

**INFLUENCE OF INDIVIDUAL SAVING PROJECT ACTIVITIES ON THE
HOUSEHOLD OF WOMEN IN KADIBO DIVISION**

BY

BINETOU A. OTIENO

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DECLARATION

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

Signature; _____ Date _____
OTIENO A. BINETOU
L50/70263/2013

This research project report has been submitted for examination with our approval as the University Supervisors:

Signature: _____ Date _____

DR CHARLES RAMBO
DEPARTMENT OF EXTRA-MURAL STUDIES
UNIVERSITY OF NAIROBI

Signature: _____ Date _____

DR GIDEON MOMANYI
LECTURER,
DEPARTMENT OF EXTRA-MURAL STUDIES
UNIVERSITY OF NAIROBI

DEDICATION

This research project report is dedicated to all my family members whose love goodwill and encouragement inspired me to face challenges.

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ACRONYM/ABBREVIATIONS

CBK:	Central Bank of Kenya
EPZs:	Export Processing Zones
FAO:	The Food and Agriculture Organization of the United Nations
GDP:	Gross Domestic Product
OECD:	Organization for Economic Cooperation and Development
ROSCA:	Rotating Savings and Credit Associations
WHO:	World Health Organizations

ABSTRACT

In most of Africa, savings rates are relatively low, around 17 percent of gross domestic product. Kenya is no exception and in fact it saves less than many of its peers (around 13-14 percent of GDP over the last five years). Women have limited access to economic resources including land, credit, adequate training, support services and participate minimally in the decision making process. They lack access to employment opportunities and earn less for equal work as compared to men. The commonest form of saving by rural women is typically in the form of animals or durable goods, in cash at their homes, or through Rotating Savings and Credit Associations (ROSCAs/Chamas), which are commonly referred to as merry-go-rounds. This study was guided by the following objectives; to establish how individual saving project activities influence the level of education in women household, to determine how individual saving project activities influence quality of food in women household, to examine how individual saving project activities influence the level of income in women households and to assess how individual saving project activities influence the health of women household. The researcher employed cross sectional descriptive research design. Descriptive statistics was used to analyze the data. The study adopted simple random sampling and purposeful sampling and select groups of households which are geographically close to one another, this aided in keeping costs to a manageable level. Households formed the basic sampling unit (that is, the smallest unit to be sampled). The researcher employed these sampling techniques because they enabled an in-depth knowledge of the study using a small population sample from each of the selected respondents. The study population constituted women groups involved in the individual saving project and their households. The sample size was 100 households. In using Primary sources data was collected from selected respondents using Focused Group Discussions, Key Informant Interview Guides, Observation list and Household Questionnaires. Secondary sources included relevant documents and reports. The researcher employed the technique to pick information that is available from these reports. Qualitative data from FGD and KII was analyzed according to the emerging themes and sub themes this was through selection of similar statements hence qualitative findings were synchronized with quantitative findings. The Statistical Package for the Social Sciences (SPSS) computer software was used for analysis of quantitative data. Presentation was done in textual form and tables. The study findings established that women who joined the individual saving project had acquired more assets after they started practicing the project activities. The hypothesis were all strongly supported at 0.001 significance level, demonstrating that level of education ($p < 0.006$) which represented 60%, quality of food ($p < 0.005$) which represented 50%, level of income ($p < 0.006$) which represented 60% and access to health ($p < 0.003$) which represented 30% have all been improved through the individual savings project respectively. The researcher concluded that there was need for the individual savings project to collaborate with other stakeholders and provide different skill based trainings, business oriented information and counseling services. The researcher recommended that, the individual savings project should be redesigned to include a (entrepreneurial) skills based approach to development.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Household saving is defined as the difference between a household's disposable income (mainly wages received, revenue of the self-employed and net property income) and its consumption (expenditures on goods and services.) In addition, higher levels of household savings allow a larger portion of a country's overall debt to be financed internally. Analysts consider this to be more sustainable option than high debt levels primarily financed by external (foreign) creditors. Italy and Spain's high debt levels must be looked at through the lens of their higher rates of savings. Countries such as the United States and the United Kingdom, which have somewhat lower debt levels, also have lower household saving rates. Very strong household savings have traditionally financed Japan's very large debt burden, but the country has seen a significant decline in saving rates over the past decade. The household saving rates is calculated by dividing household savings by household disposable income. A negative savings rate indicates that a household spends more than it receives as regular income and finances some of the expenditure through credit (increasing debt) through gains arising from the sale of assets (financial or non-financial,) or by running down cash and deposits. Nations aggregate this data and report it on a regular basis. Household saving rates can be measured on either a net or a gross basis. The net saving rates take into consideration depreciation, and are the figure most commonly used (OECD, Economic Outlook, 2012).

Generally, households with higher incomes tend also to have higher savings rates. At the same time, households with higher "perceived wealth" tend to spend more of their disposable income and, therefore, have lower savings rates (a phenomenon known as the "wealth effect"). For

example, prior to the financial crisis, households' "perceived wealth" increased due to inflated real estate values – the inflated values of their homes added to their perception that they were, in fact, wealthy – and the (perceived) need for savings shrank. In the aftermath of the crisis, many countries experienced rising saving rates – in the United Kingdom, Canada, the United States, Germany, and elsewhere. This is partly due to this "wealth effect." As the recession hit the value of residential homes and 401(k)s – a main source of wealth for many families – households perceived themselves as being less wealthy, which translated into increased savings. Rising unemployment, too, can increase savings as households spend less on discretionary consumer items. Economists believe that the recession has structurally changed the pattern of consumption/savings that could last for years; others believe that an upturn in employment, a relaxation of credit availability and a bottoming of the housing market could re-start the spending trend. In 2011 the highest household saving rates, above 11%, were found in Belgium, Germany, Switzerland, France and Spain (the latter two use the gross measure.) The lowest rates, below 2%, were found in Estonia, New Zealand and Denmark. Denmark is the only country with consistently negative household saving rates from 2006 to 2013 (projected.) Rates in the US reached a high of 5.4% in 2008 as American households were experiencing some of the worst moments of the crisis and trying to pay down their debt, but started declining again in 2011 and are projected to fall back to around 4% by 2011.

In most of Africa, savings rates are relatively low, around 17 percent of gross domestic product. Kenya is no exception and in fact it saves less than many of its peers (around 13-14 percent of GDP over the last five years). This is half of the average for all low-income countries (26 percent of GDP). By contrast, neighboring Uganda and Tanzania have already crossed the 20 percent mark even though their per capita income is significantly lower (World Development Indicators,

World Bank 2011). In 2006, the Government of Kenya announced its Vision 2030, a development and growth strategy to transform Kenya into a middle-income country over the following two and a half decades. A key element of the plan involves financial services sector reform due to the recognition that in order to meet its growth targets, national savings must double to about 30 percent of GDP by 2030 (Government of Kenya, Vision 2030, 2007). The Central Bank of Kenya (CBK) has also recognized that achieving this goal of increased savings cannot be realized with the lack of a comprehensive data set covering both demand and supply side data on the provision of financial services data on the demand and supply of financial services is important in informing the design, implementation, monitoring and evaluation of the requisite policy programs to reach the goals set.

Most self-employed individuals in rural Kenya do not have a formal bank account according to a study done in Western Kenya, Dupas and Robinson (2012) show that money demands from others form an important barrier to preventative health investments. However, the effectiveness of a savings product in overcoming these barriers depends on the type of commitment or earmarking it provides. In Dupas and Robinson (2012), they state that, while pressure to share with others can be somewhat overcome with a simple savings technology such as a box with a lock and key, overcoming time inconsistent preferences requires a savings technology with a strong commitment feature. It is against this background that the study seeks to assess the influence of i-save project on the household responsibility of women in Kadibo Division.

1.2 Statement of the problem

There are considerable differences in women's and men's access to and opportunities to exert power over economic structures. Women constitute more than half of the population of Kenya and make a significant contribution to the development of the economy. However, their role has not been properly addressed and emphasized. Women still constitute a small percentage of people in productive self-employment as well as those employed in the modern sector. Since independence in 1963, the Government of Kenya set its major development goal as that of eliminating poverty, ignorance and disease. This was seen as a key ingredient in building an economically strong and prosperous nation, with cohesive society in which all people (women and men) have opportunity to realize their full potential. Despite the modest recovery of economic growth recorded in the last three years, the plight of many Kenyan women continues to deteriorate. Poverty is reflected in high levels of food insecurity and unemployment, low personal incomes and wages as well as lack of access to basic needs and services such as health, education, water and sanitation. Women have limited access to economic resources including land, credit, adequate training, support services and participate minimally in the decision making process. They lack access to employment opportunities and earn less for equal work as compared to men. The commonest form of saving by rural women is typically in the form of animals or durable goods, in cash at their homes, or through Rotating Savings and Credit Associations (ROSCAs/Chamas), which are commonly referred to as merry-go-rounds. Most ROSCAs have periodic meetings, at which members make contributions to the shared saving pool, called the "pot". The pot money is given to one member every period, in rotation until everyone has received the pot. ROSCA participation is high in Kadibo, especially among women, and many people participate in multiple ROSCAs.

1.3 Purpose of the Study

The study sought to establish the influence of individual saving project activities on the household of women in Kadibo Division.

1.4 Objectives of the Study

This study was guided by the following objectives;

- I. To establish how individual saving project activities influence the level of education in women households.
- II. To determine how individual saving project activities influence quality of food in women households.
- III. To examine how individual saving project activities influence the level of income in women households.
- IV. To assess how individual saving project activities influence the health of women households.

1.5 Research Questions

The study was guided by the following research questions:-

- I. How do individual saving project activities influence the level of education in women households?
- II. To what extent do individual saving project activities influence quality of food in women households?
- III. To what extent do individual saving project activities influence the level of income in women households?
- IV. How do individual saving project activities influence the health of women households?

1.5.1 Hypothesis

- I. Individual saving project activities influence the level of education in women households.
- II. Individual saving project activities influence quality of food in women households.
- III. Individual saving project activities influence the level of income in women households
- IV. Individual saving project activities influence the health of women households.

1.6 Significance of the study

There is greater hope that the study would be a source of a great experience and a contribution; To the researcher as a prerequisite in order to fulfil the requirement for the award of the degree of Masters of Arts in Project Planning and Management of the University of Nairobi. To the funders of i-save project as they would be aware of the various socio cultural and economic concerns of the project, this would be evidently portrayed by the findings exposed by this particular study thus making them come up with a strategy which would be advantageous to the beneficiaries.

Furthermore this study would be significant to other non-governmental organisations that would be having an interest in similar projects in Kenya thus making them know what the major challenges are. The study would build to the existing literature on the challenges facing the implementation of projects with regard to initiating a saving culture.

1.7 Limitation of the study

Anticipated difficulties (both theoretical and practical) and beyond control of the researcher that hindered the active participation of carrying out the investigation and reduced the scope, the sample and the extent of the replication of the findings that is referred to as Limitations. This

study was limited by the already existing strong perception on the side of the public, who view the study as a marketing strategy for banks and financial institutions.

1.8 Delimitation of the study

The purposeful and conscious actions and process of reducing the population and area to be surveyed to manageable size is referred to as Delimitation. The study engaged respondents in fruitful deliberations and purposively engaged respondents who had benefitted from the i-save project. Stratified random sampling technique was also adopted to draw a sample from the study population this guaranteed representation of those who had interacted on the study or were not based on each Heterogeneous stratum.

