IMPACT OF WOMEN PARTICIPATION IN SELF-HELP GROUPS ON SELF ECONOMIC EMPOWERMENT IN NAKURU COUNTY

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Abstract

The purpose of this research project was to assess the impact of women participation in self-help groups on self-economic empowerment. A descriptive study design was used with the study population being drawn from registered women SHGs in Keringet division and respondents were only the registered members. The sample of SHG studied was drawn from the thirty (30) women self-help groups (SHGs) registered in Keringet division. The sample size of ten (10) SHGs was identified through systematic random sampling and fifteen (15) respondents from each group were picked thus a total of one hundred and fifty (150) respondents. The study used in-depth interview and data captured using semi structured questionnaire. Validity and reliability of the instrument was assessed before actual data collection was done. Quantitative data collected was analyzed using SPSS and descriptive statistics expressed in frequencies and percentage and coded according to research objectives and presented using tables. The study concludes that by participating in SHG there was an enhanced self-economic empowerment in terms of savings, access to loan and trainings. The SHG has improved the saving culture of the respondents through making it compulsory for all to save and encouraging members to increase their savings and reinvest them in entrepreneurial activities. The study noted that by participating in SHG the respondents were able to access formal banking institution with easy and access better amount of loan as compared to pre SHG period. Most respondent were able to attend training after joining SHG which had an impact in enabling them increase asset, improve book keeping, spend wisely, and diversify investment. Banks were noted to be the major organizers of trainings. There is a need to train SHG members and its leaders on organization skills, leadership skills and strategic management skills so that they can these grass root organization to another level.

Keywords: self-help group, economic empowerment, participation, women

1. INTRODUCTION

1.1 Background

According to UNIDO 2003 women and girls consist of three-fifths of the world’s population. Their poverty level is worse than that of men as clear gender disparities in education, employment opportunities and decision making power exists. The need of women economic empowerment is a pre-requisite for sustainable development, pro poor growth and the achievement of all MDGs. If women empowerment is put into practices it will allow women have more equitable access to assets and services which in turn strengthen women’s rights, increase agricultural productivity, reduce hunger and promote economic growth (Rogerson & Hewitt, 2009).

Most third world countries are developing various approaches to enhance their economic growth. The Most common method is the bottom up approach where the community develops their own approach to empower themselves. In India SHG approach has been tapped by the government through the National Bank for Agriculture and Rural Development (NABARD) programme as it has strong grass root network (Das, 2012). The Self Help Group (SHG) brings together community members who have volunteered to organize themselves in to a group to free themselves from poverty. The first step they usually take to eradicate poverty is through mobilizing their financial resource in form of individual savings. These savings are then loaned to members as capital (Vetrivel & Mohanasundari, 2011).

Self Help Group (SHG) is usually formed with the ultimate goal of enhancing its members’ economic empowerment process through recognizing and building its members capabilities.
to be responsive to their needs. Through regular savings it builds financial discipline among members. The credit offered to members are usually paid back with interest this make members work extra hard to repay them on time with the interest and avoid possible fines (Moon, 2011). In effort to tap on members’ capabilities the SHG organizes training such as entrepreneurship to enhance their skill development (Das, 2012). The group regular meetings and trainings have built its members articulation and leadership skills. The shared leadership and teamwork further contribute in building these skills (Tesoriero, 2006).

Active participation of SHG members in group activities is the great determiner of the empowerment outcome. The participation process involves collective and continuous efforts by the people themselves in setting goals, pooling resources together and taking actions which aim at improving their living conditions (Mishra, Sharma, & Sharma, 1984). Members are required to participate in regular saving, taking loan and attending meetings and trainings. The individual savings are recorded in a register indicating the amount made and the date. Members are encouraged to take loan from the group to undertake income generating activities. The loans issued are recorded in a loan register and its status reviewed frequently to ensure the loan is being recovered as agreed. Group regular meetings enable members to discuss their individual and group progress. It’s during these meetings that members’ articulation abilities are sharpen such as confidence, self-esteem and team work (Das, 2012; Vetrivel & Mohanasundari, 2011).

Various studies conducted have shown that most women who join SHG without any business due to lack of capital were able to start their own business after joining the group (Jothi, 2010; Sharma, Roy, & Chakravorty, 2012). A study conducted by Sharma, Roy and Chakravorty on potential of self-help group on entrepreneurship shows that not only did women engage in entrepreneurial activities’ but also there was a boost in the entrepreneurial qualities such as confidence, innovation, energetic, risk taking, financial independence and active participation during group meeting. contribution (Sharma et al., 2012). The group network has acted as a good source of knowledge where women share business ideas such as the marketing skill, simple accounting techniques, and risk analysis.

