

**INFLUENCE OF SELF-HELP GROUPS ACTIVITIES ON THE
WOMEN EMPOWERMENT IN RURAL KENYA: A CASE OF
MIAMBANI WARD, KITUI COUNTY.**

SHEILA NDINDA MBAI

**Research project submitted in partial fulfillment of the requirement for the
degree of Master of Arts in project planning and management of the
University of Nairobi.**

2017

DECLARATION

This research project report is my original work and has not been submitted or presented for examination in any other university, either in part or as a whole.

Signature..... Date.....

SHEILA NDINDA MBAI

REG NO: L50/85582/2016

This research project report has been submitted for examination with my recommendation and approval as university supervisor.

Signature Date.....

Supervisors Name: Dr. Mulwa Angeline

Lecturer- University of Nairobi

Signature..... Date.....

Supervisors Name: Mr. Mumo Mueke

Lecturer- University of Nairobi

Signature.....Date.....

DEDICATION

To my parents Mr. and Mrs. Mbai Mutinda, who have laid foundation for my education and for years have inspired me to hard work, strengthen my faith in the future and generally kept me going. I also dedicate this to my fiancé, Paul Mbithi who has been a major source of encouragement.

ACKNOWLEDGEMENT

I would like to extend my special gratitude to my supervisors Dr. Angeline Mulwa and Mr. Mumo Mueke for their understanding, patience and scholarly guidance in every step of the preparation of this project report. Their comments and support shaped the development of this research report. I also thank the University of Nairobi for giving me an opportunity to pursue a course leading to the degree of Master of Arts in project planning and management. This course has changed my views of issues and situations in life.

Secondly, I am acknowledging all the selected respondents in the self help groups and administration of Miambani ward for their patience and attention towards filling in the questionnaires as well as answering my interview questions. Without their support I could not have collected the required data for the study.

Thirdly I am grateful to my student colleagues in the University of Nairobi, Kitui Campus, for their moral support, assistance and enlightening suggestions because their inputs gave me strength hence taking shorter time to conduct the study.

I also thank family members for their patience, assistance and encouragement which propelled me to carry on with the study regardless of the difficulties I encountered at certain stages up to the completion of my research project report.

Finally, special thanks go to God for his provision of good health and energy to carry out my studies.

TABLE OF CONTENTS

DECLARATION	ii
DEDICATION	iii
ACKNOWLEDGEMENT	iv
TABLE OF CONTENTS.....	v
LIST OF TABLES.....	viii
LIST OF FIGURES	ix
ABBREVIATIONS AND ACRONYMS	x
ABSTRACT.....	xi
CHAPTER ONE: INTRODUCTION.....	1
1.1 Background of the study	1
1.2 Statement of the problem	2
1.3 Purpose of the Study	4
1.4 Objectives of the study.....	4
1.5 Research Questions	4
1.6 Significance of the study.....	5
1.7 Limitations of the study	5
1.8 Delimitation of the Study	5
1.9 Assumptions of the Study	6
1.10 Definition of Significant Terms	6
1.11 Organization of the study.....	8
CHAPTER TWO: LITERATURE REVIEW.....	9
2.1 Introduction.....	9
2.2 Influence of Table banking practice in self help groups on women empowerment	9
2.3 Influence of self help groups training On Business Management Skills on women empowerment.	11
2.4 Influence of time management in self help groups on women empowerment.....	13
2.5 Empowerment.....	14

2.5.1 Economic Empowerment	14
2.5.2 Social Empowerment	16
2.5.3 Political Empowerment.....	17
2.6 Theoretical Framework	18
2.6.1 Lewin’s Model	18
2.6.2 Theory of Group Cohesion	19
2.7 Conceptual Framework	20
CHAPTER THREE: RESEARCH METHODOLOGY.....	23
3.1 Introduction.....	23
3.2 Research Design.....	23
3.3 Target Population.....	24
3.4 Sample Size and Sampling Procedures	24
3.5 Research Instruments	25
3.6 Pilot of the Research Instruments	25
3.7 Validity and Reliability of the Instruments.....	25
3.7.1 Validity of the instruments.....	25
3.7.2 Reliability of the Instruments.....	26
3.8 Data Collection Procedure	26
3.9 Data Analysis Techniques.....	27
3.10 Ethical Considerations	27
3.11 Operational definition of Variables.....	28
CHAPTER FOUR: DATA ANALYSIS, PRESENTATION AND INTERPRETATION	29
4.1 Introduction.....	29
4.2 Response Rate.....	29
4.3 Bio-data.....	29
4.4 Influence of Table Banking on Women Empowerment	33
4.5 Influence of Training of Business Management Skills on women empowerment	34

4.6 Influence of Time Management in self help groups on Women Empowerment	36
CHAPTER FIVE: SUMMARY OF FINDINGS, DISCUSSION, CONCLUSION AND RECOMMENDATIONS.....	39
5.1Introduction.....	39
5.2 Summary of Findings.....	39
5.3Discussion of the Summary of Findings	40
5.3.1 Influence of Table banking in Self Help Groups on Women Empowerment	40
5.3.2 Influence of Self Help Groups’ Training on Business Management Skills on Women Empowerment	41
5.3.2 Influence of Time Management in Self Help Groups on Women Empowerment.....	42
5.4Conclusion	44
5.5 Recommendation	45
SUGGESTIONS FOR FURTHER STUDY	46
REFERENCES.....	47
APPENDICES	54
APPENDIX I: LETTER OF INTRODUCTION	54
APPENDIX II: SURVEY QUESTIONNAIRE.....	55
APPENDIX III: INTERVIEW SCHEDULE.....	58
APPENDIX IV: AUTHORIZATION LETTER.....	60
APPENDIX V: LIST OF SELF HELP GROUPS	61

LIST OF TABLES

Table 3.1 sample of the study.	24
Table 3.2 presents the operational definitions of the variables to be used in the study.	28
Table 4.1 Distribution of self help group members by age.....	29
Table 4.2 Distribution of SHG members by marital status.....	30
Table 4.3 Distribution of SHG members by family size.....	31
Table 4.4 Distribution of SHG members by education level.....	32
Table 4.5 Distribution of SHG members by main source of money.....	33
Table 4.6 Distribution of SHG members on Key Skills on Business Management.....	34
Table 4.7 Distribution of SHG members by Legal and regulatory policies encountered.....	34
Table 4.8 Distribution of SHG members on those with specific budget for their families.....	36
Table4.9 showing how SHG members spend their income/business profits.....	36
Table 5.0 Distribution of hours spend on household duties.....	37

LIST OF FIGURES

Figure 1 Conceptual Framework	20
-------------------------------------	----

ABBREVIATIONS AND ACRONYMS

SHG	Self help group
NGOs	Non- governmental organizations
OECD	Economic Cooperation and Development
MFI s	Microfinance Institutions
ICT	Information and Communication Technologies
KRA	Kenya Revenue Authority
ILO	International Labor Organization
MSE s	Micro and Small Enterprises

ABSTRACT

The purpose of this study was to examine the influence of self help groups' activities on women empowerment in Miambani ward, Kitui County. There are few empirical studies concerning women empowerment through self help groups and thus the research decided to study on the different activities of the self help groups which empower women. The study looked into details the activities of self help groups which included; Table banking, training on business management skills, and time management. The study was guided by the following objectives: to establish the influence of table banking practice by self help groups on women empowerment in Miambani ward, Kitui County; to access the influence of self help groups' training on business management skills on women empowerment in Miambani ward, Kitui County; to establish the influence in time management of self help groups on women empowerment in Miambani ward, Kitui County. To answer the research questions of this study, descriptive survey research design was applied. The target population was self help groups in Miambani ward (Mutukya, Mutula, Ndithini, Kiviu), Kitui county. Random sampling was applied in selecting the study's sample. The data was collected using questionnaires and interview schedule. The questionnaire had both closed –ended and open ended questions. Data was summarized using descriptive statistics. Data was analyzed using statistically by SPSS. Frequency distribution tables were used to present the analyzed data. Based on the research findings researcher concluded that influence of self help groups' activities on empowerment of the women is far beyond letting them access loans, they are also developed socially and empowered politically. Most of the self help group members got their money from their groups in form of table banking. This was evident since it scored 80%. In training of business skills training, most of the self help group members showed to score highly in business identification(73.34%) followed by sales and marketing(13.33) and record keeping(13.33%). On time management, analysis indicates that many self help members (73.34%) spend more than eight hours on household duties. There is evidence of increased household income. Standard of living for the group members have increased and also the food security is much more for the group members. Researcher recommended that NGOs and the government should consider buying the self help group concept and try to implement it as a way of empowering women. Education should be considered as a major aspect when empowering women. Actions which undermine women's ability to access economic resources and business opportunities should be done away with. There is need for Kenyans and the whole world to give women a chance in the political arena. Some of the topics the researcher suggests for further study is the impact of self help groups on MSEs in rural Kenya, the different impacts of the self help groups in Kenya, compare the performance between men self help groups and women self help groups and sustainability of self help groups

CHAPTER ONE

INTRODUCTION

1.1 Background of the study

Delivering multiple roles effortlessly every single day, women are undoubtedly the backbone of any society. Doting daughters, caring mothers, competent colleagues and a wide range of many other roles are played by women around us flawlessly and with grace. However, they've also been an ignored fraction of the society in many parts of the world. This, in turn, has caused women at large to bear the brunt of inequality, oppression, financial dependability and other social evils. For centuries now, women have been living under bondage that restricts them from achieving professional as well as personal heights. This has led to the emergence of different people and organization advocating about women empowerment.

Women empowerment refers to the creation of an environment for women where they can make decisions of their own for their personal benefits as well as for the society (Important India, August 2015). There have been different ways of empowering women; financial institutions have tried forming women groups so as to empower them economically but this has not been effective due to the high interest rate and the need of collaterals which many women don't have. Women empowerment in its actuality is synonymous with complete development of the society. An educated woman, with knowledge about health, hygiene, cleanliness is capable of creating a better disease-free environment for her family. A self-employed woman is capable of contributing not only to her family's finances, but also contributes towards increment of the country's overall GDP. A shared source of income is much more likely to uplift the quality of life than a single income household and more often than not helps the family come out of poverty trap. Women aware of their legal rights are less likely to be victims of domestic violence or other forms of exploitations. Their inherent aptitude towards organization and well-rounded maintenance of home makes them uniquely suited for political and civil leadership roles. These led to the introduction of self help groups.

Self help groups are groups formed by people voluntarily; they always have a common vision and work towards achieving a common goal that is beneficial for all its members (Brody, Dworkin, Dundar, Murthy & Pascoe, 2013). The authors further have the view that the groups are majorly formed to enhance development especially for women. It also brings a platform where the women can advocate and participate indiscriminatively.