1.9 Organization of the study

The study was organized in five chapters. Chapter one included the background of the study, the statement of the problem, purpose of the study, objectives of the Study, the research questions, significance of the study, basic assumption of the study, limitation and delimitation of the study.

Chapter two contained review of the literature related to the study. This was arranged in various sub-topics and in accordance with the study objectives, theoretical framework, Conceptual Framework and then conclusion.

Chapter three included research methodology and the following subtopics; introduction, research design, population of the study, samples selection methods and size, data collection methods, validity and reliability, procedures of data collection and data analysis techniques.

Chapter Four and Chapter Five, Chapter four deciphered the analysis of the data collected from the respondents, whereas chapter five of this study presented the discussion of the results derived

from the data presented in Chapter four, the discussion lead into varying conclusions and a number of recommendations were subsequently derived.

1.10 Definition of significant terms.

Household. This is the securing of basic necessities for ones particular house. The basic necessities include food, water, shelter, clothing, medicine.

Individual savings project- is a project already existing that target to help only vulnerable women of Kadibo Division to adopt the pattern of having individual savings for emergencies such as health, education, food etc. The project trains these women on how to save and in turn it rewards these women when they save inform of interests based on what they save.

Level of Income -Monthly income and savings, acquisition of assets through the individual savings project

Level of Educational - Number of Children going to school through individual savings project and the frequency of purchasing school items

Availability of food-The number of meals in a day that a household has through the individual savings project

Health -this means the expenditure on health and payment through the individual savings project of a particular household

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

In this chapter the researcher reviewed related literature on the influence of individual-savings project on the household responsibility of women and also define some basic concepts. The literature review was done in accordance with objectives and research questions of the study that guided the researcher in understanding the research problems.

2.1 Influence of individual saving project activities on the level of education in women households

The term 'household' covers a wide range of residential forms, groupings of people and functions, making a universal definition of 'household' impossible. A common definition is a group of people who pool resources or 'eat from the same pot' (Robertson, 1984). The term 'household' can also be applied simply to co-residence, a task-oriented unit or the site of shared activities. Households may involve close family, wider kin networks and can include unrelated co-residents such as lodgers. Importantly, the terms 'family' and 'household' are not coterminous, although they often share features in common. The concept of 'family' embodies a more complex set of relationships and normative assumptions when compared to 'the household'. Families are necessarily kin-specific groups, which can include non-resident members. Nevertheless, when the basis of a household is a family unit, the activities of members are likely to be influenced by the normative assumptions which constitute families and distinguish them conceptually from households (Roberts, 1991). The prevalence of women-headed households in urban areas throughout the world cannot be ignored and urban planning is

beginning to address the problems caused by regulations which discriminate against women headed households, for example the rights to land titles.

Evidence is emerging about which aspects of children's vulnerability interfere with access to education and successful attainment of educational goals Kendall's (2008). In a study on the impact of the introduction of free primary education in Lesotho, a World Bank (2005) research team found that the economic or wealth status of the child, for example, affected participation in education regardless of social status as orphan or non-orphan. The study found that, in 2002, 10 percent of 6 to 14-year-old children had never been in school. For boys the proportion was 13 percent; for girls it was 7 percent. However, between wealth quintiles, a 10 percent difference emerged for overall non-attendance in this age group. Moreover, it appeared that orphan hood itself did not prevent children from going to school as 10.6 percent of orphans and 10.4 percent of other children had never been in school.

The same study found that other factors had a greater influence on children's participation in education. The educational attainment of the head of the household predicted school attendance in that the lower the attainment, the less likely children were to be in school. Children from poor households were less likely to attend school than others. The distance to the nearest school was also found to have a significant influence on school attendance. Furthermore, while orphans and non-orphans had similar rates of participation in education, orphans were more likely to drop out. Examining on-going barriers to participation in education in Lesotho, more than five years after the introduction of free primary education, Nyabanyaba (2009) showed that there continued to be high repetition rates, high drop-out rates, and a significant portion of school-aged children who did not attend school.

In an earlier study, Filmer and Pritchett (1999) demonstrated that enormous differences arise with regard to wealth status and school enrolment. Despite a considerable variation across the 35 countries included in their analysis, they constantly found that poor children either begin school and drop out in droves, or never attend school at all. As a general pattern, the probability of school enrolment is inversely proportional to the degree of relatedness of the child to the household head – whether the child is an orphan or not. Kurzinger (2008), using data on 20,000 children in 7,000 households in Tanzania and Burkina Faso, found that variables such as age, religion, family of origin, the relationship between the child and the head of household, and the dependence ratio of the household better explained differences in educational participation more than orphan status alone. Overall, no significant difference was observed in Tanzania between orphans and non-orphans regarding school enrolment or school delay. Similarly in Burkina Faso, orphans were no less likely than other children to be enrolled in school.

Similar findings arose for Mishra et al. (2007) in Kenya, but their study also demonstrated that children living with single mothers were likely to be more disadvantaged than other children on all indicators. Within South Africa, Operario et al. (2008) found that there was a reduced likelihood of school attendance and completion, particularly for females, in households experiencing the death of either parent. Oleke (2007) found that, in Uganda, the more elderly the heads of households, the more likely that all children would be in school compared to younger household heads. Moreover, households headed by widowed or single females were more likely to have all children in school than married females. In focus group discussions with caregivers, who were 50 years or older and caring for school-aged children, Kakooza and Kimumna (2005) found that maintaining support for children's participation in school was paramount for this group. In earlier research in eastern Zimbabwe, Nyamukapa, Foster and Gregson (2003)

documented the catastrophic impact of the death of the mother on children's access to education in comparison to the death of the father or of both parents within a household. These observations were subsequently affirmed in additional research (Nyamukapa and Gregson 2005) where it was observed that maternal orphans, rather than paternal or double orphans, continued to have lower school enrolment rates. The authors concluded that low primary school completion among maternal orphans must result from the lack of support from fathers and stepmothers, as well as other less prominent factors related to household composition, and social or economic status. Bhargava (2005), in an assessment of 1,000 children in Ethiopia whose households had experienced maternal death, found that in these settings, "variables such as income, good feeding and clothing conditions were significant predictors of school participation." Conversely, the presence (or absence) of the father, household income, feeding and clothing conditions, and attitude of the fostering family were found to be significant inhibitors to school participation for dependent children. Similar findings were made by Kobiane, Calve and Marcoux (2005) using data from Burkina Faso, and Evans and Miguel (2007) in Kenya.

In the study by Oleke (2007), it was found that households receiving external support were more likely to have all orphans under their care in school. This finding occurred in the midst of evidence showing that the range of barriers to school attendance and school performance is large and includes children being obligated to work and lack of food, even when the education itself is free. Consequently, it was recommended that more interventions involving the provision of practical support were needed, at least in the short term, to enable impoverished children to attend and remain in school. Foster (2008) has assessed and found value for vulnerable children in well-coordinated and well-executed interagency responses. Such a finding has been echoed time and time again given the range and complexity of contexts where children find themselves

in situations of severe to extreme vulnerability. Such complexity has led a growing number of countries and researchers to test social cash transfer schemes as a way of mitigating the complexity of poverty and deprivation (Save the Children UK 2009). South Africa, Malawi and Lesotho are among a number of southern African countries implementing such schemes. Richter et al. (2008) in their review noted that there was early, emerging evidence of sustained impact. This was particularly the case with regard to increases in school enrolment, retention and achievement for children from households receiving the cash transfers.

2.2 Influence of individual saving project activities on the quality of food in women households

It has been estimated that approximately thirty per cent of the world's households are headed by women (Chant, 1991) and it is widely agreed that women-headed households are more common in urban than in rural areas in the South. For example, Bolles (1986) found that women-headed households were more prevalent in metropolitan Kingston than in rural Jamaica, while Joeques (1985) found that 21 per cent of urban households in Morocco were headed by women, despite the fact that this is a highly unusual household form in the country overall. In South Africa, female-headed households are still more common in rural than in urban areas due to the male migrant labour system but there has been an increase in the proportion of urban female-headed households. One study in Soweto near Johannesburg showing an increase in female household headship from 14 to 29 per cent between 1962 and 1985 (cited in Muthwa, 1995). While it is important to identify and respond to the needs of people in different household structures and to recognize particular problems which women-headed households face, it is equally important to be aware that a focus on female-headed households can sometimes be problematic. It can serve

to distract attention from gender inequalities within joint households while appearing to address gender issues through a focus on women household-heads.

USAID has defined food security as “when all people at all times have both physical and economic access to sufficient food to meet their dietary needs for a productive and healthy life” (USAID, 1992). The Food and Agriculture Organization of the United Nations (FAO) proceeds to list the dimensions of food security as food availability, food access, utilization, and stability (FAO, 2006). Food security is generally defined as a state of affairs where ‘all persons at all times have access to sufficient safe and nutritious food to maintain a healthy and active life’. This simple statement involves many issues from food production, distribution and marketing, preparation, processing and storage, to population and health, education, employment and income. Food security is a multi-sectoral issue reaching far beyond agriculture and food production alone. Food security policy needs to include provision of food to urban non-food producers as well as rural landed and landless people. The need for a continuous supply of food needs to be addressed, including during transitory situations such as famine, crop failures and political and economic instability.

Food security is different to food self-sufficiency, which refers to sufficient domestic production to meet the needs of the population. Food security includes both domestic production of food together with the capacity to import in order to meet the needs of the population. Household food security refers both to the availability and to stability of food, together with the purchasing power of the household. Food security is an issue for individuals within households, for households as a whole, for nations and for the international community. The problem of food insecurity is apparent even in countries where food is abundant, indicating that the problem is not just one of food availability. At household level, it is possible for individual members of a household to be

malnourished while others have sufficient food. At the national level, there can be sufficient food supplies available to the nation as a whole but food insecure households or areas of the country due to production shortages or low-income levels. Internationally, food production levels are more than sufficient to feed all people. At present, a lack of purchasing power remains a fundamental problem.

Improving food security therefore means either ensuring people have the means to produce sufficient food of sufficient quality for their own consumption - or the opportunity to earn enough regular income to purchase it from accessible markets. Whether in terms of labour input, decision-making, or control of production resources, there is a need to emphasize the inclusion of gender issues in food security in the real sense of availability and accessibility. Emergency-situations differ from chronic food insecurity problems and therefore need to be addressed differently. In these circumstances, such as those related to crop failure, famine, drought, economic or political problems - food policy needs to be designed to restore the normal situation as rapidly as possible.

2.3 Influence of individual savings project activities on the level of income in women households

A number of factors have contributed to the formation of female headed households in cities. There are demographic factors such as women's greater life expectancy compared to men and the in-migration of women from the countryside to the cities and their subsequent decision to stay (Brydon and Chant, 1989). There are economic factors such as the failure of rural areas to support families adequately and the demand for female labour in cities; for example where there are export processing zones (EPZs) or a large tertiary sector, both of which often favour female employees. Cultural factors such as the breakdown of customary family and community relations

play a part, such as when rural elders or leaders are unable to guarantee access to resources for women or to provide protection from risk. Women are often forced to come to the towns when male breadwinners fail to provide and stop sending remittances.

Much research in low-income urban communities has identified female-headed households as more vulnerable economically than male-headed households, that is, a higher proportion are in lower income bands and/or have less secure incomes. These households are then identified as "particularly vulnerable" and have their needs formulated for them by planners, on the basis of a number of ascribed characteristics. These do not necessarily match the perceptions or problems of the women themselves. In extensive research Sylvia Chant (1997, 1998) has shown that an automatic linking of women-headed households to poverty is not always appropriate.