In Kenya there is no definite date determined for actual conception of Self-Help Group (SHG). Thou the concept of women bringing their few resources together to help one another especially during social events such as weddings and funerals have been in practice in rural part of the country for a long time. It is only in the recent past that they have interwined the social aspect of the group with entrepreneurial activities (Naituli, Wegulo, & Kaimenyi, 2006; Ochanda, 2011). The group members who are usually from the same neighborhood pool financial resources together in self-help groups of their own making. The pooled funds are lent to needy members to start and expand small businesses. It’s only until recently is when the government learn the importance of these groups and encourage them to register with the Ministry of Gender and social services. The government in its effort to strengthen these grass root institutions and also level the playing field so that the poor woman can also contribute to the country’s economic growth, it has initiated women enterprise fund. These funds are channeled through SHGs to boost the women entrepreneurial activities.

Other organizations such as N.G.Os and financial sectors have been attracted by its strong grass root network and their well knitted structures. They are currently working close with them as it provides them with a good entry point to the community and a smooth ride in delivering their services (Supriya, 2012). Despite its positive impact not only to women and community in Kenya, but also to the government and banks there is scanty information to substantiate its impact. Thus this study therefore purpose to assess whether women participation in SHG which has been much hypothesized to bring women economic empowerment actually does.
1.2 Statement of the Problem
In developing countries, credit access and terms, have been the major setbacks in women economic empowerment (Das, 2012). Lack of collateral security, need of small-sized loans which is expensive, high bank transaction costs have been the major hindrance (Panda, 2009). The need to create a grassroots organizational base to enable poor women to come together, to analyze their issues and problems themselves, and to fulfill their needs has been strongly advocated in countries like Indian, Bangladesh, and Pakistan (Vetrivel & Mohanasundari, 2011). Grassroots organization such as the self-help group has enable women secure their tomorrow through pooling their little financial resources in terms of savings. These savings are crucial in two aspects they are lend to members as loans and part of it is used to access loan from financial institutions (Vetrivel & Mohanasundari, 2011). The Self–Help Group (SHG) also empowers its members through equipping them with new skills through frequent trainings. Participation in Self-help groups has been much hypothesized to bring women economic empowerment (Moon, 2011; Panda, 2009; Tesoriero, 2006). Thus this study therefore purposes to assess the impact of women participation in SHG on self-economic empowerment.

1.3 Objectives of the Study
1.3.1 Broad Objective
To determine the impact of women participation in Self-Help Groups (SHG) on their economic empowerment.

1.3.2 Specific objectives
1. To determine the impact of women savings in Self Help Group (SHG) in enhancing their economic empowerment
2. To assess the impact of loan taken by women from Self Help Group (SHG) in facilitating their economic empowerment.
3. To assess the impact of Self Help Group (SHG) trainings in enhancing women economic empowerment.

1.4 Research Questions
1. How have women savings in the Self Help Group (SHG) led to their economic empowerment?
2. How has the loan taken by women from Self Help Group (SHG) facilitated their economic empowerment?
3. How have Self Help Group (SHG) trainings enhanced women economic empowerment?

1.5 Justification of the Study
Lack of collateral security, need of small-sized loans which is expensive, high bank transaction costs and financial dependence have been the major hindrance to women economic empowerment (Vetrivel & Mohanasundari, 2011). SHG has proved to be a reliable mechanism to meet the urgent credit needs of the economically vulnerable. It has also empowered women to venture in to entrepreneurial activities (Sharma et al., 2012). The study is expected to provide alternatives suggestions and/or appropriate policy measures that are viable to enhance women economic empowerment. This may also increase their household income and other social benefits. The findings of this study may be used to spur economic growth and improve women economic empowerment.
1.6 Scope of the Study
The study examined selected women self-help groups and its members, currently established and registered by Kenya’s ministry of gender and social services in Kuresoi division Nakuru County.

1.7 Limitation of The Study
This study only assessed internal factors which enhances economic empowerment and excluded external factors. The study was limited to only one division; therefore generalizations to other divisions should be done with caution. Some of the respondent suffered recall bias.

2. LITERATURE REVIEW
2.1 Introduction
Economic independence is becoming the need of the hour in the world. Most developing countries are trying to level the playing field so that women who have been neglected for a long time can contribute to this economic independence (N. Kabeer, 2005). In fight for poverty, Indians have adopted grass root approach through Self Help Group (SHG) where members own up their problems and find solution to them through active participation in Self Help Group (SHG) activities (Ranjula & Yang, 2012). This SHG approach is gaining popularity in Kenya among women, and the government has encouraged them to register with the Ministry of Gender and Social Services. It has enabled women adopt a grass root approach in finding solution to their problems. The saving culture, regular meeting and training attendance are the key pillars advocated by SHG. This in turn has enabled its members’ access loan which has enabled them start entrepreneurial activities. Thus this concept plays a pivotal role in poverty eradication and economic empowerment (Jothi, 2010).

2.2 Women participation in Self Help Group
Self Help Group (SHG) is a small group of people ranging from 10 to 20, from rural, semi urban and urban areas, who come together with the intention of solving their common socioeconomic problem through regular savings and having access to credit, which in turn leads to the generation of livelihood and assurance of certain degree of self-sufficiency among the members (Panda, 2009).