The origin of Self Help Groups (SHGs) is the brainchild of Grameen Bank of Bangladesh, founded by Prof. Mohammed Yunus in 1975, who tried out a new approach to rural credit in Bangladesh. Grameen gave loans without asking borrowers either to provide collateral or engage in paper work. In India NABARD initiated SHGs in the year 1986-87 but the real effort was taken after 1991-92 from the linkage of SHGs with the banks.

In Africa, the self help groups have emerged in different countries like Kenya, Uganda, Tanzania. In general they have led to a new wave of women who have defied all odds and have risen and are contributing greatly to the society .This is unlike the recent times where women have been set aside or marginalized from the formal sector and have had myths and culture block them from contributing freely to the society (Francis Auka 2009).

In Kenya the self help groups have been introduced by organizations like Kitui development centre, self help Africa e.t.c Kitui development centre operates in Kitui County. The organization started the self help group approach in the year 2006. To date the organization has over five hundred self help groups in Kitui rural, Kitui central, Kitui east and Kitui south sub-counties. Currently the new sites are Ikanga ward and Miambani ward.

1.2 Statement of the problem

Empowering women to participate fully in economic life across all sectors is essential to build stronger economies, achieve internationally agreed goals for development and sustainability, and improve the quality of life for women, men, families and communities. The NGO sector is a key partner in efforts to advance gender equality and empower women. Current research demonstrating that gender diversity helps businesses perform better signals that self-interest and common interest can come together. Women empowerment in its actuality is synonymous with complete development of the society. An educated woman, with knowledge about health, hygiene, cleanliness is capable of creating a better disease-free environment for her family. A

self-employed woman is capable of contributing not only to her family's finances, but also contributes towards increment of the country's overall GDP. A shared source of income is much more likely to uplift the quality of life than a single income household and more often than not helps the family come out of poverty trap. Women aware of their legal rights are less likely to be victims of domestic violence or other forms of exploitations. Their inherent aptitude towards organization and well-rounded maintenance of home makes them uniquely suited for political and civil leadership roles.

Most of the empowerment has been evident in the urban setup and thus more should be done in the rural areas. Other groups formed are based on merry-go rounds where that is the key activity. The groups have now evolved to self help groups which engage the members more with other activities.

Women self help groups have greatly increased over the years. They have been seen as major foundations for the women's movement in Kenya. Similarly, these groups have occupied a predominant place in Kenya social, economic and political fields. Their significance as change agents is increasing day by day. However, one finds lack research studies on their influence in empowering women economically, socially and politically research studies. Hence, the researcher decided to undertake a research on influence of the self help groups in women empowerment in Kenya, Kitui County, Miambani ward.

There are few empirical studies carried out on women self help groups in Kitui County, for example, the possibility for cooperation between NGOs and German governmental development cooperation-the example of a project by Kinder not hilfe in Kenya done by university of Germany(universitat Duisburg essen 2016),self help groups-a model that is working in Kitui county (The devolution torch,Caravan team 2016) and development of women self help groups in Mwingi central constituency(University of Nairobi, Kasalu Irene 2014) amongst others. The researcher thus made safe conclusion that our present knowledge about this phenomenon is still insufficient. It is of critical importance to note that the problems and the challenges faced particularly by women self help group today need to be taken into consideration. Besides, their successes need to be recognized for them to grow their groups and businesses and to effectively access their business opportunities.

To fill the above gaps, the study therefore sought to establish the influence of self help groups' activities on women empowerment in Kenya, a case of Kitui county, Miambani Ward, through a comprehensive review of literature available on with the aim of making recommendations on how the sector can develop further. From the practical point of view, it served not only to provide a self-check to current women self help groups, but also to increase women involvement in self help group through a better understanding of the determinants of self help group in general and in rural Kitui County, Miambani Ward in particular.

1.3 Purpose of the Study

The purpose of this study was to examine the influence of self help groups' activities on women empowerment in Miambani ward, Kitui County.

1.4 Objectives of the study

The study was based on the following objectives:

1. To establish the extent to which table banking practice by self help groups influences women empowerment in Miambani ward, Kitui County.
2. To assess the extent to which self help groups' training on business management skills influences women empowerment in Miambani ward, Kitui County.
3. To establish the extent to which in time management of self help groups influences n women empowerment in Miambani ward, Kitui County.

1.5 Research Questions

The study was seeking to answer the following questions:

1. To what extent does table banking in self help groups empower women in Miambani Ward, Kitui County?
2. To what extent does training on business management skills in self help groups empower women in Miambani Ward, Kitui County?
3. To what extent does time management in self help groups empower women in Miambani Ward, Kitui County?

1.6 Significance of the study

The research was of significant to Non-governmental organizations that were made aware about the important role of table banking practice in women empowerment in the rural areas and the need to buy the self help group concept. The government will use the findings to develop appropriate training materials on business management skills which are relevant to empower women. The findings have added to the body of knowledge which has been used to create awareness about the sector. The findings helped the women have a better understanding of time management and how it can empower them socially, politically and economically. In academic circles, it acted as a basis for further research work for researchers and scholars.

1.7 Limitations of the study

The major limitations were finances and time constraints. The time within which the research was to be carried out was short. There were no sufficient funds to finance the set budget. The researcher used public means so as to cut down on the transportation cost. The researcher used the drop and pick method for the questionnaires to save on time.

1.8 Delimitation of the Study

The study was focusing on self help groups in Miambani ward, Kitui County only. The researcher restricted herself to responses that were given by the women in self help groups. There was also the delimitation of the instruments to be used to collect data; not all instruments were used; only questionnaires and interviews were used. The variables covered were not all a researcher can research on when it comes to women empowerment but due to time constraint, a few were selected.

1.9 Assumptions of the Study

The assumption of the study was that the sample chosen of the population under study will be willing to participate in the study. The other assumption was that respondents shall answer the questions correctly and truthfully.

1.10 Definition of Significant Terms

Business management: Business management is the process of planning, co-ordination and control of a business.

Entrepreneur: An entrepreneur is a woman who applies "innovation" within the context of the business to satisfy unfulfilled market demand

Financial availability: Having financial services at hand when needed.

Household financial burden: A responsibility or duty to cater for family financial needs

Household time burden: Time spent in household duties as mothers, housekeepers and wives.

Legal and regulatory policies: This refers to laws and regulations such as registration of business name, obtaining of business licenses and permits, observing to the requirements.

Micro and small enterprise: A micro enterprise is known to be get a maximum of ten employees; a small enterprise is described as having at least of eleven employees with a maximum of fifty employees.

Risk: A risk is a circumstance or factor that may have negative impact on the operation or profitability of a given enterprise.

Self help groups (SHGs): These are small voluntary groups involving people with a common goal of benefiting each other.

Table banking: Is a group funding strategy where members meet, place their savings, loan repayments and other contributions on the table then borrow immediately either as long term or short term loans

Training: The term training refers to the acquisition of knowledge, skills, and competencies as a result of the teaching of vocational or practical skills and knowledge that relate to specific useful competencies.

Gender: the term gender is used when referring to social construction of sex that is that which our society and culture consider to be female or male. It also concerns ideas about what men and women are capable of doing and what they are culturally allowed to do, and all the characteristics and tasks that society considers being female or male.

Women empowerment: The core of empowerment lies in the ability of women to control their own destiny. This implies that to be empowered women must not only have equal capabilities (such as education and health) and equal access to resources and opportunities (such as land and employment), they must also have agency to use those rights, capabilities, resources and opportunities and participation in political institutions.

1.11 Organization of the study

The study is organized into five chapters. Chapter one consists of the background of the study, statement of the problem, the purpose of the study, objectives of the study, research questions, significance of the study, limitations of the study, delimitations of the study and the basic assumptions of the study.

Chapter two gives the literature review according to the objectives of the study. It comprises the introduction, description of the different forms of empowerment, self help practices that influence women empowerment and the theoretical framework.

Chapter three deals with research methodology involving; research designs, target populations, sampling procedure and sample size, research instruments, data collection procedure, data analysis, ethical issues and operationalization of the study variables.

Chapter four deals with data analysis, presentation and interpretation.

Chapter five contains the summary of the findings, discussion of the findings, conclusions of the study, recommendation and suggestions made by the researcher.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

The Ministry of Culture and Social Services, Government of Kenya, defines women's groups as fifteen or more women voluntarily coming together and forming self help group. Its membership consists of an overwhelming majority of women. It is a group of women who have to exercise decision making power (Report on Women Groups' Census in Nyanza Province, Kenya).

Most of them are local or rather grassroots-based and focus on projects done at community level (Khasiani and Njiro, 1993:147). These groups form the key players in the women's empowerment in Kenya.

2.2 Influence of Table banking practice in self help groups on women empowerment

Table banking is a type of funding strategy where group members meet, give their savings, repay their loan and ask for more loans if they are clear. This is done round a table. This has played a major role in the lives of women especially in rural Kenya since it has become their main source of capital. They prefer table banking since it has low interest rate as compared to other financial institutions. Since its emergence, table banking has been key to the society's socio-economic empowerment. In developing countries, the popularity of informal banking groups has grown greatly due to the failure of financial institutions to address the financial needs of the poor in the society (Marti & Mair 2009). In Kenya, the introduction of table banking was mainly to eradicate poverty as described in the former ministry of planning and vision 2030. The main aim was to eradicate poverty in rural areas in line with the millennium development goals.

Credit availability has been a major influencing factor amongst the women self help groups in the rural area. Self help groups are first formed by wealth ranking the women so as to categorize them according to their ability. People in the same wealth rank are grouped to form one self help group. This is important because people in the same rank understand each other better and the amount they agree to save every week is comfortable for all of them. Almost every self help group start by each member contributing twenty shillings per week. These contributions accumulate which in later time members are able to access loans through their contribution. The

amount of loans grows gradually depending on the repayment and the saving rate. Most of the self help groups charge an interest rate of 10% where there are allowed to pay for a longer time thus are able to pay back. No loan security or guarantee before a member is issued with a loan hence women get start up loans easily though in small amounts. A woman who is interested in getting a big startup capital may have to wait for a long time until the loan amount of the group goes up. Some of the members opt to boost with loans from micro finance institutions. This choice too is a big challenge for the women because the microfinance institutions are mostly located in the urban areas, thus discriminating entrepreneurs in the remote areas, leading to regional disparities.

In reference to Gugerty (2007), most individuals in Africa opt for informal banking groups for meeting their needs. This is witnessed because such informal banking groups have low interest rates; it has thus enabled borrowers to pay back the loans with no hardship. The author also indicated that women take loan with an aim of meeting their family needs and for emergency moments such as illnesses since it's unaffordable. The loans given out by the community banking models were used to as start-up capital for the small business people.

Further , Basoah (2010) indicated that some groups in Ghana especially the small scale business owners are engaged in a form of banking that trades in money. Regular and occasional collection of agreed amounts of cash deposits are given to the contributors after a set period of time or required by borrowers at a fee which was set before. It was noted that the model has improved the living standards of the group members and has contributed to their economic growth and easy access to loans.