Although often socially vulnerable, in terms of economic well being more in-depth research has showed that because of factors such as the contributions from children and the different distribution and use of resources within the household, female headed households are not necessarily worse off. Certainly, their situation varies considerably. Research on female-headed households in rural Bangladesh shows that many do live in poverty, depending heavily on wage labour, with lower levels of education, large families, higher age groups and less land than other households (Lewis, 1993). However, as his article points out, conditions of poverty are not predicated upon the absence of males from households. The economic problems that women-headed households face illustrate, albeit in extreme form, the problems faced generally by rural women and men with low incomes. More perniciously, female-headed households are sometimes thought to be "broken" or "disorganized", characterized by insufficient internal authority and lack of guidance and care for children. Chant's (1991) research in the context of Mexico, found that children in female-headed households appeared to be mature and responsible, probably as a

result of early participation in household welfare and that less discrimination was shown towards girls than in male-headed households. Chant concludes that single-parent structures are often the outcome of a positive choice by women and whether or not this is the case, that family life becomes more secure and stable, with some desirable equitable characteristics.

Hundreds of millions of people in developing countries earn their living through small-scale business (World Bank, 2004; de Soto, 1989). Many of these entrepreneurs do not have access to even the most basic of financial services, such as a simple bank account in which they can save money. In addition, the age of a country's population, the availability and ease of credit, the overall wealth, and cultural and social factors all affect saving rates - and contribute to the difficulties in making one-to-one comparisons between countries. Nevertheless, household saving rates are a good indicator of a particular country's income versus consumption over time (OECD, Economic Outlook, 2012). Prior to the financial crisis of 2007-2008, saving rates saw an overall decline, with some countries experiencing a negative saving rates along with increasing household debt. A combination of factors fueled an increase in household borrowing and, concurrently, a decrease in household savings - including low interest rates, lax lending standards, and availability of exotic mortgage products and growth of a global market for securitized loans.

Women face problems of access to their inputs, including credit (capital/money). This is because many credit associations and export crop market cooperatives limit membership to household heads in many African countries, thereby excluding married and single women (Manuh, 1998:13). Women face greater difficulties than men, particularly with regard to participation in rural cooperatives and access to credit, training and agricultural extension. These difficulties rarely flow from explicitly discriminatory norms, as legislation on these issues is in most cases

gender neutral. Rather, they mainly arise from cultural practices and stereotypes (e.g. on women's role within the family and on interactions between persons of different sexes) and from socio-economic factors (e.g. as for access to credit, women's higher illiteracy rates, lack of information about available credit programmes, lack of land titles to be offered as collateral, more limited access to formal employment, and exclusion from credit cooperatives) (FAO, 2005:3). Onguonu (2010:5) notes that, in Nigeria women do not have access to resources such as finance for the execution of planned projects like their male contemporaries. In some Nigerian communities women are encouraged only to produce food crops for sustaining the family, leaving men in control of the production of cash crops. Berger and Buvinic (1990:102) note that there are various factors that limit women's access to credit. They argue that in some Mexican rural areas socio-cultural factors can be a major limitation to women's access to credit.

In rural Mexico for instance, women are not allowed to walk long distances between their homes in rural areas and the banks in town by themselves or to offer the occasional bribe to male officials in charge of credit applications. Furthermore, entering a bank may intimidate the women because they are unfamiliar with the environment and the procedures. In addition women are often excluded from social gatherings where males learn about how and where to access certain sources of credit and how to apply. For Berger and Buvinic (1990:123), the lack of collateral security, illiteracy and mere gender discrimination can negatively influence women's access to credit. For example, the culture based idea that rural women are financially supported by males and that their only responsibility is to maintain the household is the reason bankers refuse to give credit to rural women. Berger and Buvinic (1990:123) conclude that, unless women are exposed to the relevant channels of credit distribution they will continue to be ignorant about many sources of loans and therefore they will continue to be at disadvantage

when it comes to credit access. Collateral security seems to be one of the major factors constraining the access of women to agricultural inputs. A study conducted by Arun (1999;12) reports that, in Moorkanad, India, women complained of having limited access to credit resources. These women were not allowed to borrow money from the bank because they lacked collateral security. He explains that, because these women did not have collateral security which can be in the form of land or production equipment, they were denied the right to borrow money from banks.

A recent study conducted by Baiyegunhi et al (2010;23) on determinants affecting credit access for rural households showed that the gender and age of the household head, ownership of land, value of assets and repayment capacity are statistically significant factors considered in determining whether a household is credit constrained or not. The results of the study showed that, younger household heads who own land or any other kind of collateral security such as poultry, oxen and livestock are less constrained in credit access. These results support the claim that credit policies can play an important role in rural development and that additional rural finance can enhance productivity and household welfare, thus contributing to pro-poor growth.

2.4 Influence of individual saving project activities on the health of women households

Specifically defining the urban household is not simple either. In the first place it is important to conceive of urban households rather than 'the urban household' and to avoid getting caught up in conceptualizing households as either nuclear or extended. Despite the conventional wisdom that urban households are more likely to be nucleated, Colin Murray (1981) cautions against what he calls the fallacies of essentialism, because this view of households ignores the developmental cycle of the domestic unit. The developmental cycle manifests itself in a diversity of household

types, with any one household changing its shape and form over time. He further warns against the danger of lamenting the growth of nuclear households and glorifying the extended family. To do so, he argues, falls into the trap of seeing the latter in a residual sense as “something that allegedly accommodates everyone (the sick, the unemployed, older people) in default of decent wages or social security arrangements”.

If urban households are defined as task or activity based units, it is nevertheless key to acknowledge the role of members who are not directly part of the immediate household. Non-resident family members often make some contribution, for example, workers living away from home in mining compounds, road construction gangs or live-in domestic service. This same category of worker can also contribute to rural household members through remittances and in-kind contributions. Moreover, rural family members might support urban households through production of subsistence foodstuffs, supply traditional medicines or through looking after the children or older family members so that the middle generations can take up employment. This two way flow of resources and reciprocal relationships highlights the importance of recognizing rural-urban linkages for understanding household level strategies and livelihood systems. Nevertheless, in understanding urban households it should be pointed out that the arms length contributions of temporarily or permanently absent family members are important but qualitatively different from that of making day-today resource distribution decisions, accessing services, negotiating social relationships or participating in community level activities.

Kenya spent 5.1% of its Gross Domestic Product (GDP) on healthcare in 2002. This was well below the high-income OECD (Organization for Economic Cooperation and Development) countries' average of 9.8% for the same period. Total health spending stands at about US\$6.2 per capita, far short of the World Health Organizations' (WHO) recommended level of US\$34 per

capita. Life expectancy is also on the decline. In 2006, life-expectancy for women was 51 years and 50 years for men. This is expected to decrease further due to the rising incidence and prevalence of HIV/AIDS. In 2006, the child mortality rate was 78 per 1,000 live births. Some 56% of the population lives in poverty. Worse still, this 56% contributed 51% of the total healthcare expenditure in 2002.

The under-financing of the health sector has reduced its ability to ensure an adequate level of healthcare for the population. Thus, the provision of health and medical care services in Kenya is partly dependent on donors. In 2002, more than 16% of the total expenditure on healthcare originated from donors. There are also other factors inhibiting Kenya's ability to provide adequate healthcare for its citizens. These include: inefficient utilization of resources, the increasing burden of diseases and the rapid population growth. Access to health and medical care is unequally distributed across the country, as is the fertility rate and the level of education. Generally speaking, the Central Province and Nairobi are deemed to have the best facilities, whereas the North-Eastern Province is found to be the most underdeveloped. Poor people in rural areas who are ill and choose to seek care, usually only have the option of treatment at primary care facilities. These facilities are often under-staffed, under-equipped and have limited medicines. Among those Kenyans who are ill and do not choose to seek care, 44% were hindered by cost. Another 18% were hindered by the long distance to the nearest health facility.

2.5 Knowledge Gap

The term 'household' covers a wide range of residential forms, groupings of people and functions, making a universal definition of 'household' impossible. A common definition is a group of people who pool resources or 'eat from the same pot' (Robertson, 2004). Evidence is emerging about which aspects of children's vulnerability interfere with access to education and

successful attainment of educational goals Kendall's (2008). In a study on the impact of the introduction of free primary education in Lesotho, a World Bank (2005) research team found that the economic or wealth status of the child, for example, affected participation in education regardless of social status as orphan or non-orphan. The same study found that other factors had a greater influence on children's participation in education. The educational attainment of the head of the household predicted school attendance in that the lower the attainment, the less likely children were to be in school. The current study seeks to assess the influence of i-save project on the household responsibility of women.

Whereas Foster (2008) has assessed and found value for vulnerable children in well-coordinated and well-executed interagency responses. Such a finding has been echoed time and time again given the range and complexity of contexts where children find themselves in situations of severe to extreme vulnerability. Such complexity has led a growing number of countries and researchers to test social cash transfer schemes as a way of mitigating the complexity of poverty and deprivation (Save the Children UK 2009). Household food accessibility refers both to the availability and to stability of food, together with the purchasing power of the household. Food security is an issue for individuals within households, for households as a whole, for nations and for the international community. At household level, it is possible for individual members of a household to be malnourished while others have sufficient food. At the national level, there can be sufficient food supplies available to the nation as a whole but food insecure households or areas of the country due to production shortages or low-income levels. Internationally, food production levels are more than sufficient to feed all people. At present, a lack of purchasing power remains a fundamental problem.

In extensive research Sylvia Chant (1997, 1998) has shown that an automatic linking of women-headed households to poverty is not always appropriate. Ongunu (2010:5) notes that, in Nigeria women do not have access to resources such as finance for the execution of planned projects like their male contemporaries. A recent study conducted by Baiyegunhi et al (2010;23) on determinants affecting credit access for rural households showed that the gender and age of the household head, ownership of land, value of assets and repayment capacity are statistically significant factors considered in determining whether a household is credit constrained or not. Therefore this gap necessitates the present study which seeks to assess the influence of i-save project on the household responsibility of women an area of research that has not been looked into. According to Berger and Buvinic (1990:123) they conclude that, unless women are exposed to the relevant channels of credit distribution they will continue to be ignorant about many sources of loans and therefore they will continue to be at disadvantage when it comes to credit access.

2.6 Theoretical framework

The study adopted Peoples- Centered Development Approach theory which according to Davids et al (2005:40), is defined as a “process by which members of a society increase personal and institutional capacities to mobilize and manage resources to produce sustainable and justly distributed improvements in their quality of life”. A “People - centered approach” is based on people’s participation, sustainability, social learning and empowerment. Participation is a complex and ongoing process through which people are enabled to exercise varying degrees of influence over developmental related activities that affect their lives (Kotze, 1997:30). The People- centered developmental approach is aimed at encouraging communities to be responsible for their own development, control their own resources, have access to relevant information, have the means to hold government officials accountable for the services they render within the community and participate in the development process (Coetzee and Graaff, 1996:25). Hence, the approach encourages the participation of the majority of the population, especially women, the youth and the illiterate in the process of development (Coetzee and Graaff, 1996:29). The approach leads to the involvement and education of women in various areas of development. These women become empowered, self-confident, creative, responsible and cooperative (Schenk et al. 2000:24). They also are able to make decisions on issues affecting them and they participate in social and economic development. The theoretical base which underpinned the study puts emphasis on people taking the initiative to participate in activities that will enhance their development. It encourages people, especially women, to make their own decisions and promotes access to development related resources that are needed to enhance their development activities.