Every SHG has its own principle and values; members’ active participation is the key principle which cuts across most SHG as indicated in the literature review (Moon, 2011; Vetrivel & Mohanasundari, 2011). Thou participation has no universally agreed definition it varies with authors depending on the context in which it occurs. In the context of empowerment, different authors have given different definitions. According to Westergaard he defined participation as ‘collective efforts to increase and exercise control over resources and institution on the part of groups and movements of those hitherto excluded from control’ (Westergaard, 1986) pg. 14. The World Bank’s defines participation as ‘a process through which stakeholders’ influence and share control over development initiatives, and the decisions and resources which affect them’ (The World Bank 1994).

Chowdhury in his definition of participation, emphasize the need to involve a significant number of persons in situations or actions that enhance their well-being, for example, their income, security, or self-esteem (Chowdhury & Gilbert, 1996). The definition of participation according to Mishra is found to be comprehensive; it refers to the collective and continuous efforts by the people themselves in setting goals, pooling resources together and taking actions which aim at improving their living conditions (Mishra et al., 1984).

From the literature reviewed most scholars agreed that participation is a means and an end state (Asnarulkhadi, 1996; Bagherian, Bahaman, Asnarulkhadi, & Shamsuddin, 2009). When viewed as a means it is seen as a process of achieving set objective or goal through use of
local economic and social resources to achieve predetermined targets. Participation as and end is an active process in which the participants take initiatives and actions that are stimulated by their own thinking and by deliberations over which they exert effective control. According to Asnarulkhadi participation as an end focuses on participation as a process in which people are directly involved in shaping, deciding, and taking part in the development process from the bottom-up perspective (Bagherian et al., 2009).

Participation in most situations has been assessed in quantitative aspect for example through head counts of participants in meetings and trainings. Though the physical presence are an indicator of participation the attendance may have no commitment to what is being undertaken. Thus there is the need to visualized participation in three aspects i.e. who participated, why the participated, and how they participated (Uphoff, 1998).

Participation in SHG is usually taking active role in group core activities and occasional activities. Core activities include attending meetings, regular savings, credit recovery, activities relating to lending and borrowing. Non – core internal activities include participating in trainings, exchange visits, electing office bearers, participating in community events such as addressing social issues health and sanitation issues, water, children issues. (Sabhlok, 2006).

2.2.1 Participation in meetings and trainings
Self Help Group (SHG) organizes frequent meetings either weekly, fortnight or monthly. The meetings are used by members to discuss, reflect on and find solution to socio economic issues of the group; the platform is also used to transact group business (Das, 2012).

Members’ physical presence is very critical and a register of attendances is kept, absenteeism attracts fines. The group officials also maintains minute book where they record all meeting proceedings. The meetings core activities include members making their savings, repayment of loans, and payment of fines and dispatch of loans. These savings are recorded in collection register. After collecting the members’ savings, it is usually taken to bank and deposited in group account. During the meeting, members with loan from the group make their repayment. Members who frequently miss to attend meeting pay fines (Vetrivel & Mohanasundari, 2011).

During the meetings members review on loan application and the amount to be made to applicants. Admission of new members and how to release those who want to resign, taking disciplinary action against members who misbehaved is also discussed. Other Critical activities to enhance group cohesion are discussed; these include activities such as, undertaking community activity, taking up common economic activity to build up group income, and organizing for trainings. Trainings are important in development of SHG members. They equip them with essential skills such as entrepreneurships, how to record and maintain accounts. The trainings venues are usually where members hold their meetings this is to aid in achieving high attendance (Vetrivel & Mohanasundari, 2011).

2.2.2 Participation through making savings
Self Help Groups (SHGs) has given rural women whom most of them live below a dollar a day an opportunity to secure their tomorrow by putting a coin a side from their hard earned money. The SHG gives women opportunity to save regularly, access formal savings institutions and also participate in management of these savings. Members are required to make frequent savings as possible they are then recorded in a savings register (Vetrivel & Mohanasundari, 2011).

2.2.3 Participation through taking loan
Most Self Help Groups (SHGs) are formed by members who are in need of credit but lack collateral security to access bank loans. Participation in SHGs has improved woman’s access to credit, through pooling their financial resources in form of savings which is usually done
either weekly or monthly (Das, 2012). These savings are crucial in two aspects first part of the saving are loaned to members, the second part are kept in the account and can be used to access bank loans. A loan register indicating members with loan and their status in regard to repayment is kept by the group officials but can be assessed by members (Jothi, 2010).

2.2.4 Indicators of participation

From the literature reviewed indicators of participation noted were physical involvement in Self Help Group (SHG) activities such as attending meeting and trainings, making savings, taking loan. Some tangible evidence of attending meetings includes attendance register and minute books. To access participation in savings and loans, members group register indicating their weekly savings and loans issued are some of the indicators (Uphoff, 1998; Vetrivel & Mohanasundari, 2011).