The group members are encouraged to make voluntary thrift on a regular basis. These pooled resources are used to make small interest bearing loans to their members. The process helps them imbibe the essentials of financial intermediation including prioritization of needs, setting terms and condition, and accounts keeping. This gradually builds financial discipline in all of them. Once the groups show this mature financial behavior, banks are encouraged to make loans to the SHG in certain multiples of the accumulated savings of the SHG. The bank loans are given without any collateral and at market interest rates (Progress of SHG--Bank linkage in India 2003-2004, NABARAD).

Women's access to credit and savings will help them improve economic status which will further help them to take a bigger role in decision making and help them to optimize their own and family level welfare. Access to credit and savings will result into improved skills, mobility, and knowledge and support network. Collective action will lead to wider social and political movement.

Malathi and Vijayarani, (2012), have found a significant difference in economic empowerment of the SHG members in post-SHG situation when compared with pre-SHG situation.

Reji, (2013), have found the significant differences of empowerment in terms of income as well as number of employment days after joining SHG when compared with the before joining the group and that income and employment were higher in post-SHG situation. Thus, it is apparent from the review of literature that SHGs are playing vital role in the progress of women empowerment

2.3 Influence of self help groups training On Business Management Skills on women empowerment.

In sub-saharan and in many countries in Africa women form more than half of labourers. Boserup (1970). Education has however kept them outside the formal employment since they either have limited education or none at all. According to Parker and Torres (1995), a large number of women have either not accessed formal education or they have a limited accessment; this is also evident in the field of business where they lack experience. Profiling of women business owners was done by Stevenson and St-Onge(2005). They came up with three classes namely jua kali, very small micro-enterprises and small scale enterprises. The variables used to differentiate the three is the demography, the ability to access resources, previous business experience and the growth.. The Jua kali is characterized by having owners with minimal education (not further than secondary school), with unregistered (informal) businesses and don't have knowledge of running a business. Their household responsibilities wear them down; they don't have adequate access to loans. The owners don't also have enough information on markets. The second category is the very small enterprises also have their own characteristics which are; they are registered, it has at least six employees and this can go to ten employees and lastly they have a permanent residence. The last category is the small scale enterprises which are described

as registered entities, have a permanent operating premise, and has more than ten employees. The owners have passed the secondary level education and have been employees before. The business can grow greatly and as well as enter international markets and exports. Sometimes the spouses of the owners contribute to the business directly or indirectly positively (Stevenson and St-Onge, 2005).

It is important to help women develop the desire to be successful; one way of doing this is bringing successful women to talk of their experiences. Trainings on business skills will also come in handy especially on topics like financial management, apprenticeship on business field etc. this is because this has been a niche to the growth of small business women. Kibas (2006) noted that lack of business management trainings to be a major draw back for the women. financial management, marketing and people management, to be limitations facing them.

Women in Kenya have few ways of earning their income, they are also limited to the type of business they can do. All this is as a result of high illiteracy levels amongst the women. According to a research carried out by the world bank (1995), the number of uneducated women is double that of men. This limits the ability women to earn power, get capital for business start up or even indulging in certain businesses (McCormick and Mitullah 1995). The last option the women have is starting small businesses so that they can provide for their families and sustain themselves.

There are some practices like obtaining licenses which seem to be cumbersome for the women. The main reason for this is adhering to statutory requirements and contracting. When it comes to laws, there are different bodies which have different objectives. The long procedure of the trade licensing and permits is a big barrier to growth of business in any economy (Moyo, Otieno, Mumo, Ronge, 2006). Women don't like being involved with lengthy legal processes so when it comes to contracts, they are left out since it involves lending, developing business contracts etc. Most small scale business people view these processes as long and time consuming, thus don't participate resulting to lack of growth. (Stevenson and St-Onge, 2005). The fact that they also travel long distances to follow up with the procedures makes it harder for them.

2.4 Influence of time management in self help groups on women empowerment

Even without steady monthly income, many women still remain to be the sole bread winners for their families. The little money they get is always divided between the family needs and the development and expansion of their businesses. The savings they have had over a long period of time are at times used during any family emergencies e.g payment of school fees, payment of hospital bills. With all this commitments, women don't get enough capital to develop themselves (Mc Cormick and Mitullah 1995). Most women in rural areas have a heavier household financial burden than men and with more than seven people depending on her; this is with little or no help from their spouses (McCormick and Pedersen, 1996). This forces women to get involved in business so as to satisfy their household needs.

Women have so much responsibility in their homesteads and work areas such that they have little or no time for themselves. Women serve as managers, wives and even mothers (McCormick and Mitullah,1995) Most of the small businesses close down since the women don't have enough time to manage their businesses. These tasks don't give them any time to engage in their business(Mc Cormick,1998). Due to this factor, most of the women decide to have their business at their homesteads (Parker and Torres 1993, Dowing 1990).There are also no available mentors to walk the women through the entrepreneurial journey.

Some of the challenges that are evident to women are gender based issues such as biasness when dividing work, sex stereotyping of occupations, discrimination during trainings etc.

Anjugam (2007) noted that the people who have low social empowerment, poor, those without land and those with marginalized farms participate more in the self help groups.

With the increase of women in the formal sector, it has increased their social status in such a way that they are involved in major decision making processes, advocacy events etc. The recognition of the women is now high, they are in most government committees. Creating awareness to the women on their rights and helping them advocate for them is an effective way of empowering women socially. Women's rights are those rights and entitlements that are universally advocated for. This gave a foundation of having women's rights movement and feminist movement in the 19th and 20th century respectively. Some countries, they have inco-ported these rights in

institutions and laws but in other countries they are ignored and not advocated for. In some areas, the historical and traditional chauvinism fight against the organizations and events which are for the women and girls' rights since they are always viewing men or boys as better (https://en.wikipedia.org/wiki/Women%27s_rights). Some of the women rights that are highly advocated for are like; voting, sexual violence, equality in wages payment, to own property, reproductive decisions, ability to work, education accessibility.

2.5 Empowerment.

The concept of women empowerment is related to gender equality but distinct from it. The core of empowerment lies in the ability of women to control their own destiny. This implies that to be empowered women must not only have equal capabilities (such as education and health) and equal access to resources and opportunities (such as land and employment), they must also have agency to use those rights, capabilities, resources and opportunities and participation in political institutions. And to exercise agency, women must live without fear of coercion and violence.

There different perspectives of empowerment which are: economic, social and political.

2.5.1 Economic Empowerment

Economic empowerment is the ability of women to take part and benefit from growth processes in ways that recognize the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth. It does increase women's access to economic resources and opportunities such as jobs, financial services, property and other productive assets, skills development and market information.

Women's economic empowerment is a prerequisite for sustainable development and for achieving the millennium development goals. Women's economic empowerment takes sound public policies, a holistic approach and long-term commitment from all development actors.

Women especially those in poverty, appear more vulnerable in the face of natural disasters. Where the social economic status of women is high, men and women die roughly equal numbers during and after natural disasters, whereas more women than men die at a younger age where the socioeconomic status of women is low(organization for Economic Cooperation and Development(OECD) Gender Equality in Education, Employment and Entrepreneurship: Final

Report to the MCM 2012) Klasen, and Lamanna(2009), “the impact of gender inequality in education and employment on economic growth: New evidence for a panel of countries”

Gender gaps in domestic and household work, including time spent obtaining water and fuel and processing food, are intensified in contexts of economic crisis, environmental degradation, natural disasters and inadequate infrastructure and services.(OECD, Gender Equality in Education, Employment and Entrepreneurship: Final Report to the MCM 2012)

Credit availability has been a major influencing factor amongst the women self help groups in the rural area. Self help groups are first formed by wealth ranking the women so as to categorize them according to their ability. People in the same wealth rank are grouped to form one self help group. This is important because people in the same rank understand each other better and the amount they agree to save every week is comfortable for all of them. Almost every self help group start by each member contributing twenty shillings per week. These contributions accumulate which in later time members are able to access loans through their contribution. The amount of loans grows gradually depending on the repayment and the saving rate. Most of the self help groups charge an interest rate of 10% where there are allowed to pay for a longer time thus are able to pay back. No loan security or guarantee before a member is issued with a loan hence women get start up loans easily though in small amounts. A woman who is interested in getting a big startup capital may have to wait for a long time until the loan amount of the group goes up. Some of the members opt to boost with loans from micro finance institutions. This choice too is a big challenge for the women because the microfinance institutions are mostly located in the urban areas, thus discriminating entrepreneurs in the remote areas, leading to regional disparities. Delays worsen the women’s financial burden (Stevenson and St-Onge,2005).The delays in getting loans are caused by different aspects which are money amount when creating a group, subscription fees payment etc. The main objective of MFIs was to provide startup capital, and satisfy particular needs of women entrepreneurs (Moyi, Otieno, Mumo, Ronge 2006).

Women lack enough resources necessary for the start up and performance of their businesses. Most women don’t own assets like land since most Kenyan traditions don’t allow them to inherit that from their parents. This limits their chances of accessing loans in the present financial

institutions for business expansion as well as working capital since they don't have collateral (McCormick and Mitullah,1995).

Non banking organizations like United Women's Savings and Credit Cooperative Society (UWSACCO) have been working with women with small enterprises and giving them loans. It has been observed that there are many barriers hindering women from accessing microfinance. There has been no specific way to explore and deal with particular constraints (Stevenson and St-Onge, 2005). Although many MFIs have emerged with the aim of satisfying women's particular money needs, no answers have yet been found.

According to Goankar(2001) SHGs play a significant role in eradicating poverty and unemployment especially in the rural set up. This can automatically lead to social transformation in line with economic development and social change. Kabeer (2005) concluded that while access to financial services does not empower poor women and their households although it can lead to the economic productivity and social wellbeing of poor women and their households.

After the government encouragement to the financial institutions, a large number of banks have come up with special ways of supporting small business owners. Many women in business entrepreneurs don't participate since they don't have enough information and some conditions don't favour them especially the high interest rates. Commercial banks with microfinance programs in Kitui include, cooperative bank of Kenya, Kenya commercial bank, Barclays bank, standard chartered bank, Equity bank, national bank of Kenya and KREP Bank.

2.5.2 Social Empowerment

When a woman is seen as an important being in her family and society and is able to utilize available resources freely then that is called social empowerment(Art of living India). This has been seen to increase self-confidence, self-esteem and self-respect in the women. It also improves the living standards of the women. Some NGOs have started some empowerment programs which are basically working on the women from their inner self. This renews their inner potential to stand out and do great things in their families and society. This sets a strong foundation for them to have the strength to face any obstacles. When the women are revived and strong to face the world, they become the advocates of bringing positive change socially to themselves and their surroundings (families and society).(Sarania,2015)

Allocating the women with responsibilities which normally belong to men is another way of empowering the women. It is a way for others to see them as equal members of society. Through this they achieve more self-respect and confidence by their contributions to their communities (Otas, Belinda 2015)

2.5.3 Political Empowerment

Women's political participation is when the women are indiscriminately involved in the governance of their area or country by election, appointment or nominated positions. This is evidence of appreciating and valuing the contribution of the women in the governance of the country. Decisions become successful when made by all the community members without any being left out or not valued. All views of the members are considered and all genders are treated equally.