2.7 Conceptual Framework

Independent variable

dependent variable

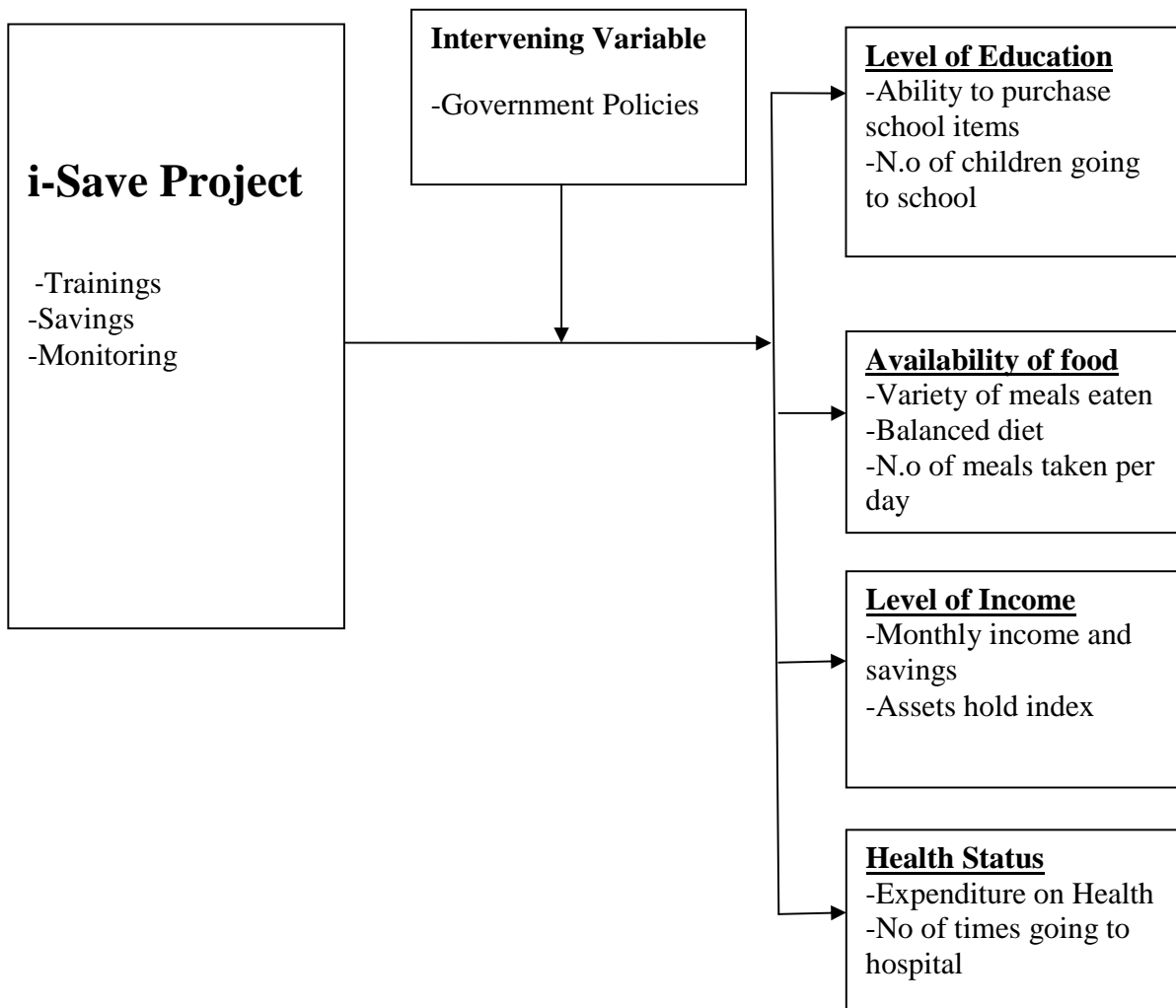


Figure 2. 1: Conceptual Framework

Source: Author 2014

The conceptual framework provided a basis for understanding the multiple connections between Level of Education, Availability of Food, Level of income, and Health status to individual savings. Most rural households that are female headed pursue a combination of crop and

livestock, farm, off-farm and non-farm activities in different seasons to earn a living. They have main occupations plus a number of seasonal sidelines. Income brought may be pooled in a common “pot” or “purse” or the income earner may hold part of it back for personal spending money or saving. The above livelihoods framework demonstrates the interaction between household livelihood systems on the one hand, and the benefits of individual savings on the other. Households with savings can afford to buy food when crops fail, pay school fees for their children, afford health care when sick. Livelihood outcomes are what household members achieve through their livelihood strategies, such as levels of food availability, level of income, health, education, asset accumulation and status in the community. Unsuccessful outcomes include food and income insecurity, high vulnerability to shocks, loss of assets and impoverishment.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This section described the methods and techniques that were used to address the research problem. It described the research design, population, sampling procedures, research instruments, validity and reliability, procedures for data collection, data analysis and ethical considerations.

3.2 Research Design

The study adopted a descriptive survey design. Descriptive survey is one of the most commonly used method in behavioral sciences since it gathers data from a relatively large number of cases at a particular time, Gay (1993). This design was appropriate as it captured how these individual saving activities actually influence these women in their livelihood.

3.3. Target population

The target population comprised of 1000 households who benefitted from the individual savings project in Kadibo division with an average of 12 households spread across the locations which were Bwanda, East Kochieng, West Kochieng, Kanyagwal, Katho, Kawino, Kombura and Masogo (IIEBC 2012 Election report) The study was conducted in Kadibo Division in Kisumu East District in Kisumu County.

3.4 Sample size and sampling techniques

A sample is a small population selected for observation. The ideal sample size should be large enough to serve adequate representation of the population about which the researcher wishes to generalize and small enough to be selected economically in terms of subject availability, expenses in both time and money (Amin, 2005). Mugenda and Mugenda (1999), points out that 10% of the target population can make a reasonable size. In this case the sample size was 100 respondents selected from the 1000 households that were benefitting from the individual savings project. The study selected the 100 households by use of simple random sampling plus the 8 key persons who were leaders of the various locations, the study sample size was 108 respondents involved in the study.

Sampling technique refers to that part of the research plan that indicates how cases will be selected for observation. This is the process of selecting a number of individuals or objects from the population such that the selected group contains elements representative of the characteristics found in the entire group (Orodho & Kombo, 2002). This study used stratified sampling technique, simple random sampling and purposive sampling technique to select the sample.

Stratified random sampling involves dividing of the population into homogenous subgroup (Mugenda & Mugenda, 1999). This was used to select the respondents from the sub locations which were included in the sample. This ensured that all sub locations were properly represented.

According to Kerlinger (1986), sampling is taking any portion of a target population or universe. Random sampling according to Borg and Gall (1989), refers to selecting a number of subjects or sample from the whole population in such a way that the characteristics of each of the units of the sample approximates the broad characteristics inherent of the total population. The researcher

obtained a list of all the women who benefitted from the individual savings project in all the sub locations and then randomly selected respondents from each of the sub locations. Pieces of paper written YES and NO were put in a basket, shuffled well and then the women were allowed to pick. Those who picked YES were used as the respondents while those who picked NO were left out of the study.

Purposive sampling was used to select significant leaders from the individual savings project. Purposive is a sampling technique in which the researcher decides, based on the type of information needed, who to include in the sample (Kathuri & Pals,1993; Oso and Onen,2008). Purposive sampling technique was used to collect focused information.

3.5 Description of data collection Instruments

Data collection for this study was collected from Focused Group Discussions, Key Informant Interview Guides, Observation list and Household Questionnaires. Instruments are the tools used for collecting data (Oso & Onen,2008).

a) Household Questionnaires

The structured Household questionnaires were the main instrument of the study administered to the respondents to gather quantitative data. The researcher preferred to use this method because of its ability to solicit information from respondents within a short time as supported by Gupta, (2009). Moreover, respondents were given time to consult records so that sensitive questions could be truthfully answered as supported by Floyd, (2003). Both Open and closed ended questionnaires were administered, this is because Close ended questionnaires were easier to analyze since they were in an immediate usable form and again each item may be followed by

alternative answers. Open ended questions permitted a great depth of responses, respondents were allowed to give personal responses, the reasons for the response given was directly or indirectly included in the study. Data from households focused on the benefit of individual savings scheme and the general attitude towards individual saving project activities on the household responsibility of women in Kadibo division.

b) Focused Group Discussion

Focus group interviews are groups of people whose opinions and experiences are solicited simultaneously; this was efficient in that it generated a lot of dialogue. The composition of the groups was limited to those with similar characteristics, such as socio economic status, so that the members could feel free in contributing to the issues at hand. This allowed members to share their views, experiences and opinions. Thus creating interpersonal interactions creating a free and enjoyable environment according to (Krueger, 2006). Focused group discussions were employed to gather data from Women Groups. Lists of registered members were obtained to guide the researcher on purposively selecting respondents for this study. In this category data was gathered to establish how the study sub themes influenced individual saving project activities on the household responsibility of women in Kadibo division.

c) Key Informant Interviews

Key informant interviews were used for the women group's team leaders, Area chiefs, their assistants and community gate keepers on the cultural and socio-economic issues that affect the i-save project on the saving culture of vulnerable women. Interviews were designed in such a way that more specific and truthful answers that related to the topic were realized. Interviews have been preferred because according to Gupta (2009), they give an opportunity to probe

detailed information on an issue. Interviews made it possible to obtain data required to meet specific objectives of the study. Interviews were more flexible than questionnaires because the interviewer adapted to the situation and got as much information as possible. This category yielded crucial data on the challenges women face because of being women.

d) Observation List

Observation was used in this research. This involved looking at the different assets index of women who had been involved in the individual saving project.

3.5.1 Piloting Testing of the instruments

A pilot study is usually carried out on members of the relevant population, but not on those who will form part of the final sample. This is because it may influence the later behavior of research subjects if they have already been involved in the research (Haralambos and Holborn, 2000). The researcher employed convenient sampling technique in Ahero and its environs, a total of 10 respondents were employed to test the data collection tools that were adopted namely focused group discussion guides and Questionnaires. This sampling technique was preferred by the researcher because it was fast, inexpensive, easy and the subjects were readily available.

3.5.2 Validity of instruments

In order for the study to control quality, the researcher endeavored to attain validity co-efficient of at least 0.70 or 70%, validity refers to process of ascertaining the degree to which the test measures and what it purports to be measuring (Kathuri and Pals). Validity was determined by giving to two experts to evaluate the relevance of each item in the instrument to the objectives and rate each item on the scale of very relevant (4) quite relevant (3) somewhat relevant (2) and not relevant (1). Validity was determined using content validity index (C.V.I) $CVI = \frac{\text{items rated}}$

3 or 4 by both judges divided by the total number of items in the questionnaire. This is symbolized as $\frac{n}{4}/N$. This technique was selected because it was easy to establish the validity of the research instruments thus revising and adjusting them based on the responses obtained and recommendation from the experts. The instruments were piloted at Ahero area which was not included in the study sample and modified to improve their validity coefficients to at least 0.70. Items with validity coefficients of at least 0.70 were accepted as valid and reliable in research (Kathuri and Pals 1993).

3.5.3 Reliability of instruments

Reliability refers to the consistency of a measure. A test is considered reliable if we get the same result repeatedly. To ensure quality assurance of data collected, research assistants were trained for two days prior to data collection. To test consistency in producing a reliable result (reliability), a test-retest method was used. A sample of one percent of the sample size was drawn from the study area (these subjects were not participating in the main research) as part of a pre-test (Orodho, 2004).