2.3 Economic empowerment

Though there is no universally agreed definition of empowerment and how to measure it in the literature reviewed, Kabeer’s definition is found to be a comprehensive one. According to her women’s empowerment refers to the process by which those who have been denied the ability to make strategic life choices acquire such ability. This ability to exercise choice incorporates three interrelated dimensions: resources which include access to and future claims to both material and social resources; agency which includes the process of decision making, negotiation, deception and manipulation; and achievements that are considered outcomes (Naila Kabeer, 2011). In the literature reviewed most scholars seem to agree on four major aspects which cut across most of definition given on empowerment. Those to be empowered must have at first been disempowered such as the case of women who are relatively disempowered compared to men. The need to get empowered must be from within, the third parties can only facilitate this process through creating conditions favourable to empowerment. Empowerment need to include a sense of people making decisions on matters which are important in their lives and being able to carry them out. Reflection, analysis and action are involved in this process which may happen on an individual or a collective level. There is some evidence that while women’s own struggles for empowerment have tended to be collective efforts, empowerment-orientated development interventions often focus more on the level of the individual. Finally empowerment is an ongoing process rather than a product. There is no final goal. One does not arrive at a stage of being empowered in some absolute sense. People are empowered, or disempowered, relative to others or, importantly, relative to themselves at a previous time (N. Kabeer, 2005; Malhotra & Schuler, 2005; Mosedale, 2005).

Economic empowerment it’s the expansion of individual choice and capacities for self-reliance in terms of having access to and control over the means to make a living on a sustainable and long term basis, and receiving the material benefits of this access and control. It also involve broadening their skills and knowledge (N. Kabeer, 2005). Various studies conducted have focus primarily on quantitative aspect in measuring economic empowerment. These include increase in access to credit, increase in business income, ability to save, participation in decision making, asset creation and increase in expenditure, improved health care and nutrition (Dheepa & Barani, 2009; Moon, 2011; Naituli et al., 2006; Ranjula & Yang, 2012).

2.4. Impact of women participation in SHG on their economic empowerment.

Women participation in Self Help Groups (SHGs) has helped women to secure their tomorrow through regular savings. It has also given opportunity to asset less women with no collateral security to assess bank loans. SHGs through its regular trainings and meetings have
built members capacities such as entrepreneurial skills, financial management and marketing skills (Bali Swain, (2009); Vetrivel & Mohanasundari, 2011).

2.4.1 Impact of savings on enhancing SHG members’ economic empowerment

The saving culture is one of the key pillars of SHG; members are usually required to make an agreed amount of saving within a given time. These savings have empowered SHG members in many ways. It has enabled members’ access loan from both the group and bank. Individual members can withdraw part of their saving to buy assets or start an income generating activity. The saving acts as buffer against unforeseen happenings such as illness, business losses (Padala, 2011). Various studies conducted has proved this culture to be in existence, most SHG bank linkage programs shows a good portfolio of their deposits are from savings drawn from SHG. A study conducted by Urmila, shows that savings of women SHGs linked with banks was 76.4% of total SHG in March 2010 (Moon, 2011). Panda and Reji in their studies further ascertained this saving culture and its impact such as enabling women to own assets such as land, houses, movables assets such as vehicles, tractors (Panda, 2009). The accumulated savings are very crucial to the group in two aspects. The first portion of the savings is issued to members as loans especially during initial stages of group, here members agree on the interest, repayment period, and maximum loan; for new members’ small loans are advanced to them and repaid within short duration. Secondly, in mature stages the group can use the savings to access loan from banks. Studies conducted by Moon and Jothi noted that a good loan portfolio in banks are made to SHGs, these was attributed to financial discipline shown by members by making regular loan repayment (Jothi, 2010; Moon, 2011; Vetrivel & Mohanasundari, 2011). Thus SHG concept has enable women access loan from the group with little interest and no security as collateral.

2.4.2 The impact of SHG loans on enhancing economic empowerment

The loans advanced to members by Self Help Group (SHG) have been instrumental in micro enterprise development such as income generating activities. Some members have used the loan to start business; some use it to scale up the existing business, others use it to add a new business (Suguna, 2006). Loans have enable women to own assets, for example In the World Bank report 2008, it found out that for every 10% increase in borrowing by Grameen bank it had led to an increase in women non-land asset by 2%. A study conducted by Mohanasundari noted that the loans from SHG has enable them purchased paddy, start cow rearing, petty business, purchased van, opened tea shop, leased land, taking up collective projects (Vetrivel & Mohanasundari, 2011).