When women are involved in politics has brought about greater economic benefit and more sustainability in conflict resolution. This gives a better reason of adding the number of women participation. A good way of achieving this is through doing many awareness forums, work on the women's confidence and skills. Targeting women at the rural communities has brought about a big impact as witnessed in Saudi Arabia where women become political candidates for the very first time.

The major obstacles are cultures and traditions that don't view a woman as a leader nor a decision maker. These practices have been deep rooted in the community such that women find it hard to change the attitudes and norms of the society on them. There is the importance of family members backing up their women to make this change possible. The significance of having women as decision makers in the community should be talked about so as to build the local capacity. So as to break even in the political parties, it should be ensured that the 30% minimum women in leadership rule is followed.

Violence and intimidation is another major obstacle for the women. One of the possible ways of dealing with this is by having electoral codes of conduct and also seek help from NGOs who deals with the same issues e.g International Republican Institute (IRI)

Another obstacle facing women are economic barriers. This can be mitigated by enlisting the assistance of women in business and obtaining in kind resources similar to project Womankind and WiLDAF-Ghana provided other in-kind support to female candidates in the local District Assembly elections. Campaign financing restrictions and measures to curb corruption should be imposed.

Lack of access to information and communication technologies (ICT) has been used against women since they are not conversant with it. But if well utilized the same can be used to talk positively about women and advocacy for them can be a success. This would lead to women being accepted politically. This can be shown by the advocacy like Harss Map done in Egypt. NGOs have played a big role in advocating for more women in politics. This has been done by linking the campaigns to the universal or international trends. The United Nations has been in the forefront in this advocacy through its various conventions which fortunately most governments have adopted and have been used to set the minimum international standards like Convention on the Elimination of all forms of Discrimination against Women.

Political parties are platforms that could increase the women's participation in the political system.

2.6 Theoretical Framework

Theories and models in connection with the self help groups are analyzed in this section. Lewin's model and theory of cohesion are studied into details.

2.6.1 Lewin's Model

This model was brought about by Kurt and Cartwright (1951), where they argued that the cohesiveness of the group is determined by how the members are able to stay together. If the members can't manage to stay together then the group can't exist.

Lewin aimed at showing the connection between objectives and behaviors. The factors that affect a person have been considered in this model. These factors are mainly psychological an example of one's dreams and goals and their opinion about their current situation.

When a group member believes that the group can help them achieve his or her goals, their interest to the group grows. However, a member's life space will push the member to the group

if there is any positive valence from the group. These forces make members like the group more and more. In short a group's cohesiveness is the total of all the positive forces in each member. Cohesiveness is a result of all forces working on the group members to stick together as a group (Cartwright, 1968). Self-help groups' members have searched for methods to help increase the sustainability of their groups.

2.6.2 Theory of Group Cohesion

This theory came from Tuckman (1965). This theory argues that groups have more to them than their composition since transformation of people is possible when put into groups. This was based on the fact that there is explanations on dispositioning and situations. It is stated that people with a complementary trait generate synergy once put together. On the other side people with conflicting traits can never work as a team. Explanations on situations look into how groups have their life, away people forming them. This indicates that groups pass through some stages, regardless of the different personalities of people in it.

There is a model which shows that a group goes through the forming-storming-norming-performing stages.

The first stage is the forming stage where members of a group meet, get to learn each other, discuss their roles and where they have similarities with each other. Any potential enmity or disagreements begin at this phase.

The second stage is the storming stage which is characterized by conflicts. Disagreements become evident in this stage. There may be a force driven by the members of rejecting the leader.

The third stage is the norming stage which is characterized by change of conflict to team work of the members working towards a common goal. Group cohesion happens at this particular stage and it comes with mutual understanding.

People express themselves freely at this stage.

Last stage is the performing stage where obligations of the members are fully exercised. People are more flexible and ready to work as a team. Relationships have stabilized and the group has only one main objective, to be successful.

Table banking involves self-help groups with different number of members who have different backgrounds. The achievement of each group majorly relies on cohesiveness the group

Members and therefore the relevance of the theory of group cohesion in this study.

2.7 Conceptual Framework

Mugenda and Mugenda (2003) say a conceptual framework is a representation of two or more variables in a study, in a graphical or diagrammatic form. It enables the researcher analyze at a glance the proposed relationship between the variables. In this study, the conceptual framework is based on one dependent variable, three independent variables and one moderating variable. It is assumed that the three independent variables affect the influence of self help groups on women empowerment in Miambani ward, Kitui county. The conceptual framework shows how the different activities done in the self help groups influence women empowerment. Three activities will be discussed which are: table banking, training on business management skills and time management.

INDEPENDENT VARIABLES

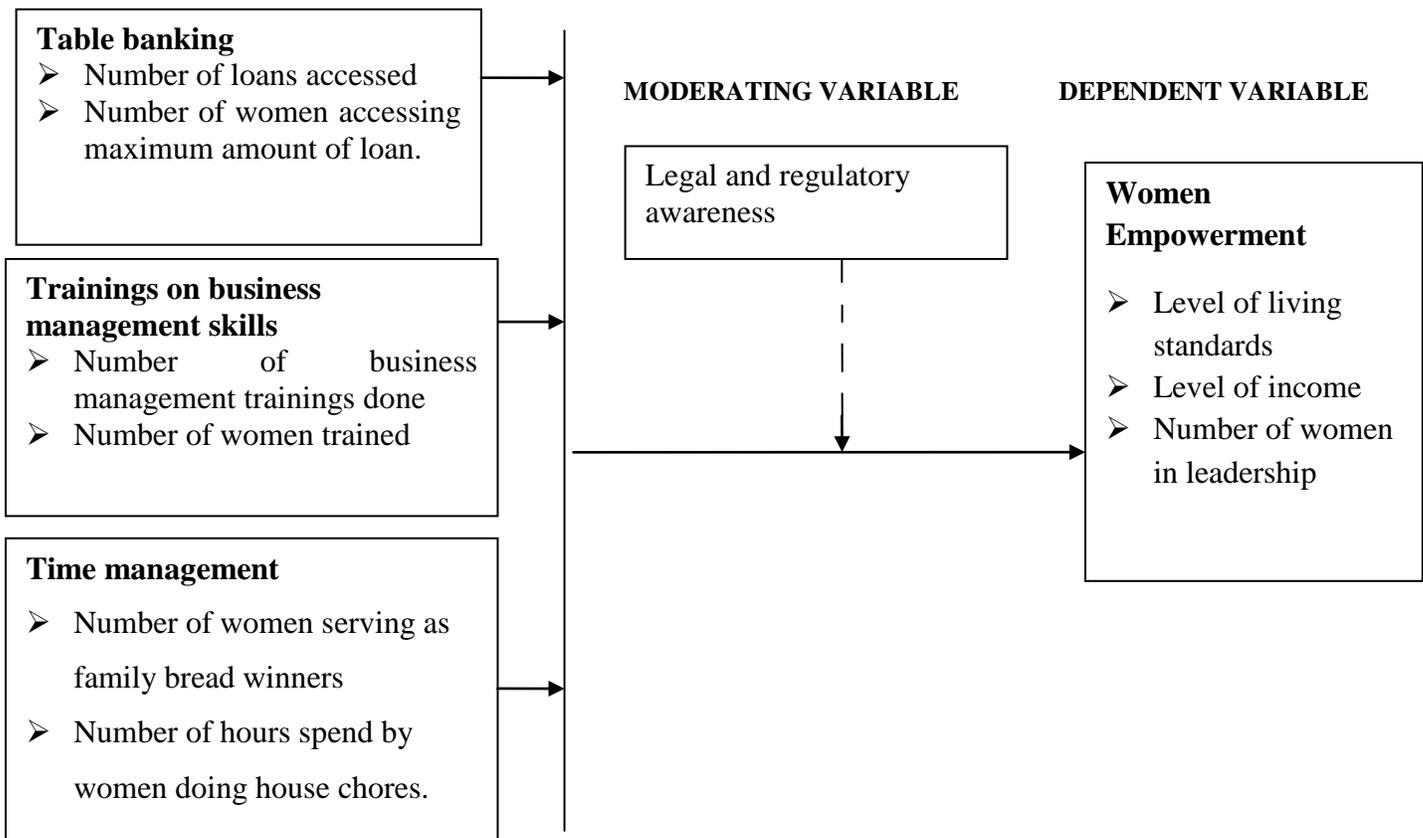


Figure 1 Conceptual Frame work.

2.8 Research Gaps

There are few empirical studies carried out on women self help groups in Kitui County, for example, the possibility for cooperation between NGOs and German governmental development cooperation-the example of a project by Kinder not hilfe in Kenya done by university of Germany(universitat Duisburg essen 2016),self help groups-a model that is working in Kitui county (The devolution torch,Caravan team 2016) and development of women self help groups in Mwingi central constituency(University of Nairobi, Kasalu Irene 2014) amongst others. The researcher thus made safe conclusion that our present knowledge about this phenomenon is still insufficient. It is of critical importance to note that the problems and the challenges faced particularly by women self help group today need to be taken into consideration. Besides, their successes need to be recognized for them to grow their groups and businesses and to effectively access their business opportunities.

To fill the above gaps, the study therefore sought to establish the influence of self help groups on women empowerment in Kenya, a case of Kitui county, Miambani Ward, through a comprehensive review of literature available on with the aim of making recommendations on how the sector can develop further.

2.9 Summary of Literature Review

Table banking is a type of funding strategy where group members meet, give their savings, repay their loan and ask for more loans if they are clear. This is done round a table. This has played a major role in the lives of women especially in rural Kenya since it has become their main source of capital. They prefer table banking since it has low interest rate as compared to other financial institutions.

Women in Kenya have few ways of earning their income, they are also limited to the type of business they can do. All this is as a result of high illiteracy levels amongst the women. The number of uneducated women is double that of men. This limits the ability women to earn power, get capital for business start up or even indulging in certain businesses. The last option the women have is starting small businesses so that they can provide for their families and sustain themselves.

Women have so much responsibility in their homesteads and work areas such that they have little or no time for themselves. Women serve as managers, wives and even mothers. Most of the small businesses close down since the women don't have enough time to manage their businesses. These tasks don't give them any time to engage in their business. Due to this factor, most of the women decide to have their business at their homesteads.

The core of empowerment lies in the ability of women to control their own destiny. This implies that to be empowered women must not only have equal capabilities (such as education and health) and equal access to resources and opportunities (such as land and employment), they must also have agency to use those rights, capabilities, resources and opportunities and participation in political institutions. And to exercise agency, women must live without fear of coercion and violence. There different perspectives of empowerment which are: economic, social and political.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter focuses on the research design, target population of the study, sample size and sampling methods used in the study. It also focuses on research instruments, piloting, data collection procedures and data analysis.