In order for the study to control quality, the researcher endeavored to attain reliability coefficient of at least 0.70 or 70%, Reliability refers to the consistency of a measure. The instruments were piloted at Ahero area which was not included in the study sample and modified to improve their Reliability coefficients to at least 0.70. This can be symbolized as $\frac{n}{4}/N$. Items with Reliability coefficients of at least 0.70 were accepted as valid and reliable in research (Kathuri and Pals, 1993).

3.6 Data collection procedures

The researcher got permission from the college of Education and External studies School of Continuing and Distance Education Kisumu Campus. Once permission was granted the researcher got authority from the Ministry of Education Science and Technology to collect data from the field. The researcher then sought permission from the Ministry of Gender and social services in Kadibo to proceed to these women at the individual savings project. The researcher briefed the coordinators of the Project about the need for the study and details in the questionnaires. The researcher administered the questionnaires with the help of a research assistant.

3.7 Data analysis and Technique

The research involved both qualitative and quantitative data. Qualitative data from FGD and KII was analyzed according to the emerging themes and sub themes this was through selection of similar statements hence qualitative findings were synchronized with quantitative findings. Quantitative data was coded to be entered into database and analyzed through descriptive statistics (frequency, percentages, mean, range) were used to describe the population. Using principal component analysis, an asset index was calculated for each of the beneficiary households with an aim to distribute the households into 3 categories – low, medium and high (poor, medium and rich). The categorizations were achieved through a Kernel density plot of the household asset indices and category cut-offs identified via the multi-modal distributions and/or inflexion points. The study was presented in textual form and tables. The Statistical Package for the Social Sciences (SPSS) computer software was used for analysis of quantitative data. Regression analysis was used to establish the influence of individual saving project activities on the household responsibility of women.

3.8 Ethical Considerations

The researcher was not only concerned with the benefits of the research findings but also looked at the rights of subjects or participants in the research process. The philosophy of informed consent was that the participants in research must make their decision to participate based on adequate knowledge. The researcher kept from the public certain information by safeguarding the privacy and confidentiality of the participants. The researcher obtained all the relevant permits from the University, National Council of Science and Technology, Ministry of Education and Security organs to ensure that the study was sanctioned as required.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION, INTERPRETATION AND DISCUSSION

4.1 Introduction

This chapter of the study systematically presents the results that were obtained from the research that was conducted. The results are quantitatively and qualitatively presented. The analysis and interpretation follows tabular presentation at some stages and the Interviews results from the respondents are also presented to supplement the quantitative presentation derived from the questionnaires. The presentation of the study was guided by the research objectives that guide the study. The bio data of the respondents however was also presented. Hence forth, the presentation is divided into two sections where section one presents the bio data of the respondents, section two, represents the results of the study according the research objectives that guided collection.

4.2 Questionnaire Return Rate

During the research study the researcher distributed 100 which reflected 100% questionnaires, of which 76(76%) were returned fully answered however 24 (24%) of the questionnaires were returned not fully answered thus not being able to be used for analysis in the research study.

Table 4.1: Response Rate Analysis

	Respondents	Percentage
Questionnaires distributed	100	100
Questionnaires returned answered	76	76
Questionnaires returned not fully answered	24	24

Field survey (2014)

4.3 Demographic characteristics of the respondents

The current section presents the bio data of the respondents. The researcher felt this information was important because the respondents, level of education, number of years having been engaged in the individual savings project under study determined the ability of the respondents to possess the required information and subsequently determined the necessity of the researcher to probe for any detail and establish sufficient rapport.

4.3.1 Distribution of Respondents by level of education

The researcher endeavored to explore the level of education of all the respondents. This variable was deemed worth establishing by the researcher because the education level of the individual determined his or her ability to possess adequate information and interaction with the data collection tools. The results on the level of education of the respondents are presented in Table.

(4.2)

Table 4.2: The distribution of respondents by their level of education

Level of Education	Total No. of respondents	Female	Total Percentage
Masters	-	-	-
Degree	-	-	-
Diploma	76	76	100
Total	76	76	100

Field survey (2014)

The findings on table 4.2 shows the respondents' education background and depicted that 76(100%) were diploma and certificate holders. The above results indicated that the majority of the respondents were diploma and certificate holders. The interview sessions established that all the respondents were semi literate, thus they could interpret the data collection tools with the help of enumerators. However the researcher engaged the services of enumerators in order to facilitate and make the data collection sessions fast and easier for the respondents to give accurate and reliable information that could be used in the study.

4.3.2 Distribution of Respondents by total income per month

The researcher sought to establish the total income per month of the respondents. This variable was deemed worth establishing by the researcher because the total income per month of the respondent would determine whether adoption of individual savings was possible. The results on the respondents' total income per month are presented in Table. (4.3)

Table 4.3: Respondents total income per month

Brackets	Frequency	Percentage
Below 15000	34	45
15 001 – 30 000	22	29
30 001 – 35 000	10	14
35 001 – 40 000	6	7
Above 40 000	4	5
Total	76	100

Field survey (2014)

Table 4.3 depicted findings on the respondents' total income per month of the respondents, 34(45%) of the respondents stated that they earned below Ksh.15,000, 22(29%) of the respondents stated that they earned between ksh.15,001 and ksh. 30,000, 10(14%) of the respondent stated that they had earned between ksh.30,001 and ksh. 35,000, 6(7%) state that they earned between ksh.35,001 and ksh. 40,000, this left a distribution of 4(5%) of the respondents who stated that they earned above ksh. 40,000. The study findings indicated that majority or the respondents participating in the individual savings project earned below fifteen thousand shillings. The study found out that income plays a very vital role in adoption of the Individual savings. Income is dependent on both the level and source. Income level was gauged with how much the respondent earns in a month.

During the interview sessions the respondents stated that “*they earned a monthly income of less than Kshs. 2,500 while a minority of the respondents earned more than Kshs. 40, 000/= and this income was mainly earned from Agriculture based sources*”. According to a discussion during an FGD, it was stated that; “*the high income earners sell their produce in town at attractive market prices*”. This together with the findings during the interviews tally because it is indicative in the study that income is was significant. The result of Poisson regression (student t-

distribution) analysis carried out on income level by adoption of Individual savings project shows that income level was ($p=0.003$), representing 30%.

According to research on female-headed households in rural Bangladesh, it shows that many do live in poverty, depending heavily on wage labour, with lower levels of education, large families, higher age groups and less land than other households (Lewis, 1993). Much research in low-income urban communities has identified female-headed households as more vulnerable economically than male-headed households, that is, a higher proportion are in lower income bands and/or have less secure incomes. These households are then identified as "particularly vulnerable" and have their needs formulated for them by planners, on the basis of a number of ascribed characteristics. These do not necessarily match the perceptions or problems of the women themselves. In extensive research Sylvia Chant (1997, 1998) has shown that an automatic linking of women-headed households to poverty is not always appropriate.

4.4 Individual saving project activities influence the level of education in women households

The first research question of this study was derived from the first research objective. The question sought to establish how individual saving project activities influence the level of education in women household.

4.4.1 Lack of education and socio economic development

In order to get answers to ascertain this research question, the researcher inquired from the respondent their perception on whether lack of education has hampered women in socio economic development; the results are presented on table 4.4:

Table 4.4: Lack of education has hampered women in socio economic development

Rates	Frequency	Percentage
Strongly agree	24	32
Agree	35	46
Don't know	5	6
Disagree	4	5
Strongly Disagree	8	11
Total	76	100

Field survey (2014)

Table 4.4 on whether lack of education has hampered women in socio economic development, 24(32%) of the respondents strongly agreed with this statement, 35(46%) of the respondents agreed, 5(6%) of the respondents did not know, while 4(5%) of the respondents disagreed that lack of education has hampered women in socio economic development, leaving a distribution of 8(11%) of the respondents who strongly disagreed. The study findings established that lack of innovativeness and limited aspirations is a direct result of a lack of education. This was further confirmed by the Poisson regression analysis (student t-distribution) done to test the significance of Individual savings project activities and level of education. H1, is supported at 0.006 significance level, this represented 60%, demonstrating that lack of education influenced participation in Individual savings activities.

The FGD session revealed that *“The women were not motivated to participate in agricultural*

practices because they lack innovative thinking. The small number of women who still practice agriculture in the village still use agricultural techniques used by their great grandparents. Consequently, their gardens do not produce bountiful crops and they abandon agriculture to rely on easy incomes like road side selling of eateries. The interview sessions established that “They were not exposed to new and effective methods of practicing agriculture. If these women were to be educated not only formally, but orally and informally about the impact they can have on the socio-economic status of their household, they can be motivated to learn and most importantly engage more in socio economic development”.

In an earlier study, Filmer and Pritchett (1999) demonstrated that enormous differences arise with regard to wealth status and school enrolment. Despite a considerable variation across the 35 countries included in their analysis, they constantly found that poor children either begin school and drop out in droves, or never attend school at all.

4.4.2 Individual savings and children’s access to education

The researcher sought from the respondents whether women’s savings supports children’s access to education, the results are presented on table 4.5

Table 4.5: Women’s savings supports children’s access to education

Rates	Frequency	Percentage
Strongly agree	56	74
Agree	12	15
Don’t know	-	-
Disagree	-	-
Strongly Disagree	8	11
Total	76	100

Field survey (2014)

Table 4.5 on whether women's savings supports children's access to education, 56(74%) of the respondents strongly agreed with this statement, 12(15%) of the respondents agreed, 8(11%) of the respondents strongly disagreed. The study findings established that the children enrollment and retention in school was high.

The interview sessions revealed that "*Most parents could now afford to pay school fees for their children*". This assertion was checked during the FGDs, the respondents stated that, *many children's educational enrollments had highly increased since parents had acquired a potential to cover the necessary expenses*".

According to the study done by Oleke (2007), it was found that households receiving external support were more likely to have all orphans under their care in school. This finding occurred in the midst of evidence showing that the range of barriers to school attendance and school performance is large and includes children being obligated to work and lack of food, even when the education itself is free.

4.4.3: Individual savings project and socio economic development

The researcher sought from the respondents whether individual savings project brought about social development, the results are presented on table 4.6 :

Table 4.6: Individual saving project and socio economic development

Rates	Frequency	Percentage
Strongly agree	35	45
Agree	28	37
Don't know	-	-
Disagree	5	7
Strongly Disagree	8	11
Total	76	100

Field survey (2014)

Table 4.6 on whether individual savings project improved socio economic development, 35(45%) of the respondents strongly agreed with this statement, 28(37%) of the respondents agreed, while 5(7%) of the respondents disagreed that individual savings project improved socio economic development, leaving a distribution of 8(11%) of the respondents who strongly disagreed. The study findings established that majority of the respondents were semi illiterate and had not been well schooled.

The interview session's one respondent "narrated that: *"We had to wake up every day very early in the morning to go to the fields. The time would pass by so fast while you are in the field that you will end up not going to school. Finally when you get a chance to go to school you will be far behind at school, you would not know any of the recitations done by other pupils. During those days, a teacher would embarrass you by asking you to stand in front of the class. Imagine, you would be standing in front of a full class with no shoes on and no proper clothes. After school you tell yourself you are never going back because of the embarrassment"*.

Similar findings arose for Mishra et al. (2007) in Kenya, but their study also demonstrated that children living with single mothers were likely to be more disadvantaged than other children on

all indicators. Within South Africa, Operario et al. (2008) found that there was a reduced likelihood of school attendance and completion, particularly for females, in households experiencing the death of either parent. Oleke (2007) found that, in Uganda, the more elderly the heads of households, the more likely that all children would be in school compared to younger household heads. Moreover, households headed by widowed or single females were more likely to have all children in school than married females.