2.4.3 The impact of SHG meetings and trainings in enhancing its members’ economic empowerment

The successes of members businesses are attributed to groups’ regular meetings and trainings where members gain skills and share business experiences which help them to overcome day to day hurdles. It has also helped members without any experience of running a business who are usually nervous and wary of starting their own business, to overcome such fear (Subramaniam, 2012). Self Help Group (SHG) has also improved technical and practical skills on entrepreneurship through training exposed to members and sharing of businesses experiences (Das, 2012). This has enhanced managerial skills such as; planning; decision making, ability to facilitate a group meeting and managing the enterprise. It has also increase articulation abilities such as self-confidence and self-esteem. There has also been a boost in the entrepreneurship qualities such as risk takers, creativity, novelist; resourceful (Panda, 2009). A study conducted by Swain noted that women after joining SHG were able to resolve conflict among themselves in the group even without the leaders. Members can openly express their opinion without fear of criticism (Ranjula & Yang, 2012). In another study
conducted by Swain, Wallentin and Varghese they found out that the training of members provided by the SHG program has enhanced their entrepreneurship skills as well as their ability to perceive and process new information, evaluate and adjust to changes, which has in turn increased both their productivity and self-confidence (Bali Swain and Wallentin, 2009; Bali Swain and Varghese, 2009).

2.5. Challenges facing Self Help Groups

Though Self Help Groups (SHGs) have contributed in enhancing women economic empowerment some gaps were noted during the literature review. Some of capacity gaps facing SHG include both the internal factors which are within their control and also the external factors which are beyond their control (van Kempen, 2009). The most common internal factors are the management and the technical skills. The management skills include lack of governance structure, strategic plan, financial management policy, constitution, and poor monitoring and evaluation tools. The technical skills include poor marketing skills, accounting skills and financial planning skills. A study conducted by Mukherjee and Purkayastha noted some of group business despite producing excellent quality products suffered huge inventories due to poor marketing strategy as a result of lack of brand identity of their produce, and poor distribution network (Mukherjee & Purkayastha, 2011).

Some of the external factors include lack of control over policies making such as to gap exploitative markets, enable them have access to good roads, friendly bank lending rates. The greatest absurdity is that most government officials who make these policies are thousands of miles away continually shaping new solution to problems they have never experienced for the people whom they have never consulted and thus some of the policy developed to alleviate the poor do not work (Durning & Institute, 1989).

With the growing competition there is a need to equip Self Help Groups (SHG) members with technical skills such as marketing, entrepreneurial, and financial planning to stand the test of time (Das, 2012).

Self Help Group (SHG) has proved to be a good grass root approach to poverty eradication by the community. Most government and NGOs have notice this approach, and wants to override in these structures without undergoing necessary restructuring and re-orientation to suit the structure. For example some NGOs who want to supplement the group loan through aid end up burdening the group with a lot of paper work such as proposal, budget, work plans, prior approval of aid without building their capacity to on those areas. This may lead to delay which may not much community priorities.

2.6. Knowledge gap

Despite most governments adopting the concept of SHG very few studies on assessing the training needs has been done. Thou the Kenyan government has developed some programmes on women economic empowerment such as women enterprise fund which are channeled through SHGs scanty of information on its impact are available. Given that the concept of SHG Bank linkage model is gaining popularity in Kenya and other developing countries there is a need of assessing its impact.
3. RESEARCH METHODOLOGY

3.1 Research design
The study adopted a descriptive study design; this design was crucial in capturing the socio-economic characteristic of the study groups such as demographics data, economic status, social benefits, and entrepreneurial activities. As explained by Mugenda it helped in collecting data concerning behavior, attitude, values and characteristic (Mugenda 2003).

3.2 Study Population
The study populations were women Self Help Groups (SHGs) and its registered members. The target populations were the thirty (30) registered women Self Help Groups (SHGs) in Keringet division and its five hundred (500) registered members. The 500 registered members is the total number of members from the thirty Self Help Groups (SHGs).

3.3 Sampling technique
In selecting a sample for the study, group maturity and members’ period of stay in the group were critical factors to consider. A list of women Self Help Groups (SHGs) was obtained from the Keringet CDA Office and the group ages coded. Self Help Groups (SHGs) with 2 years and above were purposely selected and women with 2 years stay in the group were sampled; the choice of 2 years bracket is to analyze the impact since the impact is highly correlated with the time of involvement within the SHG.

3.4 Sample
Keringet division was purposely sampled. The SHGs studied were identified through systematic random sampling every 3rd group was sampled until the desired sample size of 10 groups was attained which is 33.3% of 30 SHG. Fifteen (15) respondents were randomly selected.
selected from women members who are 2 years and above in the group to reach a desired sample size of 150 respondent which is 30% of 500. The choice of 33.3% and 30% is in line with Roscoe, Uma Sekaran; and Roger Bourgie’s that a sample size of a descriptive study should constitute 30% of the accessible population cited (Roscoe, 1969; Sekaran, 1992, 2006).

3.5 Data collection Instruments

The study used in-depth interview and data captured using semi structured questionnaire. Given that the target population was semi illiterate the choice of interview was useful especially in situation where the respondent need clarity of some questions. Sensitive and personal information were extracted from respondent through honest and personal interaction between the respondent and interviewer (Mugenda 2003). An interview guide and semi structured questionnaire was organized according to the research objectives which guided the study.

