how much... etc. etc...” (Keep open to their own suggestions about the challenges). Alternatively, facilitators could use their own best judgment according to current situation in the village, to suggest possible challenges... “Such as the Poor Rains, Collapse of AFC - “Government-funded agricultural subsidies”, “2007/08 Civil Wars”... etc...” and then note responses. We might also want to include positive developments, like “Community-based socioeconomic solidarity” Government support in Table-banking, and/or “CDF”... “Devolution Democracy” to assess potential TBP impact in helping bring these about? See below for possible framing of questions and responses. Ask the group to narrate the single best story of how their lives have changed because of TBP’s activities.


- Follow with ranking using the top 5 cards.
- Close with choice of single best story of how their lives have changed because of TBP

Part 4: Perceptions on the future of table-banking

This activity assesses the relative value that women place on the different activities that their table banking groups supported.

Ask the group to recall the activities that their group has done by referring to the cards from the first exercise. Explain that there is interest from other women in other countries in initiating a program similar to their groups. However, due to a lack of resources, it may not be possible to implement all the activities that were done in the past. Ask the women to rearrange the cards on the basis of relative importance so that the most important activity is at

the top, with the least important at the bottom. This knowledge of what women value most in the program will be very important in making it better in the future.

Highest	Rank	Group Activity as identified by participants
	1	
	2	
	3	
	4	
	5	
	6	
	7	
Lowest		

Part 5: Group Input Value Assessment

This section deals with the value component of groups' input to the business in relation to the women's dreams for the future; for their children and grandchildren, and then on their plans to realize those dreams. Moreover, whether agents (affiliate NGOs/ Government agency) to the groups have helped them realize their dreams and what they would like to do now to make these current dreams come true. Ask the following questions to the group to obtain such information.

a. Group membership and its influence on economic empowerment

1. What has the membership to this group affected your life since you first joined the group?
2. What were your dreams for yourself, your children and grandchildren when you first joined your group? (Draw pictures? Discuss? Share ideas?)
3. Did participation in the group help you achieve these dreams for yourself, your children, or grandchildren?

	<i>For Yourself</i>	<i>For your children/ grandchildren?</i>
<i>1= Very much</i>		
<i>2= Somewhat</i>		
<i>3= Not at all</i>		

4. *If the group did help, what is your best story illustrating how it helped? What are your dreams for your children and grandchildren now?*
5. (Draw pictures? Discuss? Share ideas?)
6. What are your dreams for your group today? Village Bank? For other women in your village? (Draw pictures? Discuss? Share ideas?)
7. What do you want to do now to help make those dreams come true?
8. (Draw pictures? Discuss? Share ideas?)
9. *Would you like to help take up share your group's success story by taking it to other women in Kenya?*
1= Yes, I would be very excited to do that
2= Yes, I would be somewhat interested to help
3= No, I would not be interested to do that.
10. *If 'yes,' what are your best ideas for helping make that happen?*
11. (Draw pictures? Discuss? Share ideas?)

e. Closing Remarks

What are your group's plans for the future? (Open-ended)

- 1) New social/community activities (specify).....
- 2) Campaigns for social change (specify)
- 3) New business ventures (specify)
- 4) Start new TBP Groups (number planned).....

Appendix VI: The Research Project Time Schedule

Table 3.4: Sampling Table

Levels where confidence level is 95% and P= 5				
Size of Population	Sample size (n) for Precision (e):			
	$\pm 3\%$	$\pm 5\%$	$\pm 7\%$	$\pm 10\%$
500	A	222	145	83
600	A	240	152	86
700	A	255	158	88
800	A	267	163	89
900	A	277	166	90
1000	A	286	169	91
2000	714	333	185	95
3000	811	353	191	97
4000	870	364	194	98
5000	909	370	196	98
6000	983	375	197	98
7000	959	378	198	99
8000	976	381	199	99
9000	989	383	200	99
10000	1000	385	200	99
15000	1,034	390	201	99
20000	1,053	392	204	100
25000	1,064	394	204	100
50,000	1,087	397	204	100
100,000	1,099	398	204	100
□100,000	1,111	400	204	100