4.4.4: Comparison of children under the individual savings project

The study sought to establish whether children under the individual savings project were disadvantaged than those who are not in the project, the results are presented on table 4.7

Table 4.7: Children under the individual savings project are disadvantaged than those who are not in the project

Rates	Frequency	Percentage
Strongly agree	-	-
Agree	-	-
Don't know	-	-
Disagree	13	17
Strongly Disagree	63	83
Total	76	100

Field survey (2014)

Table 4.7 on whether children under the individual savings project are disadvantaged than those who are not in the project, 63(83%) of the respondents strongly disagreed with this statement, while 13(17%) of the respondents disagreed. The study findings established that children under the individual savings project could now afford to go school.

The interview sessions revealed that “*Education was never the first priority among the members*

of the Individual savings project. One informant told the researcher that, *sometimes their children would not attend school, but wait by the road side for other children to copy whatever they had written on their own slates. The educational progress of the child did not seem important, as they themselves were not educated*".

4.4.5: Adoption of individual savings project and ability to purchase school items

The researcher asked women whether those who have adopted individual savings project have the ability to purchase school items, the results are presented on table 4.8:

Table 4.8: Women who have adopted individual savings project have the ability to purchase school items

Rates	Frequency	Percentage
Strongly agree	68	89
Agree	8	11
Don't know	-	-
Disagree	-	-
Strongly Disagree	-	-
Total	76	100

Field survey (2014)

Table 4.8 on whether women who have adopted individual savings project have the ability to purchase school items, 68(89%) of the respondents strongly agreed with this statement, while 8(11%) of the respondents agreed. The study findings established that women participating in the individual saving project had become empowered financially.

The interview sessions revealed that *"Participation in the individual savings project enabled women to decide to send their children to school. Women income had a positive relationship*

with their empowerment. The individual savings project had great potential in improving women’s well being by improving their bargaining position and decision making within the households.”

4.4.6: Individual saving project and household level of education

The researcher asked the respondents whether Individual saving project had improved the household level of education; the results are presented on table 4.9:

Table 4.9: Individual saving project has improved the household level of education

Rates	Frequency	Percentage
Strongly agree	42	56
Agree	20	26
Don’t know	-	-
Disagree	10	13
Strongly Disagree	4	5
Total	76	100

Field survey (2014)

Table 4.9 on whether Individual saving project has improved the household level of education, 42(56%) of the respondents strongly agreed with this statement, 20(26%) of the respondents agreed, while 10(13%) of the respondents disagreed that Individual saving project had improved the household level of education, leaving a distribution of 4(5%) of the respondents who strongly disagreed. The study findings established that all parents could afford to send their children to school.

The interview sessions revealed that *“The individual savings project had made significant contributions to improving children’s educational enrollment; increased awareness and importance of education could also be a factor in addition to improved income attained as a*

result of the individual savings project”.

4.4.7: Individual saving project and the level of education in women households

The researcher decided to do a statistical analysis of how individual saving project activities influence the level of education in women households, the results are presented on table: 4.10

Table 4.10: Analysis of how individual saving project activities influence the level of education in women households

Source	F	Power	η^2
Non Group Membership	14.48**	1.00	.16
Group Membership	35.52**	1.00	.15

$p < .05^*$. $p < .001^{**}$, η^2 = strength of association, n = 76

Table 4.10 Uni-variate tests revealed that non group members were unable to improve the quality of education in their households as compared to group members; this was significantly lower at ($p < .001$).

4.5 Individual saving project activities influence quality of food in women households

The second research question of this study was derived from the second research objective. The second question sought to establish to what extent individual saving project activities influence the level of income in women household.

4.4.8: Women who have adopted individual saving project can afford quality food

In order to get answers to ascertain this research question, the researcher inquired from the respondent whether women who have adopted individual saving project could afford quality food, the results are presented on table 4.10 :

Table 4.10: Women who have adopted individual saving project can afford quality food

Rates	Frequency	Percentage
Strongly agree	20	26
Agree	42	56
Don't know	-	-
Disagree	14	18
Strongly Disagree	-	-
Total	76	100

Field survey (2014)

Table 4.10 on whether women who have adopted individual saving project could afford quality food, 20(26%) of the respondents strongly agreed with this statement, 42(56%) of the respondents agreed, while 14(18%) of the respondents disagreed that women who adopted individual savings could afford quality food. The study findings established that individual savings project had enabled participants' to afford quality meals for their households.

The interview sessions revealed that *“Ever since we started participating in the project, from our savings we are able to afford quality meals in our homes”*.

The problem of food insecurity is apparent even in countries where food is abundant, indicating that the problem is not just one of food availability. At household level, it is possible for individual members of a household to be malnourished while others have sufficient food. At the

national level, there can be sufficient food supplies available to the nation as a whole but food insecure households or areas of the country due to production shortages or low-income levels.

4.4.9: Adoption of individual saving project and daily variety food affordability

The researcher sought to establish whether women who have adopted individual saving project can afford variety of food daily, the results are presented on table 4.11:

Table 4.11: Women who have adopted individual saving project can afford variety of food daily

Rates	Frequency	Percentage
Strongly agree	10	14
Agree	52	68
Don't know	-	-
Disagree	14	18
Strongly Disagree	-	-
Total	76	100

Field survey (2014)

Table 4.11 on whether women who have adopted individual saving project can afford variety of food daily, 10(14%) of the respondents strongly agreed with this statement, 52(68%) of the respondents agreed, while 14(18%) of the respondents disagreed women who have adopted individual saving project can afford variety of food daily. The study findings established that the majority of individual savings project could now afford variety of food for their households. This was further confirmed by the Poisson regression analysis (student t-distribution) done to test the significance of better remunerations to access and retention of students in the institutions. H2, is supported at 0.005 significance level this represented 50%, revealing that individual saving project had enabled the women to afford variety of food.

The interview sessions revealed that “*the respondents stated that they could now afford to eat a*

variety of meals at their homes”.

4.4.10: Constraints’ to increasing household quality food

The respondents were asked whether they face constraints to increasing household quality food, the results are presented on table 4.12:

Table 4.12: Women face constraints to increasing household quality food

Rates	Frequency	Percentage
Strongly agree	67	88
Agree	9	12
Don’t know	-	-
Disagree	-	-
Strongly Disagree	-	-
Total	76	100

Field survey (2014)

Table 4.12 on whether women face constraints to increasing household quality food, 67(88%) of the respondents strongly agreed with this statement, while 9(12%) of the respondents agreed.

The interview sessions revealed that *“We do face constraints in increasing quality food in our homes because money is hard to come by and the little we get we must also spare a little in our savings as per the teachings we get from the project”.*

4.4.11: Women's food production, income generation and nutrition levels

The respondents were asked to comment on whether opportunities exist for enhancing women's food production, income generation and nutrition levels, the results are presented on table 4.13

Table 4.13: Opportunities exist for enhancing women's food production, income generation and nutrition levels

Rates	Frequency	Percentage
Strongly agree	28	37
Agree	48	63
Don't know	-	-
Disagree	-	-
Strongly Disagree	-	-
Total	76	100

Field survey (2014)

Table 4.13 on whether opportunities exist for enhancing women's food production, income generation and nutrition levels, 28(37%) of the respondents strongly agreed with this statement, while 48(63%) of the respondents agreed. The study findings established that there was opportunity to enhance food production, income generation and nutritional levels.

The interview sessions revealed that *“we are able to start food production and income generating activities of well trained and assisted in starting such activities”*.

4.4.12: Individual savings project and effective access to quality food

Respondents were asked to comment on whether women under the individual savings project have equal and effective access to quality food, the results are presented on table 4.14

Table 4.14: Women under the individual savings project have equal and effective access to quality food

Rates	Frequency	Percentage
Strongly agree	12	15
Agree	54	71
Don't know	-	-
Disagree	10	14
Strongly Disagree	-	-
Total	76	100

Field survey (2014)

Table 4.14 on whether women under the individual savings project have equal and effective access to quality food, 12(15%) of the respondents strongly agreed with this statement, 54(71%) of the respondents agreed, while 10(14%) of the respondents disagreed that women under the individual savings project have equal and effective access to quality food. The study findings established that women under the individual savings project had been empowered and could access quality food for their households.

One respondent during the interview sessions revealed that *“I am now able to provide quality food to my family through the savings project, I plan my money well to cater for the home needs including school fees”*.

4.4.13: Individual saving project and quality of food in women households

The researcher decided to do a statistical analysis of how individual saving project activities influence quality of food in women households, the results are presented on table: 4.15

Table 4.15: Analysis of how individual saving project activities influence quality of food in women households

Source	F	Power	η^2
Non Group Membership	16.52**	1.00	.16
Group Membership	36.22**	1.00	.15

$p < .05^*$. $p < .001^{**}$, η^2 = strength of association, n = 76

Table 4.15 Uni-variate tests revealed that non group members were unable to improve the quality of food in their households as compared to group members; this was significantly lower at ($p < .001$).

4.4.14 Individual saving project activities influences the level of income in women households

The Third research question of this study was derived from the third research objective. The question sought to explore individual saving project activities influence the level of income in women households.

4.4.15: Adoption of individual savings project on Monthly income and savings

In order to get answers to ascertain this research question, the researcher inquired from the respondent whether women who have adopted individual savings project have improved on their monthly income and savings, the results are presented on table 4.16:

Table 4.15: Women who have adopted individual savings project have improved on their Monthly income and savings

Rates	Frequency	Percentage
Strongly agree	42	55
Agree	34	45
Don't know	-	-
Disagree	-	-
Strongly Disagree	-	-
Total	76	100

Field survey (2014)

Table 4.16 on whether women who have adopted individual savings project have improved on their monthly income and savings, 42(55%) of the respondents strongly agreed with this statement, while 34(45%) of the respondents agreed. The study findings established that women who joined the individual saving project had acquired more assets after they started practicing the project activities. This was further confirmed by the Poisson regression analysis (student t-distribution) done to test the significance of Individual savings project and monthly income savings. H3, is supported at 0.006 significance level this represented 60%, demonstrating that individual savings project influenced the amount that participants saved every month.

During the interview sessions the researcher probed on Asset ownership is one the indicator of the well being of households. The study had tried to assess the current assets owned by the respondents. *Many respondents in the study area reported that they have had different household assets and animals as a result of individual savings project.*”

4.4.16: Developing a savings culture

The respondents were asked whether women are financially incapable of developing a savings culture, the results are presented on table 4.17 :

Table 4.16: Women are financially incapable of developing a savings culture

Rates	Frequency	Percentage
Strongly agree	5	6
Agree	13	18
Don't know	-	-
Disagree	26	34
Strongly Disagree	32	42
Total	76	100

Field survey (2014)

Table 4.17 on whether women are financially incapable of developing a savings culture, 5(6%) of the respondents strongly agreed with this statement, 13(18%) of the respondents agreed, while 26(34%) of the respondents disagreed that women are financially incapable of developing a savings culture, leaving a distribution of 32(42%) of the respondents who strongly disagreed. The study findings established that women were on the contrary financially capable of developing a savings culture.

The interview sessions revealed that the women were capable of saving; respondents stated that *“there is a sign of savings through the buying of animals, which is common way of saving money in rural areas”*. During the FGDs the participants said that *“they save for different purposes such as school fees, Health purposes, food purposes and to buy animals”*.