3.2 Research Design

To answer the research questions of this study, descriptive survey research design was applied. Descriptive research studies are those studies which are concerned with the describing the characteristics of a particular individual or group.

A survey, according to Mugenda and Mugenda (2003) is a trail of determining the current status of a population by gathering data with respect to one or more variables. Surveys are only concerned with conditions or relationships that exist, opinions that are held, processes that are going on, effects that are evident or trends that are developing. The method of data collection will be observation, or interviews or questionnaires.

Survey research is advantageous because it seeks to obtain information that describes existing phenomenon. It also helps explain and explore the existing status of two or more variables at a given point in time. Surveys are also used in collecting data from large populations that are not easy to observe directly. They allow explanations of human behavior, attitudes, value and characteristics.

The researcher mobilized members in self help groups from Miambani Ward, Kitui County. A total of eight self help groups were mobilized.

3.3 Target Population

The target population was women self help groups Miambani ward (mutukya, mutula, ndithini, kiviui), Kitui county. The total population targeted was 250 women entrepreneurs, 70 from mutukya, 90 from Mutula, 60 from Ndithini and 30 from Kiviui and two village administrators

3.4 Sample Size and Sampling Procedures

Random sampling was applied in selecting the study's sample. A simple random sample is a subset of respondents chosen from a larger population. Each respondent was chosen randomly and entirely by chance, such that each had same probability of being chosen. All members were given numbers and put in a container. A target sample was randomly picked from the container.

A population of two hundred and fifty (250) women in self help groups and two village administrators formed the sampling frame upon which the sample for the study was picked. For the purpose of the study, 30% of the total 250 respondents were deemed representative. Gay (2001) contends that a sample of 30% of the entire population is adequate for descriptive research. Therefore a sample of 75 women in self help group members was selected.

The size chosen was determined by the factor of available time and resources to manage the research.

Table 3.1 Sample of the Study.

Area	Population Frequency
Mutukya	70
Mutula	90
Ndithini	60
Kiviui	30
Total	250

3.5 Research Instruments

The study employed a structured questionnaire and interviews to gather from the selected respondents.

A questionnaire is a tool for collecting information from people where they get an opportunity to express their minds, beliefs (Polit & Hungler, 1991).

The questionnaire consisted of closed ended and open ended questions. The questionnaire got all the information on the independent and dependent variables. This helped the researcher collect data that addresses the study objectives.

The questionnaire had two sections. Part A was related bio-data, Part B stressed on the different aspects of self help groups which influence women empowerment. The researcher had structured open ended questions that were used in person during face to face interview with the village administrators. This was suitable and easier since the officers are fewer compared to the self help group members.

3.6 Pilot of the Research Instruments

The research instrument went through pilot testing before it was used in the final study. The pilot Study was carried out on a eight members of self-help groups in Mukuku, Miambani ward. The importance of pilot testing the instrument was to make sure that it can give both valid and reliable data.

3.7 Validity and Reliability of the Instruments

Before administering the instruments to the targeted population, the researcher needed to make sure that the instruments were functioning as expected and were giving consistent results. This led to the assuring the validity and reliability of the instruments.

3.7.1 Validity of the instruments

The validity of an instrument is fact that the instrument measures what it is expected to measure and work in the way it is designed to (Burns & Grove, 2009). A valid instrument is said to be one when it measures exactly what it is meant to measure. Content validity was monitored through consultations done with research supervisor. The instrument was validated by the supervisors who are experts in the area of the study. The construct validity was ascertained through the result of the pilot study. The construct validity of attest assess the extent to which a measuring

instrument accurately measures a theoretical construct or trait that it is designed to measure. One can do construct validity by correlating performance on the test for which construct validity has already been determined (Patton, 2002). The items that were not clear were improved to make them clearer. The recommendations of the experts helped in modifying the final questionnaire and interview guide.

The data collection instrument adequately covered the topics that have been defined at the relevant dimensions. This was determined through a careful definition of the topic, the items to be scaled and scales to be used. The measurement therefore, involved the degree to which the content of the items adequately represents the universe of all relevant items under study. The method that was used is judgmental. It is directly applicable without using the statistical procedure.

3.7.2 Reliability of the Instruments

Reliability of a research instrument is the degree of giving consistent information on what it measures. If the instrument is consistent in producing reliable result then it is reliable (Orodho, 2004). To establish the reliability of the quantifiable data, split half technique was used. Data was first collected with use of questionnaires. In split-half reliability the researcher randomly divided all the items of questionnaire that purport to measure the same construct into two sets. The entire instruments were administered to the same sample of eight respondents in the one of the eight self help groups in Miambani ward, Kitui County. Then the researcher calculated the total score for each randomly divided half. The split half reliability estimate was simply the correlation between those two total scores. Thus the correlation between the two (split halves) was the estimate of the reliability.

3.8 Data Collection Procedure

The researcher first got an introduction letter from the University of Nairobi, she then got a permit from the national commission for science, technology and innovation. A copy of the permit was submitted to the eight self help groups and the two village administrators. The data was collected using questionnaires and interview schedule. The questionnaire had both closed – ended and open ended questions. Close –ended questions were used to elicit response while open-ended questions were useful in acquiring in-depth information on the variables of measurement. The need for open ended questions was to seek the respondents' opinion on some

specific issues. The respondents were mobilized with use of community facilitators who are the contact people of the self help groups. The groups assembled in their meeting areas. On the appointment day the researcher requested the community facilitator to introduce her to the groups. She then created rapport with the self help members and the village administrators and explained the purpose of the study and how their corporation and involvement in the study would be important. Consent from the members was considered. Sampling was done and later questionnaires administered. The researcher left the respondents with the questionnaires and collected them after one week from the community facilitators.

3.9 Data Analysis Techniques

Analysis of data involves working with raw data value obtained from the field, by organizing it, breaking it into manageable units, synthesizing it as well as searching for patterns (Orodho,2003). Data collected in the study was coded and tabulated according to the study objectives. Both quantitative and qualitative data were collected in the study during the data collection process. Quantitative data was collected using closed ended item of the questionnaire. The quantitative data was then assigned nominal, ordinal and interval values and be analyzed using descriptive statistics of frequency tables and percentage. The finding from this preceded by explanation of the main study finding. Qualitative data was collected using the in-depth interview guides and the open- ended questions in the questionnaire. The findings from the quantitative data was interpreted and presented in percentages preceded by major study findings explanation and narrations of information quoted as well as respondents verbatim from similar themes used to explain the main findings of the study.

3.10 Ethical Considerations

According to Dooley (2007) ethics involves the study of rights and wrongs conducts. The researcher obtained a permit for conducting the study from the National Council of Science and Technology in Nairobi. The study addressed the ethical issues through the use of an introductory letter (Appendix I) which explained the purpose of the study. It also ensured that the researcher obtains consent and voluntary participation of the respondents and the right to know the purpose of the study and how the process would be conducted. The respondents right to confidentiality and anonymity of the responses were ensured whereby data and information gathered was treated and reported in such a way that it would not be traced to any person. Further, the work of others

quoted or referred to is all acknowledged through use of citation and references. The principle of the objectivity was adhered to during the entire research process including the design, data collection, analysis and interpretation of data.

3.11 Operational definition of Variables.

The operational definition of variables helps the researcher to measure the variables appropriately. It is a clear tabulation that has the variables as identified, the objective of the study and the indicators for measuring the variable and the level of the scale to be used.

Table 3.2 presents the operational definitions of the variables to be used in the study.

Research objective	Variable	Indicator	Measure	Level of scale
To establish the influence of table banking practice by self help groups on women empowerment	Dependent Women Empowerment Independent -Table banking	-Number of loans accessed -Number of women accessing maximum amount of loan	-Amount of finance available -Increased number of women accessing maximum amount of loan	Nominal
To access the influence of self help groups' training on business management skills on women empowerment	Dependent Women Empowerment Independent - Training on business management skills	-Number of business management trainings done -Number of women trained	-Increased number of business management trainings -Increased number of women trained	Nominal
To establish the influence in time management of self help groups on women empowerment	Dependent Women Empowerment Independent -Time management	- Number of women serving as family bread-winners -Number of hours spend by women doing housechores	-Increased number of women serving as bread winners. -Less number of hours spend by women doing house chores	ordinal

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND INTERPRETATION

4.1 Introduction

Here data was presented after the collected data was analyzed with SPSS and later the findings were discussed. Data was presented through the use of descriptive statistics.

4.2 Response Rate

The research questionnaires and interview schedule targeted self help groups in Miambani Ward, Kitui County. A total of seventy five self help group members were issued with either a questionnaire or had an interview. Eight questionnaires (10.67%) were used for pilot study in Mukuku, sixty five questionnaires (86.67%) were returned fully filled and two questionnaires (2.67%) were spoiled. This indicates a good percentage of response to my data collection.

4.3 Bio-data

In this section bio-data of the respondents was analyzed. This included the age, marital status, educational level and family size.

Table 4.1 Distribution of self help group members by age

Age(Years)	Frequency	Percentage
Below 20	0	0
21-25	15	20
26-30	10	13.33
30 and above	50	66.67
TOTAL	75	100

As the Table shows, the age of the self help group members varied with most of them being above 30 years (66.67%). Those lying in age bracket 21-25 were fifteen (20%), age bracket 26-30 were ten (13.33%) and none was below 20 years old.

The research indicate that many women in Miambani who had joined SHGs were above 30 years presumably because of heavy household financial burden compared to those below 20 years.

These findings agree with Anjugam (2007) who noted that the people who have low social empowerment, poor, those without land and those with marginalized farms participate more in the self help groups.

Table 4.2 Distribution of SHG members by marital status.

Marital status	Frequency	Percentage
Married	30	40
Single	1	1.33
Widow	35	46.67
Divorced	9	12
Total	75	100

The data was analyzed and presented as shown in Table 4.2. One can safely conclude that most of the SHG members are widows (50%) while the least number lies in the bracket of being single, where only one member was single(1.33%). Most deaths of men are presumably caused by the immense use of drugs such as illicit brew, bhang and miraa. Most of the widows had no financial support from elsewhere and had to cater for their financial household needs.

These findings disagree with others which state that women especially those in poverty, appear more vulnerable in the face of natural disasters. Where the social economic status of women is high, men and women die roughly equal numbers during and after natural disasters, whereas more women than men die at a younger age where the socioeconomic status of women is low (Klasen and Lamanna,2009).

Table 4.3 Distribution of SHG members by family size.