3.5.1 Validity and Reliability of Research Tools

Validity determines whether the research truly measures that which it was intended to measure or how truthful the research results are. Thus validity of the instrument is very important it will help to evaluate if relevant data have been collected (Golafshani, 2003). To enhance content validity of the instrument expert judgment of supervisor was sought; the corrections made were used to improve the instrument. The construct validity were enhanced through combination of data collection instrument such as interview and questionnaire (Golafshani, 2003). The reliability of the instrument was tested with test – retest method. This involves assessing reliability of data through administering the same instrument twice to the same group of subjects (Mugenda). ‘The extent to which results are consistent over time and an accurate representation of the total population under study is referred to as reliability and if the results of a study can be reproduced under a similar methodology, then the research instrument is considered to be reliable’ (Joppe 2000). A pilot study was conducted in neighbouring division of olenguruone using three self-help groups. An In depth interview was carried out with ten (10) respondents from each SHG and data captured using semi structured questionnaire. After a period of two (2) weeks the same in depth interview was re-done on the same respondents and data captured using semi structured questionnaire. To test the consistency of the data collected product moment correlation was used.

3.6 Data collection procedure

Data was collected using semi structured questionnaire. The Instrument had both predetermine response which the respondent ticked the appropriate answer and the other sections have open ended questions where the respondent was probed through interview to give in depth response.

Date and time for the administration of the instrument was done in consultation with the respondents and their officials. Areas of confidentiality and anonymity, intentions of the researcher and how the information will be used was explained to the respondents.

3.7 Data Processing and analysis

The data collected included both quantitative and qualitative data. Quantitative data collected was analyzed and coded according to research objectives using descriptive statistics and SPSS computer package expressed in frequencies and percentage. The analyzed data was presented using tables. Qualitative analysis of opinions was organized into themes and patterns relevant to the research using judgmental method.

4. DATA ANALYSIS AND PRESENTATION

4.1 Introduction

This chapter presents the findings of the field study. The data captured in the field were analyzed using STATA version 10. Descriptive statistics were used for continuous data while
frequency listings were used for categorical data. Pie charts and bar graph were used to explore the data.

4.1.1 Response Rate
The table below presents the response rate of 150 SHG members drawn from ten (10) registered women SHGs in Keringet division.

Table 4.1.1 response rate

<table>
<thead>
<tr>
<th>Name of SHG</th>
<th>No. of members sampled</th>
<th>Response rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bahari</td>
<td>15</td>
<td>10%</td>
</tr>
<tr>
<td>Kuresoi women regional assembly</td>
<td>15</td>
<td>10%</td>
</tr>
<tr>
<td>Sachangwan</td>
<td>15</td>
<td>10%</td>
</tr>
<tr>
<td>Vumilia</td>
<td>15</td>
<td>10%</td>
</tr>
<tr>
<td>Kapkwen widows</td>
<td>15</td>
<td>10%</td>
</tr>
<tr>
<td>Testai</td>
<td>15</td>
<td>10%</td>
</tr>
<tr>
<td>Ketitui</td>
<td>15</td>
<td>10%</td>
</tr>
<tr>
<td>Kapchesesgei</td>
<td>15</td>
<td>10%</td>
</tr>
<tr>
<td>Together in one</td>
<td>15</td>
<td>10%</td>
</tr>
<tr>
<td>Kapborus</td>
<td>15</td>
<td>10%</td>
</tr>
<tr>
<td>Total (n)</td>
<td>150</td>
<td>100%</td>
</tr>
</tbody>
</table>

The response rate of the 150 respondents was 100% this response is in line with (Kothari, 2003) where Kothari indicated that a response rate of over 75% is appropriate for descriptive studies.

![Respondents per women SHG](image_url)

**Fig 4.1:** Graphic representation of respondents per women SHG
Table 4.1.2 Age level of respondents

<table>
<thead>
<tr>
<th>Age</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 20</td>
<td>6</td>
<td>4%</td>
</tr>
<tr>
<td>20 – 30</td>
<td>59</td>
<td>39.3%</td>
</tr>
<tr>
<td>30 – 40</td>
<td>60</td>
<td>40%</td>
</tr>
<tr>
<td>40 – 50</td>
<td>17</td>
<td>11.3%</td>
</tr>
<tr>
<td>Above 50</td>
<td>8</td>
<td>5.3%</td>
</tr>
<tr>
<td>Total</td>
<td>150</td>
<td>100%</td>
</tr>
</tbody>
</table>

Most active part of the population in SHG are between the age bracket of 30 – 40 and 20 –30 they command 40% and 39.3% respectively of the sample size. The other 20.7% is shared among those in the age bracket of 40 – 50 which is 11.3%, those above 50 are 5.3 % and those below 20% are 4%. Given that the SHG seem to be common with the youths i.e. 79.3% (20 years – 40 years) the government should invest in the skills of these groups so that they can contribute in the economy growth of the country.