4.4.17: Women consulted on financial deliberations

The researcher sought to establish from the respondents whether local leaders consult women on financial deliberations like encouraging savings culture, the results are presented on table 4.18 :

Table 4.17: Local leaders consult women on financial deliberations like encouraging savings culture

Rates	Frequency	Percentage
Strongly agree	10	13
Agree	22	29
Don't know	-	-
Disagree	44	58
Strongly Disagree	-	-
Total	76	100

Field survey (2014)

Table 4.18 on whether local leaders consult women on financial deliberations like encouraging savings culture, 10(13%) of the respondents strongly agreed with this statement, 22(29%) of the respondents agreed, while 44(58%) of the respondents disagreed that local leaders consult women on financial deliberations like encouraging savings culture. The study findings revealed that local leaders did not consult women on financial deliberations.

The interview sessions revealed that “*Individual savings participations were observed by single women and widows and that the local leadership had not intervened at all*”. During the FGDs, many women expressed the opinion that “*...males have more power to implement financial deliberation than women, so we do need to consult them from time to time*”. This is an indication of the lack of awareness on their rights as depicted by low self-image on the part of women. The implication of the respondents' low participation in decision-making may be the result of

cultural barriers and their lack of awareness on their role in socio-economic activities.

4.4.18: Individual savings project and ability to withstand financial shocks

The respondents were asked whether Individual savings project has increased the households' ability to withstand financial shocks, the results are presented on table 4.19:

Table 4.18: Individual savings project has increased the households' ability to withstand financial shocks

Rates	Frequency	Percentage
Strongly agree	24	32
Agree	52	68
Don't know	-	-
Disagree	-	-
Strongly Disagree	-	-
Total	76	100

Field survey (2014)

Table 4.19 on whether Individual savings project has Increased the households' ability to withstand financial shocks, 24(32%) of the respondents strongly agreed with this statement, while 52(68%) of the respondents agreed. The study findings established that individual savings had cushioned most families against emergency problems that need financial solution.

One of the respondents state that *“I can now take care of my bills at the hospital incase my family members fall sick, without having to borrow from friends and relatives”*.

Women face greater difficulties than men, particularly with regard to participation in rural cooperatives and access to credit, training and agricultural extension. These difficulties rarely flow from explicitly discriminatory norms, as legislation on these issues is in most cases gender

neutral. Rather, they mainly arise from cultural practices and stereotypes (e.g. on women’s role within the family and on interactions between persons of different sexes) and from socio-economic factors (e.g. as for access to credit, women’s higher illiteracy rates, lack of information about available credit programmes, lack of land titles to be offered as collateral, more limited access to formal employment, and exclusion from credit cooperatives) (FAO, 2005:3).

4.4.19: Strategies on women’s participation in individual savings

The researcher asked the respondents whether there were possible strategies that can be used to enhance women’s participation in individual savings, the results are presented on table 4.20:

Table 4.20: There are possible strategies that can be used to enhance women’s participation in individual savings

Rates	Frequency	Percentage
Strongly agree	14	18
Agree	62	82
Don’t know	-	-
Disagree	-	-
Strongly Disagree	-	-
Total	76	100

Field survey (2014)

Table 4.20 on whether there are possible strategies that can be used to enhance women’s participation in individual savings, 14(18%) of the respondents strongly agreed with this statement, 62(82%) of the respondents agreed. The study findings established that possible strategies that could enhance women participation were available.

During the focused group discussions respondents stated that their was need for more

sensitization of the project in order to absorb as many women as possible in the area, they state that the project is good and that they have benefitted so much within a short time.

4.4.20: Individual savings and improved level of income

The study sought to establish whether Individual savings can empower women and improve on their level of income; the results are presented on table 4.21:

Table 4.21: Individual savings can empower women and improve on their level of income

Rates	Frequency	Percentage
Strongly agree	55	72
Agree	21	28
Don't know	-	-
Disagree	-	-
Strongly Disagree	-	-
Total	76	100

Field survey (2014)

Table 4.21 on whether Individual savings can empower women and improve on their level of income, 55(72%) of the respondents strongly agreed with this statement, 21(28%) of the respondents agreed. The study findings established that most women had become empowered after participating in the individual savings project. The interview sessions revealed that “they had purchased animals, *basic assets such as bed, mobile phones and radio*”.

A recent study conducted by Baiyegunhi et al (2010;23) on determinants affecting credit access for rural households showed that the gender and age of the household head, ownership of land, value of assets and repayment capacity are statistically significant factors considered in determining whether a household is credit constrained or not.

4.4.21: Individual saving project and level of income in women households

The researcher decided to do a statistical analysis of how individual saving project activities influence the level of income in women households, the results are presented on table: 4.22

Table 4.22: Analysis of how individual saving project activities influence the level of income in women households

Source	F	Power	η^2
Non Group Membership	15.32**	1.00	.16
Group Membership	34.28**	1.00	.15

$p < .05^*$. $p < .001^{**}$, η^2 = strength of association, n = 76

Table 4.22 Uni-variate tests revealed that non group members were unable to improve the level of income in their households as compared to group members; this was significantly lower at ($p < .001$).

4.7 Individual saving project activities influences the health of women households.

The Fourth research question of this study was derived from the Fourth research objective. The fourth question sought to assess whether individual saving project activities influence the health of women households.

4.4.22: Adoption of individual savings project and adequate health care

In order to get answers to ascertain this research question, the researcher inquired from the respondent whether women who have adopted individual savings project could afford adequate health care, the results are presented on table 4.23:

Table 4.19: Women who have adopted individual savings project can afford adequate health care

Respondents	Frequency	Percentage
Strongly agree	22	29
Agree	54	71
Neutral	-	-
Disagree	-	-
Total	76	100

Field survey (2014)

Table 4.23 on whether women who have adopted individual savings project could afford adequate health care, 22(29%) of the respondents strongly agreed with this statement, while 54(71%) of the respondents agreed. The study findings indicated that women participants if individual savings could afford health care. This was further confirmed by the Poisson regression analysis (student t-distribution) done to test the significance of Individual savings project and affordability of Health care. H4, is supported at 0.003 significance level this represented 30%, demonstrating that individual savings project influenced the accessibility to affordable health care.

The interview session established that *most participants had set aside some money to tackle common illness like malaria and typhoid; equally they could afford to purchase necessary medicine to relive aches and illnesses.*

The under-financing of the health sector has reduced its ability to ensure an adequate level of healthcare for the population. Thus, the provision of health and medical care services in Kenya is partly dependent on donors. In 2002, more than 16% of the total expenditure on healthcare originated from donors. There are also other factors inhibiting Kenya's ability to provide

adequate healthcare for its citizens.

4.4.23: Individual savings project and affordability of private health care

The researcher sought to establish whether women who have adopted individual savings project can afford private health care; the results are presented on table 4.24

Table 4.20: Women who have adopted individual savings project can afford private health care

Respondents	Frequency	Percentage
Strongly agree	30	39
Agree	46	61
Neutral	-	-
Disagree	-	-
Total	76	100

Field survey (2014)

Table 4.24 on whether women who have adopted individual savings project can afford private health care, 30(39%) of the respondents strongly agreed with this statement, while 46(61%) of the respondents agreed.

The interview session established that *students got attached to some lecturers who they believed were more committed and provided quality services to them thus there exist also affected there stay in that particular college*. The respondents further stated that *different teaching methods does affect their understanding of the course especially technical units, syllabus coverage is slow and not easy due to repetition of what was taught by other lecturers*.

4.4.24: Individual savings project and Health status

The researcher inquired from the respondents whether Individual savings project had improved Health and malnourishment in the community; the results are presented on table 4.25

Table 4.21: Individual savings project has improved Health and reduced number of hospital visits

Respondents	Frequency	Percentage
Strongly agree	57	75
Agree	19	25
Neutral	-	-
Disagree	-	-
Total	76	100

Field survey (2014)

Table 4.25 on whether Individual savings project has improved Health and reduced number of hospital visits, 57(75%) of the respondents strongly agreed with this statement, while 19(25%) of the respondents agreed. The study findings established that health had improved in the community as a result of the financial ability for individual savings participants to afford variety foods and access to hospitals.

The interview session established that *most institutions based career progression on the academic qualifications and this was an impediment since most lecturers had not attained much academically.*

4.4.25: Individual savings project and improved Health indicators

The study sought to establish whether Individual savings project has improved Health indicators (fertility rates, maternal/infant mortality rates, under 5 mortality rates), the results are presented on table 4.26

Table 4.22: Individual savings project has improved Health indicators

Respondents	Frequency	Percentage
Strongly agree	27	36
Agree	49	64
Neutral	-	-
Disagree	-	-
Total	76	100

Field survey (2014)

Table 4.26 on whether Individual savings project has improved Health indicators (fertility rates, maternal/infant mortality rates, under 5 mortality rates), 27(36%) of the respondents strongly agreed with this statement, while 49(64%) of the respondents agreed. The study findings established that the health indicators had improved as a result of the ability of the individual saving participants to cater for the hospital bills whenever they are sick

The interview session established *the individual savings project had improved health indicators in that that the participants could now afford to purchase medication and also seek treat in private clinics.*

4.4.26: Individual saving project and the health of women households

The researcher decided to do a statistical analysis of how individual saving project activities influence the health of women households, the results are presented on table: 4.27

Table 4.27: Analysis of how individual saving project activities influence the health of women households

Source	F	Power	η^2
Non Group Membership	5.32**	1.00	.16
Group Membership	26.28**	1.00	.15

* $p < .05$. ** $p < .001$, η^2 = strength of association, $n = 76$

Table 4.27 Uni-variate tests revealed that non group members were unable to access health in their households as compared to group members; this was significantly lower at ($p < .001$).

4.4.27: Ratings of Individual savings and women livelihood

The rating of individual savings and women livelihoods was calculated to check the correlation of the independent variables that are supported by the individual savings project. The results are presented on table 4.28

Table 4.28: Ratings of Individual savings and women livelihood

Variables	Level of education	Quality of food	Level of income	Health
Level of education	1.00			
Quality of food	.36**	1.00		
Level of income	.21	.34**	1.00	
Health	.5	.18	.26**	1.00

p < .05*, p < .001**, n = 76.

According to table 4.28, all the domains were significantly correlated. There was some evidence of multi collinearity that weakened regression analyses. In summary, these findings supported H¹, H², H³, and H⁴. It was hypothesized that, H¹. Individual saving project activities influenced the level of education in women households, H². Individual saving project activities influenced quality of food in women households, H³. Individual saving project activities influenced the level of income in women households and H⁴. Individual saving project activities influenced the health of women households. The hypothesis were all strongly supported at 0.001 significance level, demonstrating that level of education (p<0.006) which represents 60%, quality of food (p<0.005) which represents 50%, level of income (p<0.006) which represents 60% and access to health (p<0.003) which represents 30% have all been improved through the individual savings project respectively.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

The current chapter of this study presents the discussion of the results derived from the data presented in Chapter four, the discussion leads into varying conclusions and a number of recommendations are subsequently derived.

5.2 Summary of Findings

The following are the summaries on the findings based on the four objectives that guided the study. The results are also cross referenced with the findings of other scholars in related organizational environments that have got a supportive element of the current study. The first objective sought to establish how individual saving project activities influence the level of education in women households. The study findings established that lack of innovativeness and limited aspirations is a direct result of a lack of education. This was further confirmed by the Poisson regression analysis (student t-distribution) done to test the significance of Individual savings project activities and level of education. H1, is supported at 0.006 significance level this represented 60%, demonstrating that lack of education influenced participation in Individual savings activities.