Table 3.4: Sampling Table adopted from Israel (1992)

Appendix VII: Letter of Introduction



UNIVERSITY OF NAIROBI
COLLEGE OF EDUCATION AND EXTERNAL STUDIES
SCHOOL OF CONTINUING AND DISTANCE EDUCATION
DEPARTMENT OF EXTRA-MURAL STUDIES
NAIROBI EXTRA-MURAL CENTRE

Your Ref:

Our Ref:

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Main Campus
Gandhi Wing, Ground Floor
P.O. Box 30197
N A I R O B I

2nd July, 2015

REF: UON/CEES//NEMC/22/068

TO WHOM IT MAY CONCERN

RE: WANASWA LUCY KHAIKASA - L50/61251/2013

This is to confirm that the above named is a student at the University of Nairobi, College of Education and External Studies, School of Continuing and Distance Education, Department of Extra- Mural Studies pursuing Master of Arts in Project Planning and Management.

She is proceeding for research entitled "influence of table banking on employment of women". A study of savings-led schemes in selected counties in Western Kenya.




Any assistance given to her will be appreciated.


CAREN AWILLY
CENTRE ORGANIZER
NAIROBI EXTRA MURAL CENTRE



Appendix VIII: Research Permit

<p style="text-align: center;">CONDITIONS</p> <ol style="list-style-type: none">1. You must report to the County Commissioner and the County Education Officer of the area before embarking on your research. Failure to do that may lead to the cancellation of your permit2. Government Officers will not be interviewed without prior appointment.3. No questionnaire will be used unless it has been approved.4. Excavation, filming and collection of biological specimens are subject to further permission from the relevant Government Ministries.5. You are required to submit at least two(2) hard copies and one(1) soft copy of your final report.6. The Government of Kenya reserves the right to modify the conditions of this permit including its cancellation without notice	 <p>REPUBLIC OF KENYA</p>  <p>National Commission for Science, Technology and Innovation</p> <p>RESEARCH CLEARANCE PERMIT</p> <p>Serial No. A 6003</p> <p>CONDITIONS: see back page</p>
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<p>THIS IS TO CERTIFY THAT: MS. LUCY KHAKASA WANASWA OF UNIVERSITY OF NAIROBI, 0-100 Nairobi, has been permitted to conduct research in Bungoma , Busia , Kakamega , Kisumu , Siaya Counties</p> <p>on the topic: INFLUENCE OF TABLE BANKING ON EMPOWERMENT OF WOMEN: A STUDY OF SAVINGS-LED SCHEMES IN SELECTED COUNTIES IN WESTERN KENYA</p> <p>for the period ending: 31st October, 2015</p> <p> Applicant's Signature</p>	<p>Permit No : NACOSTI/P/15/9463/7234 Date Of Issue : 30th July, 2015 Fee Received : Ksh 1,000</p>  <p> for Director General National Commission for Science, Technology & Innovation</p>
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Appendix IX: Research Authorization Letter



NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY AND INNOVATION

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NAIROBI-KENYA

Ref: No.

Date:

30th July, 2015

NACOSTI/P/15/9463/7234

Lucy Khakasa Wanaswa
University of Nairobi
P.O. Box 30197-00100
NAIROBI.

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on *"Influence of table banking on empowerment of women: A study of savings-led schemes in selected counties in Western Kenya,"* I am pleased to inform you that you have been authorized to undertake research in **selected Counties** for a period ending **31st October, 2015**.

You are advised to report to **the County Commissioners and the County Directors of Education of the selected Counties** before embarking on the research project.

On completion of the research, you are expected to submit **two hard copies and one soft copy in pdf** of the research report/thesis to our office.


DR. S. K. LANGAT, OGW
FOR: DIRECTOR-GENERAL/CEO

Copy to:

The County Commissioners
Selected Counties.

The County Directors of Education
Selected Counties.

National Commission for Science, Technology and Innovation is ISO 9001:2008 Certified