Family size	Frequency	Percentage
Less than 3	7	9.33
Between 3 and 5	30	40
More than 5	38	50.67
Total	75	100

The statistics revealed that majority of the SHG members had a family size of more than 5 children (50.67%) 4% had family size of between 3 and 5 while 9.33% had a family size of less than 3 children. This clearly shows that those with more than 5 children are more involved in

SHGs maybe because they had financial burden since some were widows. Those with less than 3 children are presumed to have less house hold financial burden and that is why few are involved in the self help groups.

These findings agree with what was documented; most women in rural areas have a heavier household financial burden than men and with more than seven people depending on her; this is with little or no help from their spouses (McCormick and Pedersen, 1996). This forces women to get involved in business or self help groups so as to satisfy their household needs.

Table 4.4 Distribution of SHG members by education level

Education Level	Frequency	Percentage
University	0	0
Polytechnics	7	9.33
Secondary	8	10.67
Primary	60	80
Total	75	100

The above analyzed data shows evidently that most of the SHG members have gone as far as primary school level when it comes to their education level(80%). The secondary school level follows with eight members (10.67%), polytechnic level fall in the third place with seven members(9.33%) and lastly the university level which had no one in it(0%). This data can be interpreted that the community members who had gone to the university level were getting their income from their secured jobs and so they were not target for the self help groups. Self help groups only focus on the poor of the poorest.

4.4 Influence of Table Banking on Women Empowerment

Table 4.5 Distribution of SHG members by main source of money

Main source of money	Frequency	Percentage
Table banking	60	80
Bank loan	5	0.67
Grants	0	0
Own savings	10	13.33
Total	75	100

Through the above analysis, Most of the self help group members got their money from their groups in form of table banking. This was evident since it scored 80% followed by own savings which had 13.33%. Few of the self help members admitted to be taking loans from banks and micro finances(0.67%). The number of the women taking loans from banks was low since most of the banks require collateral which many women don't have. With the emergence of self help groups, the women are able to access loans without tedious procedures or need for collaterals. Most women said that their maximum loans they had gotten from the groups was around twenty thousand shillings payable in two years and with an interest rate of 10%. This is way lower than the bank interest rates which range about 18%. We can safely conclude that the self help groups have empowered the women economically since they can now get money easily through their table banking. These findings agree with some other authors on the issue; for example, In reference to Gugerty (2007), most individuals in Africa opt for informal banking groups for meeting their needs. This is witnessed because such informal banking groups have low interest rates; it has thus enabled borrowers to pay back the loans with no hardship.

4.5 Influence of Training of Business Management Skills on women empowerment

Table 4.6 Distribution of SHG members on Key Skills on Business Management.

Business Management skills	Frequency	Percentage
Business identification	55	73.34
Sales and Marketing	10	13.33
Record keeping	10	13.33
Total	75	100

On business management skills, most of the self help group members showed to score highly in business identification(73.34%) followed by sales and marketing(13.33) and record keeping(13.33%). This is presumably because the self help group trainings always insist that the women should have some source of income which will help them repay their loans. Since all of them have been able to take loans, they have all tried to master the art of business identification. They do need assessment of the area and look for a viable business. When the businesses start most don't bother to market their products in a professional way or even keep records for their businesses. Some due to their level of education feel that keeping of records is hard. This shows that there should be more training to the self help groups to show them the importance of keeping records and marketing their products. These findings are in line with those of Kibas (2006) where he noted that lack of business management trainings to be a major drawback for the women. Financial management, marketing and people management are limitations facing them.

Table 4.7 Distribution of SHG members by Legal and regulatory policies encountered

Legal and regulation policies	Frequency	Percentage
--------------------------------------	------------------	-------------------

Licenses and permits	50	66.67
Registration of business name	15	20
Registration with KRA	10	13.33
Total	75	100

On the issue of legal and regulatory policies, the high percentage (66.67%) of the self help members only operated with licences and permits this was followed by those who had registered their business names(20%), and lastly 13.33% for those members who had registered with the KRA. Some thought that the KRA registration needed some payment and so they were not willing to pay. This proves that they lack enough information on some of the legal and regulatory policies which affect them. They had no other legal and regulatory policies to pay because their businesses were small and did not meet the requirements of registration with KRA or acquiring business name. Most as seen pay license and permits to the municipal council.

It was revealed that most respondents believed that the policies were very costly . The licenses were paid once per year but the very small enterprises paid on daily basis were 15/- is paid every ordinary day and Ksh 20/- is paid on market days. The findings show that the legal and regulatory policy is one of the factors that hinder performance of women entrepreneurs. These findings are consistent with what (Moyo,Otieno, Mumo, Ronge,2006) found out that the multiplicity of the trade licensing and permits is an impediment to growth in of business in a liberalized economy.

4.6 Influence of Time Management in self help groups on Women Empowerment

Table 4.8 Distribution of SHG members on those with specific budget for their families.

Members with specific budget	Frequency	Percentage
Yes	30	40
No	45	60
Total	75	100

Table 4.8 revealed that most of them (60%) had no specific budget for their families. This was presumably due to the different basic needs at different times. Some women argued that they sometimes cut down on the food ratio if there is a more pressing need like school fees. At times they get their food from the farms but when replenished, they buy it from the shops so priorities changes with times.

Table 4.9 showing how SHG members spend their income/business profits

Expenses	Frequency	Percentage
Expand the business	10	13.33
Food	45	60
Education	15	20
Clothing	5	6.67
Total	75	100

The analysis shown on the Table 4.9 indicates that most of the self help members use their money on food. Second in their expense list is education. This is clear since most of them have

school going children. Expanding their businesses is the third in the priority of their expenses. Clothing is the least priority on their expense list. Through the table banking the self help group are able to feed their families and educate their children comfortably. They are able to even do business and expand them which was not witnessed before the self help groups. Clothing in the past was seen as a luxury but now some women buy clothes. It never appeared in the expense list before they had joined the self help groups but now since they have some surplus money, they are able to buy some clothes.

The findings are in line with what (Mc Cormic and Mutullah 1995) found out that many poor women spend they little they earn for family emergency issues. This leads to reduction of the capital invested and hence stunts further growth. The findings of the research show that household finance burden affects the economic growth of the self help members.

Table 5.0 Distribution of hours spend on household duties

Hours spend on household duties	Frequency	Percentage
Two	1	1.33
Four	4	5.33
Six	15	20
Eight	55	73.34
Total	75	100

Table 5.0 indicates that many self help members (73.34%) spend more than eight hours on household duties. That was followed by those women spending more than six hours on

household duties. They have to wake up early in the morning and leave early from their business to attend household duties. The findings agree with a research carried by ILO in 2005 which found out that women in Kenya are 'time poor' because to their roles in the households and the business sector. The findings show that household duties consume time which could be spend on business or work area thus affecting the women negatively. These findings agree other scholars' work which state that women have so much responsibility in their homesteads and work areas such that they have little or no time for themselves. Women serve as managers, wives and even mothers (McCormick and Mitullah,1995) Most of the small businesses close down since the women don't have enough time to manage their businesses. These tasks don't give them any time to engage in their business(Mc Cormick,1998). Due to this factor, most of the women decide to have their business at their homesteads (Parker and Torres 1993, Dowing 1990).

The self help group members also noted the other changes that have come with them being in the groups. There is more respect from the community and their families. This has been attributed to their self reliance. They no longer go around asking for help and idling around. Their husbands have actually bought the self help group concept after seeing the changes that came with their wives joining the groups. The women have been able to buy household items like chairs, tables and even livestock. Some of the members claimed to have built small permanent houses for their families. Due to this contribution in their homesteads, they have become part of decision makers in their families.

Since emergence of these groups, there is a total of seventy three SHGs with each having an average membership of twenty women. The big number of women in the groups makes them noticeable and can be heard by the community and local leadership. They have so far lobbied and had some of their members put in local committees. This has helped them advocate for development in their area. Some of the self help group members have been chosen as village elders and ward administrators. The members have also been actively involved in educating each other on their right to vote and to elect responsible leaders. They have also set a by law to ensure that all members are registered voters and will vote during elections.

CHAPTER FIVE

SUMMARY OF FINDINGS, DISCUSSION, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

Here, the views of the respondents regarding the components of the research are looked into. The chapter summarizes the findings based on the research objectives. Conclusions and recommendations for further research are also based on the objectives of the study.

5.2 Summary of Findings

It was concluded that respondents agreed that their group has same interests, pursuing same objectives and always worked together. It was also noted that respondents testified that before joining the self help groups they were not able to earn any income since most of them were not in formal employment. It was also noted that loans from the self help groups had helped to giving the members start-up capital for their businesses. The study has found that SHGs have served the cause of women empowerment and socio-economic betterment of rural poor women. This is an important people's institution improving the life of women on various social, political and economic components. The SHG members are increasing which implies that more women are aspiring for empowerment. It was found that the SHGs are helping for the economic empowerment of its members. Since majority of the SHG members are women we can conclude that the SHGs are helpful for the empowerment of women and eradication of poverty in the study area. Most of the members were doing business and would attest to an improvement in their living standards since joining the groups.

Most of the self help group members got their money from their groups in form of table banking. This was evident since it scored 80% followed by own savings which had 13.33%. Few of the self help members admitted to be taking loans from banks and micro finances(0.67%). The number of the women taking loans from banks was low since most of the banks require collateral which many women don't have.

On business management skills, most of the self help group members showed to score highly in business identification(73.34%) followed by sales and marketing(13.33%) and record

keeping(13.33%). This is presumably because the self help group trainings always insist that the women should have some source of income which will help them repay their loans. Since all of them have been able to take loans, they have all tried to master the art of business identification. They do need assessment of the area and look for a viable business.

Many self help members (73.34%) spend more than eight hours on household duties. That was followed by those women spending more than six hours on household duties. They have to wake up early in the morning and leave early from their business to attend household duties. . The findings show that household duties consume time which could be spend on business or work area thus affecting the women negatively. These findings agree other scholars' work which state that women have so much responsibility in their homesteads and work areas such that they have little or no time for themselves. Women serve as managers, wives and even mothers

5.3 Discussion of the Summary of Findings

This section talks more about the summary of findings. It actually gets into detail the findings.

5.3.1 Influence of Table banking in Self Help Groups on Women Empowerment

Through regular savings participation in Self Help Groups (SHGs), women have had their future secured. It has also given opportunity to asset less women with no collateral security to assess loans in table banking. SHGs members' capacity has been built through regular business management trainings such as entrepreneurial skills, financial management and marketing skills (Bali Swain, (2009) ; Vetrivel & Mohanasundari, 2011)

Studies by Panda and Reji ascertained the significance of the saving culture and its impact such as enabling women to own assets such as land, houses.(Panda, 2009).The accumulated savings are very crucial to the group . A part of the savings is issued to members as loans especially during initial stages of group, the self help group members agree on the interest rate, repayment period, and maximum loan. In the cases of new members' small loans are advanced to them and repaid within a short duration. This shows that the SHG concept has enabled its members to access loan with little interest and with no security in terms of collateral.