Table 4.1.3 Religion

<table>
<thead>
<tr>
<th>Religion</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Christian</td>
<td>147</td>
<td>98%</td>
</tr>
<tr>
<td>Muslim</td>
<td>03</td>
<td>2%</td>
</tr>
<tr>
<td>Total</td>
<td>150</td>
<td>100%</td>
</tr>
</tbody>
</table>

Most of the respondents were Christian they represented 98% of the sample size. Those with Islamic religion were 2% of the respondents.
Table 4.1.4 Education level

<table>
<thead>
<tr>
<th>Level of education</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>No formal education</td>
<td>08</td>
<td>5.3%</td>
</tr>
<tr>
<td>Primary</td>
<td>40</td>
<td>26.7%</td>
</tr>
<tr>
<td>Secondary</td>
<td>80</td>
<td>53.3%</td>
</tr>
<tr>
<td>College</td>
<td>20</td>
<td>13.3%</td>
</tr>
<tr>
<td>University</td>
<td>02</td>
<td>1.3%</td>
</tr>
<tr>
<td>Total</td>
<td>150</td>
<td>100%</td>
</tr>
</tbody>
</table>

Majority of respondents had secondary certificates representing 53.3%, followed by those with primary certificate 26.7%, college and degree holders represented 13.3%, and 1.3% of sampled data respectively. Those who did not go through any formal education were 5.3%. Almost all the respondents i.e. 94.7% could read and write and only 5.3% were illiterate.

Table 4.1.5 Period of stay in SHG

<table>
<thead>
<tr>
<th>No. of years</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>18</td>
<td>12%</td>
</tr>
<tr>
<td>3</td>
<td>35</td>
<td>23.3%</td>
</tr>
<tr>
<td>4</td>
<td>43</td>
<td>28.7%</td>
</tr>
<tr>
<td>5</td>
<td>34</td>
<td>22.7%</td>
</tr>
<tr>
<td>6</td>
<td>17</td>
<td>11.3%</td>
</tr>
<tr>
<td>8</td>
<td>3</td>
<td>2%</td>
</tr>
<tr>
<td>Total</td>
<td>150</td>
<td>100%</td>
</tr>
</tbody>
</table>

Majority of the respondents 74.7%, are 3-5 years old in the group i.e. 28.7% are 4 years old, 23.3% are 3 years old, and 22.7% are five years old. Those with two years stay are 12%, those with 6 years are 11.3%, and those with 8 years are 2% of the respondents. A stay in the group of around 3-5 years shows that most of the members are in the performing stage and have overcome the norming stage which is usually at the second year of the group existence.
4.2 Quantitative and qualitative analysis

4.2.1 Impact of Women Savings In Self Help Group (SHG) In Enhancing Self-Economic Empowerment

The researcher sought to establish the saving culture of respondents before and after joining SHG, then after joining SHG did savings improved and what were women reasons for savings. The tables below show their responses.

**Table 4.2.1 SHG members Savings pattern before and after Joining SHG**

<table>
<thead>
<tr>
<th>Made saving before joining SHG</th>
<th>Frequency</th>
<th>Percentage (%)</th>
<th>Savings after SHG</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>136</td>
<td>90.7%</td>
<td>No</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>Yes</td>
<td>14</td>
<td>9.3%</td>
<td>Yes</td>
<td>150</td>
<td>100%</td>
</tr>
<tr>
<td>Total</td>
<td>150</td>
<td>100%</td>
<td>150</td>
<td>100%</td>
<td></td>
</tr>
</tbody>
</table>

The numbers of SHG members who made savings before joining SHG were only 9.3% of the respondents; after joining SHG all respondents 100% reported to make savings. A shift of 90.7% on women participation in savings shows that SHG has inculcated the saving culture among its members.

**Table 4.2.2 Amount of savings before and after joining SHG**

<table>
<thead>
<tr>
<th>Amount of savings before</th>
<th>Frequency</th>
<th>Percentage (%)</th>
<th>Amount of saving</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 500</td>
<td>8</td>
<td>57.14%</td>
<td>Below 500</td>
<td>17</td>
<td>11.3%</td>
</tr>
<tr>
<td>500-1000</td>
<td>6</td>
<td>42.86%</td>
<td>500 - 1000</td>
<td>43</td>
<td>28.7%</td>
</tr>
<tr>
<td>1000-1500</td>
<td>0</td>
<td>0%</td>
<td>1000 - 1500</td>
<td>64</td>
<td>42.7%</td>
</tr>
<tr>
<td>1500-2000</td>
<td>0</td>
<td>0%</td>
<td>1500 - 2000</td>
<td>20</td>
<td>13.3%</td>
</tr>
<tr>
<td>Above 2000</td>
<td>0</td>
<td>0%</td>
<td>Above 2000</td>
<td>6</td>
<td>4%</td>
</tr>
<tr>
<td>Total</td>
<td>14</td>
<td>100%</td>
<td>150</td>
<td>100%</td>
<td></td>
</tr>
</tbody>
</table>