The second objective sought to determine how individual saving project activities influence quality of food in women households. The study findings established that the majority of individual savings project could now afford variety of food for their households. This was further confirmed by the Poisson regression analysis (student t-distribution) done to test the significance of better remunerations to access and retention of students in the institutions. H2, is

supported at 0.005 significance level this represented 50%, revealing that individual saving project had enabled the women to afford variety of food.

The Third objective sought to examine how individual saving project activities influence the level of income in women households. The study findings established that women who joined the individual saving project had acquired more assets after they started practicing the project activities. This was further confirmed by the Poisson regression analysis (student t-distribution) done to test the significance of Individual savings project and monthly income savings. H3, is supported at 0.006 significance level this represented 60%, demonstrating that individual savings project influenced the amount that participants saved every month.

The fourth objective sought to assess how individual saving project activities influence the health of women households. The study findings indicated that women participants if individual savings could afford health care. This was further confirmed by the Poisson regression analysis (student t-distribution) done to test the significance of Individual savings project and affordability of Health care. H4, is supported at 0.003 significance level this represented 30%, demonstrating that individual savings project influenced the accessibility to affordable health care.

5.3 Conclusion

The first objective sought to establish how individual saving project activities influence the level of education in women households. The researcher concluded that there was need for the individual savings project to collaborate with others and provide different skill based trainings, business oriented information and counseling services.

The second objective sought to determine how individual saving project activities influence quality of food in women households. The researcher concluded that the community should embrace farming and ensure food security.

The Third objective sought to examine how individual saving project activities influence the level of income in women households. The researcher established that to support and even to re-design the income generating activities that can ensure its poverty alleviation activities and increase its outreach and depth of services.

The fourth objective sought to assess how individual saving project activities influence the health of women households. The researcher established that the women could now access health care facilities both private and public since they were now financially capable.

5.4 Recommendations

In line with the first objective the researcher recommended that, the individual savings project should be redesigned to include a (entrepreneurial) skills based approach to development.

The researcher recommended on the second objective that, in order for these women to be food secure, there is need to train the women on smart farming techniques.

The researcher recommended on the Third objective that, the women should partner with micro-finance institutions that target women so that they could be able to access a large investment facility in order to improve on their income.

The researcher recommended on the fourth objective that, there was need to initiate a community based health finance scheme that would make it affordable for community to access a much high rate in the event they are sick.

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APPENDIX I
TRANSMITORY LETTER

BINETOU A. OTIENO

P.O BOX, 2549,

KISUMU.

TEL: 0702132118

Dear Respondent,

RE: PERMISSION TO ASK RESPONDENTS QUESTIONS

My names are Binetou A. Otieno. I am a student at the University of Nairobi. I am currently undertaking my Master's Degree in Project Planning and Management. I am conducting a research on Influence of Individual Savings Project Activities on the Household of women in Kadibo Division. I therefore seek your permission to ask you some questions on this research topic. Anything you say will be confidential and only used for the purpose of this research. Please feel free to respond as your contribution is highly appreciated.

In case of any questions feel free to call me on 0702132118 or you can contact the University of Nairobi in Kisumu next to Al Imran plaza. The Old British house Library.

Thank you.

Yours Sincerely,

Binetou Otieno.

APPENDIX II

RESEARCH PERMIT



NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY AND INNOVATION

Telephone: +254-20-2213471,
2241349, 310571, 2219420
Fax: +254-20-318245, 318249
Email: secretary@nacosti.go.ke
Website: www.nacosti.go.ke
When replying please quote

9th Floor, Utalii House
Uhuru Highway
P.O. Box 30623-00100
NAIROBI-KENYA

Ref: No.

Date:

NACOSTI/P/14/4688/4113

18th November, 2014

Binetou Adhiambo Otieno
University of Nairobi
P.O. Box 30197-00100
NAIROBI.

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on *“Influence of individual savings project activities on the household of women in Kadibo Division,”* I am pleased to inform you that you have been authorized to undertake research in **Kisumu County** for a period ending **31st December, 2014.**

You are advised to report to **the County Commissioner and the County Director of Education, Kisumu County** before embarking on the research project.

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


DR. S. K. LANGAT, OGW
FOR: SECRETARY/CEO

Copy to:

The County Commissioner
Kisumu County.

The County Director of Education
Kisumu County.



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

APPENDIX III

INFLUENCE OF INDIVIDUAL SAVING PROJECT ACTIVITIES ON THE HOUSEHOLD LIVELIHOOD OF WOMEN IN KADIBO DIVISION

Dear respondents I am a student of University of Nairobi, as part of my Academic requirements to the Award of a Masters in Project Planning and Management. I am administering this questionnaire to collect information on the influence of individual saving project activities on the household livelihood of women.

INSTRUCTIONS:

- 1 Do not sign your name anywhere on this questionnaire.
- 2 For Section A, B and C, Just tick and fill in for other sections.

HOUSEHOLD QUESTIONNAIRE

SECTION A: SOCIO- DEMOGRAPHIC VARIABLES (Just tick)

1.1	HHID NO.	
1.2	Age	
1.3	Marital Status	1.Married 2.Divorced legally 3.Separated temporarily 4.Single 5.Widowed 6.Other.(Specify)

1.4	Relationship to the head of household	<ul style="list-style-type: none"> 1. Head 2. Spouse 3. Child 4. Other(Specify)
1.5	Household Head	<ul style="list-style-type: none"> 1. Father 2. Mother 3. Child 4. Other(Specify)
1.6	Household type	<ul style="list-style-type: none"> 1. Male Headed 2. Female headed 3. Child Headed 4. Other(Specify)
1.7	Sex of respondent	<ul style="list-style-type: none"> 1 = Male 2 = Female
1.8	Family Size(By Number)	<ul style="list-style-type: none"> 1-3 4-7 8-11 11-Above
1.9	Religion	<ul style="list-style-type: none"> 1. ACK 2. Catholic 3. Pentecostal 4. SDA 5. African Instituted Churches(Legio Maria, Roho, Nomiya etc) 6. Other(sp)

1.10	Education (Highest level of completion in school –Class)	1. None 2. Primary 3. Secondary 4. Tertiary Collages 5. University
1.11	What is your total income per month?	1. Ksh. 2000 and below [] 2. Ksh. 2001-4000 [] 3. Ksh. 4001-6000 [] 4. Ksh. 6001-8000 [] 5. Ksh. 8001-and above []
1.12	What is your Husbands total income per month? (If married)	1. Ksh. 2000 and below [] 2. Ksh. 2001-4000 [] 3. Ksh. 4001-6000 [] 4. Ksh. 6001-8000 [] 5. Ksh. 8001-and above []
1.13	Who is the main income earner?	1. Self [] 2. Husband [] 3. Sons/daughters [] 4. Parents [] 5. inheritor [] 6. Others (specify)_____
1.14	What are your other sources of income?	1. Farming [] 2. Business [] 3. Gifts [] 4. Other (specify).....

SECTION B:

1. How do individual saving project activities influence the level of education in women household?

The following statements indicate the views of the respondents on cultural issues that influence the individual saving culture of vulnerable women. Indicate with a tick (✓) your positions on the following statements where SA= Strongly Agree, A= Agree, UD= Undecided, D= Disagree and SD= Strongly Disagree.

STATEMENTS	SCORES				
	SA	A	UD	D	SD
Lack of education has hampered women in socio economic development					
Women’s savings supports children’s access to education					
Children under the individual savings project are disadvantaged than those who are not in the project					
Women who have adopted individual savings project have the ability to purchase school items					
Individual saving project has improved the household level of education					

Any other, specify.....

2: To what extent do individual saving project activities influence quality of food in women household?

1. The following statements indicate the views of the respondents on the socio economic aspects influence the individual saving culture of vulnerable women. Indicate with a tick (√) your positions on the following statements where SA= Strongly Agree, A= Agree, UD= Undecided, D= Disagree and SD= Strongly Disagree.

STATEMENTS	SCORES				
	SA	A	UD	D	SD
Women who have adopted individual saving project can afford quality food					
Women who have adopted individual saving project can afford variety of food daily					
What are the constraints to women increasing household quality food availability					
What opportunities exist for enhancing women's food production, income generation or nutrition levels					
What key strategy areas must be addressed through specific individual savings programmes, actions and services					
Women under the individual savings project have equal and effective access to quality food					

Any other, specify.....

3: To what extent do individual saving project activities influence the level of income in women household?

1. Do the following statements indicate how livelihoods influence the individual saving culture of vulnerable women? Indicate with a tick (√) the society's' position on the following statements where SA = Strongly Agree, A = Agree, UD = Undecided, D = Disagree, SD = Strongly Disagree.

STATEMENT	SCORES				
	SA	A	UD	D	SD
Women who have adopted individual savings project have improved on their Monthly income and savings					
Women are financially incapable of developing a savings culture					
Local leaders consult women on financial deliberations like encouraging savings?					
Individual savings project has Increased the households' ability to withstand financial shocks?					
There are possible strategies that can be used to enhance women's participation in individual savings?					
Individual savings can empower women and improve on their level of income?					

Any other Specify.....

4: How do individual saving project activities influence the health of women household?

1. Do the following statements indicate how livelihoods influence the individual saving culture of vulnerable women? Indicate with a tick (✓) the society's' position on the following statements where SA = Strongly Agree, A = Agree, UD = Undecided, D = Disagree, SD = Strongly Disagree.

STATEMENT	SCORES				
	SA	A	UD	D	SD
Women who have adopted individual savings project can afford adequate health care					
Women who have adopted individual savings project can afford private health care					
Individual savings project has improved Health and malnourishment in the community					
Individual savings project has improved Health indicators (fertility rates, maternal/infant mortality rates, under 5 mortality rates)					

Any other Specify.....

APPENDIX IV

INFLUENCE OF INDIVIDUAL SAVING PROJECT ACTIVITIES ON THE HOUSEHOLD LIVELIHOOD OF WOMEN IN KADIBO DIVISION

Dear respondents I am a student of University of Nairobi, as part of my Academic requirements to the Award of a Masters in Project Planning and Management. I am administering this questionnaire to collect information on the influence of individual saving project activities on the household livelihood of women.

INSTRUCTIONS:

- 1 Do not sign your name anywhere on this questionnaire.
- 2 For Section A, B and C, Just tick and fill in for other sections.

QUESTIONNAIRE FOR KEY INFORMANTS

Type of Institution

1.	Civil Society	
2.	Faith Based organization	
3.	Network/Alliance	
4.	Research /Training Institute	
5.	Focus on Women Issues	
6.	Local community Association	
7.	Government Agency	
8.	Consulting Firm	

Proficiency

1.	Political participation	
2.	Policy reform	
3.	Parliamentary Assistance	
4.	Support to local projects to support women	
5.	Representation and Participation of women in politics	
6.	Political participation	

1. What is the situation in relation to women participation in economic empowering activities like the individual savings project?

a. Intimidation and Violence from their husbands

b. Lack of financial support from their husbands

c. Lack of support from NGOs

d. Lack of local leadership support

Other specify.....

2. Is the government and other organizations generally making positive efforts in encouraging women economic development?

Yes No

APPENDIX V
FOCUSED GROUP DISCUSSION GUIDE

1. How do individual saving project activities influence the level of education in women household?
2. To what extent do individual saving project activities influence quality of food in women household?
3. To what extent do individual saving project activities influence the level of income in women household?
4. How do individual saving project activities influence health status of women household?

APPENDIX VI

MAP OF KADIBO DIVISION