A large number of the self help group members attribute their success stories to the gained skills and knowledge through the regular meetings and trainings and also the sharing of business experiences with their group mates. Members help each other to overcome day-to-day hurdles. Members without any business experience are usually nervous and wary of starting their own business, and these groups help them to overcome such fear (Subramaniam, 2012).

Consequently there has been immense improvement in technical and practical entrepreneurial skills amongst the Self Help Group (SHG) members through trainings and sharing of businesses experiences (Das, 2012). This has enhanced managerial skills such as; planning; decision making, ability to facilitate a group meeting and managing the enterprise. It has also increase articulation abilities such as self-confidence and self-esteem. More people have acquired the entrepreneurship qualities such as risk takers, creativity, novelist; resourceful (Panda, 2009).

A study conducted by Swain noted that after joining SHG, members were able to resolve any conflict among themselves in the group even without the leaders. Members can openly express their opinion without fear of criticism. (Ranjula & Yang, 2012).

5.3.2 Influence of Self Help Groups' Training on Business Management Skills on Women Empowerment

The findings show that the SHGs members can now influence decision making in their homes and communities. These are crucial decisions like what type of food the family will consume, regarding schooling of children, decisions pertaining to health, maintenance of the house etc. A brief review of literature shows that with respect to increases in income, consumption, stabilization of income and general economic empowerment of beneficiaries, a large number of studies show a positive impact of the SHG program for rural women. But, an even larger number of studies show a definite positive impact on the social empowerment of women. An highlight of the increase in the confidence levels of the women, as also their involvement in community activities is shown by the studies. As the SHG groups grow, the women get more involved in community activities and in addressing community problems by working hand in hand with the government machinery to implement the different welfare schemes available, like constructions of roads, sanitation, education and health programs etc. (Shetty 2001, Puhazendhi and K.J.S.

Satyasai, 2001 Madheswaran and Dharmadhikary, 2001,Dadhich, 2001, Narendranath 2002,Manimeklai and Rajeswari 2002).

Most women testified that their participation in SHGs has earned them more respected in their own families and society in general. Their contribution to their family is now valued and their family support them in any activities they do. These women can now voice their opinions in family decisions and get heard. Recently, they are actively participating in community activities and events and are even organizing some of these e.g women international day.. They attest that they are now able to interact better with government officials, politicians and other stake holders for their work. This is a clear indication of increased levels of confidence.

The self help groups have noted that as compared to men, women in Kenya occupy a lower social status thus they are aiming at improving women' status in society. The groups have made the Kenyan society aware that discrimination against women on any basis should be discouraged and shunned. They are fighting against any cultural practices and attitudes that portray women as inherently inferior and sensitize all members of the society to have a positive attitude towards women. The self help groups feel obligated to get all women empowered at the individual level so that their self esteem is raised. They always encourage the women to know their right of determining their future and making decisions for their better future in line with their goals. Women in Miambani and in self help groups are now re-examining their status in society, questioning and challenging those social values and structures which cause their marginalization and are formulating strategies to help improve their overall status in Kenya. Through the self help groups ,Kenyan society has realized that education plays a key role. This is because it helps determine the level one participates in various national development activities including community development projects.

5.3.2 Influence of Time Management in Self Help Groups on Women Empowerment

Women have so many responsibilities as mothers, wives and even professions or other businessmen. The self help groups have helped in the women to know how to manage time and balance their responsibilities. The women have time for their families, businesses and even their self help groups. The women have even created time to fight for their rights and even participate in governance.

Women groups in Kenya have realized, too, that women make up more than half of the electorate in Kenya and by their numbers and they believe to have the capacity to decide on the political leadership. The groups have now identified the need for women to be integrated into the political arena. Women's political participation is the actual and equal involvement of women in the governance of the communities they belong to whether via elective, appointive or merited positions. It means the recognition and value attached to the contribution of all including women in the governance system of any community/country. Decision-making becomes beneficial to the entire country when it reflects the collaborative inputs from all members of the community without discrimination.

5.4 Conclusion

The impact of the self help groups' activities is felt by everyone around them. They have proven to be key in the transformation of the poor women in rural Kenya. Empowerment of the women is far beyond letting them access loans, they are also developed socially and empowered politically. There is evidence of increased household income. Standard of living for the group members have increased and also the food security is much more for the group members. Since women are the sole family bread winners, more emphasis should be done on them to empower them financially. Self help groups is an effective way of raising the income level and improve the living standards and economic independence of the rural women. The impact on their lives is not just an economic one -gaining more self-confidence is often a more lasting achievement that forms the basis for social, political and economic improvements.

The research shows that the main reason for joining SHG is not be merely to get just credit, it in an empowerment process. After joining the self help group the women are economically, politically and socially empowered. This empowerment has to come from the individuals and thus enabling them to take control of their lives. Karl noted that Empowerment is a process of awareness and capacity building leading to greater participation, to greater decision making power and control, and to transformative action (Karl,1995:14).

As observed, In Kenya, self help groups, in general, have proven their significance and that with the necessary support from the government, organizations and the society; they can together identify the challenges facing the groups and seek best solutions. The self help groups ensure sustainable development in Kenya by improving the social and economic status of its members and their families.

5.5 Recommendation

An effective way of elevating poverty is the introduction of women self help groups in an area. I would then recommend NGOs and the government to consider buying the self help group concept and try to implement it as a way of empowering women.

Education as observed in the findings should be considered as a major aspect when empowering women. Trainings, especially on management of business should be done and the training providers ensure their services meet the needs of the women. A consideration of providing follow-up trainings should be done. Use of women trainers should be encouraged and examples of successful women should be used to empower the women. An improvement should be done on business registration and licensing. This has been documented to be a major barrier for women in informal enterprises. Women should be encouraged to own assets such as land. This makes it easy for them to give collateral or even sell it when in need.

Actions which undermine women's ability to access economic resources and business opportunities should be done away with. Gender mainstreaming workshops should be offered to policy and regulatory officials to create awareness of adverse effects of the regulatory environment on women-owned MSEs. A review should be done on all laws pertaining to women's land and property ownership, inheritance and matrimonial rights, gender biasness then removed and the women's property rights enforced.

Kenyans and the whole world should give women a chance in the political arena. In Kenya they should also help fulfill the 2/3 rule of women in the parliament. With all this in place, the women's potential comes out and helps bring a difference in the community. Not having women in power is compromising the largest population thus more countries should actually buy the idea of having more women in power. Women need to support each other by having strong ties to further their interests. Mandatory quotas for women have been successful in increasing women's participation in elections.

SUGGESTIONS FOR FURTHER STUDY

Available information and literature has highlighted influence of self help groups' activities in women empowerment but future studies are necessary to investigate more. Some of the topics the researcher suggests is the impact of self help groups on MSEs in rural Kenya, the different impacts of the self help groups in Kenya, compare the performance between men self help groups and women self help groups and sustainability of self help groups

REFERENCES

- A Case Of Barak Valley Of Assam. Far East Journal of Psychology and Business, 7
- Back into Micro-Finance*, Vistaar Publications, New Delhi, pp.110-111.
- Basoah, A. K. (2010). *An assessment of the effects of 'susu' scheme on the economic empowerment of Women*
- Boserup, E. (1970) *Women role in Economic Development*. New York: St. Martin Press
- Brody, C., Dworkin, S., Dundar, M., Murthy, P., & Pascoe, L. (2013). *The effects of economic self-help group programs on women's empowerment: A systematic review*. The Campbell collaboration.
- Burns, N., & Grove, S. K. (2009). *The practice of nursing research: Appraisal, synthesis, and generation of evidence*. St. Louis, MO: Saunders Elsevier.
- Caravan team. *The devolution torch* (2016): Self help groups-a model that is working in Kitui county
- Cartwright D. 1968. The nature of group cohesiveness. In *Group Dynamics: Research and Theory*, ed. D. Cartwright, A. Zander, pp. 91– 109. London: Tavistock
- Compendium of Good Practices for Advancing Women's Political Participation in the OSCE Region (new resource released May 2016)
- Dadhich, C.L. (2001), "Micro Finance- A Panacea for Poverty Alleviation: A Case Study of Oriental Grameen Project in India", *Indian Journal of Agricultural Economics*, Vol.56, No.3 pp.419-426.
- Das, S. K. (2012). *Best Practices Of Self Help Groups And Women Empowerment*:
- Dasgupta, Rajaram (2005). "Micro-finance in India, Empirical Evidence, Alternative Model and policy Imperatives," *Economic and political weekly*, 9 March

Dooley,D (2007). Social Research Methods. Fourth Edition, prentice-Hall of India Private limited.

Eliud Moyi, Gloria Otieno, Irene Mumo, Eric Ronge (2006) Developing a Market Framework for Micro and Small Enterprises in Kenya. Kenya Institute for Public Policy Research and Analysis. Discussion paper No. 60

Empowering Women for Stronger Political Parties: A guidebook to promote women's political participation

Francis Auka (2009) overview of Kenyan women in corporate sector. Bookmaster Distribution.

Galab S and Rao CN (2003). Women's Self-Help Groups, Poverty Alleviation And Employment. Economic and Political Weekly. 38(12): 1278–83

Gay L.R. (2001) Education research Competencies for Analysis and Application. Bell and Howell.Ghana.

GladisMary John(2008) “Women Empowerment Through Self Help Groups”

Gugerty, M. K. (2007). You can't save alone: commitment in rotating savings and credit associations

https://en.wikipedia.org/wiki/Women%27s_rights

<https://www.newtactics.org/conversation/empowering-women-political-participation-and-leadership>

<https://www.usaid.gov/kenya/gender-equality-and-womens-empowerment-kenya>

Indian Journal of Agricultural Economics, Vol.56, No.3, p .465.

International Journal of Research in Sociology and Anthropology (IJRSA) Volume 2, Issue 2,
2016, PP 18-25; Women Self Help Groups Enhancing Women's Development Processes
in Kenya (Dr. Isaboke Peter Kennedy Nyataya)

International Labor Organization (ILO). (2005). Support for Growth-oriented Women
entrepreneurs in Kenya.

International Labor Organization (ILO). (1994), Productive Employment in the Rural and
Informal Sector, in Kenya. A Report on the National Policy Workshop on the Optimal
forms of assistance to Women Employment in the Rural and Informal Sector. 6-7
September 1994 Nyeri Kenya

Johnson, S., Malkamaki, M., & Wanjau, K. (2006). Tackling the 'frontiers' of microfinance in
Kenya: The role for decentralized service. *Small Enterprise Development*, 17(3), 41-53.

Journal of Business Venturing.

Jozefina Cutura (2010) voices of women entrepreneurs in Kenya. International Finance
Corporation, World Bank Group,

Kabeer, N. (1999). Resources, Agency, Achievements: Reflections on the Measurement of

Karl, M. (1995). Women and Empowerment: Participation and Decision Making.

Kasalu Irene. (2014) Women self help groups in Mwingi [Article]

Kenya. *Economic Development and Cultural Change*, 55(2), 251-282.

Khasiani, S.A. and Najiro, E.I. (1993): The Women's Movement in Kenya, Association of African
Women for Research and Development (AAWARD-Kenya), Nairobi

Kinder Not Hilfe (2008): The Self Help Group Approach, Prajawala Enterprise, Hyderabad

- Kinder not hilfe, universitat Duisburg essen .(2016) Possibility for cooperation between NGOs and German governmental development cooperation in Kenya.
- Klasen,S. and Lamanna, F.(2009), “The impact of gender inequality in education and employment on economic growth: New evidence for a panel of countries”
- Lois Stevenson and Annette St-Onge (2005) Support for Growth-oriented Women Entrepreneurs in Kenya International Labour Office Geneva.
- M.Anjugam and C. Ramasamy (2007) „Determinants of Women“s participation in politics.
- Macmillan, I.C. (1991). Editor’s note: Delineating a forum for entrepreneurship scholars.
- Madheswaran, S. and Dharmadhikary, A. (2001), “Empowering Rural women Through Self Help Groups: Lessons from Maharashtra Rural Credit Project”, *Indian Journal of Agricultural Economics*, Indian Society of Agricultural Economics, Mumbai, Vol.56, No.3, July-Sept.2001, pp.427.
- Manimekalai, N. and G. Rajeswari (2002), “Empowerment of Women Through Self-Help Groups (SHGs)”,*Margin*, Vol.32, No. 4, July-Sept. pp.74-87.
- Mansuri, B.B. (2010). “Micro Finance through Self- Help Group- A case study of Bank linkage Programme of NABARD”, APJRBM, Volume I, Issue 3, December, P-3.
- Market women in Kumasi*. MBA, Kwame Nkrumah University of Science and Technology, Kumasi.
- Marti, I., & Mair, J. (2009).*Bringing change into the lives of the poor: entrepreneurship outside traditionalboundaries*. In TB Lawrence, R Suddaby, & B Leca (Eds.), Institutional work. Cambridge: CambridgeUniversity Press.

McCormick D. and Mitullah W. (1995) Policy Experiences of Women in Kenya Small Enterprises. A Paper Presented at UNESCO meeting on Women in Informal Sector; Gigiri, Nairobi Kenya.

McCormick, D (1998). Gender in Small Enterprises in Kenya: An Institutional Analysis Paper Presented and Prepared for Inclusion in the book entitled Studies in Economic Development with reference to East African and India by Samanta and R.Sen.

McCormick, D and Pederson, O (1996). Small Enterprises: Flexibility and Networking in an African Context. Nairobi: Longhorn, Kenta Ltd.

Mugenda, A and Mugenda, O (2003) Research Methods: Quantitative and Qualitative Approaches. ACTS Press Nairobi.

Naila kabeer(2005) "Is Micro Finance a" Magic Bullet" For Women"s Empowerment? Analysis of Findings from South Asia "Economic and Political Weekly October 29, 2005

Narendranath, K. (2002), "Building Community Financial Institutions- Kalanijiam Way for Generations", in Fisher and Sriram (Eds), "*Beyond Micro- Credit: Putting Development* Organization for Economic Cooperation and Development(OECD) Gender Equality in Education, Employment and Entrepreneurship: Final Report to the MCM 2012)

Orodho,J.A (2004). *Elements of Education and Social Science Research Method*(1st Ed.) Nairobi:Picture. Paper presented at the Equal Advances in Education Management Conference. Plans: Guidelines for establishing and implementing National Machinery to promote policy and practice. Paris: OECD.

Oxford dictionary

Parker J.C and Torries,T.R (1993) Micro and Small Enterprises in Kenya; Results of the 1993 national Baseline Survey. K-Rep Research Paper No.24.

- Peter Kibas (2008). Women Entrepreneurs in Kenya and Factors affecting Women Entrepreneurs in Micro and Small Enterprises in Kenya. International Labor Organization (ILO). Addis Ababa, Ethiopia.
- Polit, D., & Hungler, B. (1991). *Nursing Research: Principles and methods*. 3rd Ed., JB Lippincott, New York.
- Puhazehendi, V. and K.J.S. Satyaasai (2001), "Economic and Social Empowerment of Rural Poor Through Self Help Groups", *Indian Journal of Agriculture Economics*, Indian Society of Agricultural Economics, Mumbai, India Vol.56, No.3, July-Sept.2001
- Ranjula, B., & Yang, W. F. (2012). Factors empowering women in Indian self-help group programs. [Article]. *International Review of Applied Economics*, 26(4), 425
- Rekha, R . Gaonkar., (2001), "Working and impact of Self help groups in Goa ", Self-Help Group led micro finance programme in TamilNadu. *Agricultural Economics Research Review*, 2007, vol. 20, issue 2
- Shetty, S.L. (2001), "Rapporteur's Report on Working and Impact of Rural Self-Help Groups and Other Forms of Micro financing", *Indian Journal of Agricultural Economics*, Indian Society of Agricultural Economics, Mumbai, Vol.56, No.3, pp.580-585.
- Simeon Nichter and Lara Goldmark (2009) *Small Firm Growth in Developing Countries*, World Development. University of California, Berkeley, CA, USA.
- Social security in Tamilnadu. [Article]. *Advances in Management*, 4(3), 55-59.
- Southern Economist March 1 2008
- Stevenson L. & St-Onge A(2005). "Support for Growth-Oriented Women Entrepreneurs in Kenya," International Labor Organization, Geneva.

Subramaniam, M. (2012). Grassroots groups and poor women's empowerment in rural India.

[Article]. *International Sociology*, 27(1), 72-95. doi:10.1177/0268580911423044

Suguna, B. (2006). *Empowerment Of Rural Women Through Self Help Groups*: Discovery Publishing House.

Vetrivel, S. C., & Mohanasundari, M. (2011). *Self-Help Groups: Women Empowerment and Women and World Development Series*. United Nations. New York, NY.

Women's Empowerment. [Article]. *Development & Change*, 30(3), 435.

World Bank (2009). *World development Report 2000/20001: Attacking Poverty*. The World Bank

www.womankind.org.uk/download/16569/ @UNDPgepa

APPENDICES

APPENDIX I: LETTER OF INTRODUCTION

Sheila Ndinda Mbai

P.O.Box 90

Kitui

Date.....

To all women self help groups

Miambani ward

**RE: STUDY ON INFLUENCE OF.. SELF HELP GROUPS ON WOMEN
EMPOWERMENT IN RURAL KENYA**

I am a student pursuing masters in project planning and management at university of Nairobi carrying out research to establish influence of self help groups in women empowerment of women self help groups in rural Kenya: a case of Kitui County, Miambani Ward.

Please note

- Do not write your name on the Questionnaire
- All responses was treated strictly in confidence and purely for examination purposes
- Please give truthful and realistic responses to the questions to enable me reach a reasonable conclusion

This is therefore to humbly request for your cooperation

Thank you

Sheila Ndinda Mbai

APPENDIX II: SURVEY QUESTIONNAIRE

SECTION A

A. Background information

1. Age: Below 20 years 21-25 26-30 30 and above

2. Marital status: Married Single Widow Divorced

3. Family size: Less than 3 between 3 and 5 More than 5

4. Educational status: University Polytechnic Secondary Primary

Informal/ None

SECTION B

A Influence of Table banking in Self Help Groups on Women Empowerment

5. What is your main sources(s) of money
 - a) Table banking
 - b) Bank Loan
 - c) Grants
 - d) Own savings
 - e) Other (Specify)

6. How much did you get as loan from table banking? What were the repayment terms?

B Influence of Self Help Groups' Training on Business Management Skills on Women Empowerment

7. Do you have any Keys skills on business management?
- a) Business identification
 - b) Sales and marketing
 - c) Record keeping
 - d) Other (specify)
8. What legal and regulatory policies do you encounter when running your business?
- a) Licenses and permits
 - b) Registration of business names
 - c) Registration with KRA
 - d) Other (specify)
9. Do they have negative effect on your business?
- Yes No
10. If yes, how do they affect you
- a) Costly
 - b) Technical procedures
 - c) Other, specify

C. Influence of Time Management in Self Help Groups on Women Empowerment

11. Do you have a specific budget for your family?
- Yes No
12. How do you spend your income or business profits?
- a) Expand the business

- b) Food
- c) Education
- d) Clothing
- e) Other, specify

13. How many hours do you spend on your household duties?

- a) Two
- b) Four
- c) Six
- d) Eight

14. What has changed since your joined the SHGs?(decision making, ownership of assets, relationship with people around you)

15. How many SHG members are in political positions?

16. How have SHGs changed the political perception of their members?

APPENDIX 111: INTERVIEW SCHEDULE

1. What are your main sources of money for the members of your ward?

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

2. What legal and regulatory policies do your ward members encounter when running their business?

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

3. Do they have negative effect on their business?

.....
.....

4. If yes, how do they affect them?

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

5. What has changed since your ward members joined the SHGs?(decision making, ownership of assets, relationship with people around you)

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

6. How many SHG members are in political positions in Miambani Ward?

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

7. How have SHGs changed the political perception of their members?

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

APPENDIX IV: AUTHORIZATION LETTER



UNIVERSITY OF NAIROBI
OPEN, DISTANCE and e-LEARNING CAMPUS
(KITUI LEARNING CENTRE)

Telegram: "UNIVERSITY" NAIROBI
Telephone: 245-020-318262
Telex: 28520Varsity KE

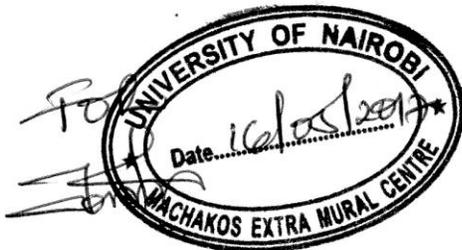
P.O Box 30197 NAIROBI
NAIROBI, KENYA
e-mail: acadreg@uonbi.ac.ke

RE: SHEILA NDINDA MBAI REG. No. L50/85582/2016

The above named is a student at University of Nairobi, College of Open, Distance and e-Learning , Department of Extra- Mural Studies she is undertaking her Degree Masters of Arts in Project Planning and Management. We authorize her to carry out her research on *(INFLUENCE OF SELF HELP GROUPS ON THE WOMEN EMPOWERMENT IN RURAL KENYA, A CASE OF KITUI COUNTY, MIAMBANI WARD.)*

Any assistance accorded to her is highly appreciated by this Department to enable her compile her final document.

Thanks.



DR. ANGELINE MULWA
REGIONAL COORDINATOR

APPENDIX V: LIST OF SELF HELP GROUPS

1. Neema self help group
2. Muuo self help group
3. Mutethya self help group
4. Woni self help group
5. Wendo self help group
6. Usenyo self help group
7. Amani self help group
8. Mumo self help group