Members who made savings before joining SHG made savings below Kshs. 1000 i.e. those members with savings below 500 were 57.14% and those in the bracket of 500-1000 were 42.86%. After joining SHG there was a significant increase in savings with most respondents 42.7% making savings of between 1000 –1500. The other respondents were in the following brackets those making savings between 500-1000 were 28.7%, those between1500-2000 were 13.3%, those below 500 were 11.3%, and those above 2000 were 4%. Despite the fact that most of respondent had only secondary and primary qualifications with no formal employment there was a positive shift not only in making savings but also in amount of savings they made, after joining SHG.
Reasons for Savings

![Graph showing reasons for savings](image)

**Fig: 4.2 Reasons for savings**

The respondents were asked to give reasons for making savings as indicated in figure 4.2; which were then categorized into five major classes i.e. access SHG Loan, undertake entrepreneurial activities, asset creation, and access bank loan or meet emergency. As shown in the above table most respondents rated to access SHG Loan at 95%, to be the key reasons for savings. The others followed as, to undertake entrepreneurial activities at 93%, asset creation at 90%, access bank loan at 87% and to meet emergency at 80%. Most respondents prefer to make savings to enable them access SHG loans, with some respondent at 93% prefer using their savings for entrepreneurial activities. The idea of making savings to meet emergencies is the least reason for making savings as per the respondents.

**4.2.2 Impact of Loan Taken By Women from Self Help Group (SHG) In Facilitating Their Economic Empowerment**

The researcher sought to find out the number of respondents who were able to obtain bank loan before joining SHG and whether the number increased after joining SHG. The researcher further inquired about the amount of loan respondents obtained before and after joining SHG. The number of respondents’ loans before and after joining SHG was analyzed.

| Table 4.3.1 No. of SHG members who have access bank loan before and after joining SHG |
|---------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Bank Loan before joining SHG    | Frequency       | Percentage(%)   | Bank loan after SHG | Frequency       | Percentage(%)   |
| No                              | 143             | 95.3%           | No                | 20              | 13.3%           |
| Yes                             | 7               | 4.7%            | Yes               | 130             | 86.7%           |
| Total                           | 150             | 100%            | Total             | 150             | 100%            |

As depicted in the above table only 4.7% of respondent had taken bank loan, the other respondents 95.3% had not taken bank loan before joining SHG. After joining SHG 86.7% of the respondents took bank loan and 13.3% have not taken bank loan despite being in SHG. A shift of 86.7% shows that by participating in SHG most respondent have been able to access...
bank loan. This may be attributed to the fact that there are no collateral securities required for group loans and that’s the reason most respondents were able to access bank loans.

**Table 4.3.2 The Amount of bank loan taken before and after joining SHG**

<table>
<thead>
<tr>
<th>Amount of bank loan taken before SHG</th>
<th>Frequency</th>
<th>Percentage</th>
<th>Amount of bank loan after SHG</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 50000</td>
<td>5</td>
<td>71.43%</td>
<td>Below 50000</td>
<td>25</td>
<td>19.2%</td>
</tr>
<tr>
<td>50,000 - 100,000</td>
<td>2</td>
<td>28.57%</td>
<td>50,000 - 100,000</td>
<td>45</td>
<td>34.6%</td>
</tr>
<tr>
<td>100,000 – 150,000</td>
<td>0</td>
<td>0%</td>
<td>100,000 – 150,000</td>
<td>31</td>
<td>23.8%</td>
</tr>
<tr>
<td>150,000- 200,000</td>
<td>0</td>
<td>0%</td>
<td>150,000 – 200,000</td>
<td>19</td>
<td>14.6%</td>
</tr>
<tr>
<td>Above 200,000</td>
<td>0</td>
<td>0%</td>
<td>Above 200,000</td>
<td>10</td>
<td>7.8%</td>
</tr>
<tr>
<td>Total</td>
<td>7</td>
<td>100%</td>
<td></td>
<td>130</td>
<td>100%</td>
</tr>
</tbody>
</table>

Regarding the amount of bank loan taken before joining SHG, 71.43% of respondents had taken a loan below 50,000 and those with loan between 50000-100000 were 28.57%. After joining SHG, the sizes of loan expanded. This can be attributed to the banks trainings which equip SHG members on credit management and entrepreneurship skills which enable members avoid defaulting loans and invest them wisely.

**Table 4.3.3 Amount of SHG Loan before and after joining the group**

<table>
<thead>
<tr>
<th>Amount of loan before SHG</th>
<th>Frequency</th>
<th>Percentage (%)</th>
<th>Amount of loan taken</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 20,000</td>
<td>0</td>
<td>0%</td>
<td>Below 20,000</td>
<td>16</td>
<td>10.7%</td>
</tr>
<tr>
<td>20,000 – 40,000</td>
<td>0</td>
<td>0%</td>
<td>20,000 – 40,000</td>
<td>26</td>
<td>17.3%</td>
</tr>
<tr>
<td>40,000 – 60,000</td>
<td>0</td>
<td>0%</td>
<td>40,000 – 60,000</td>
<td>53</td>
<td>35.3%</td>
</tr>
<tr>
<td>60,000 – 80,000</td>
<td>0</td>
<td>0%</td>
<td>60,000 – 80,000</td>
<td>43</td>
<td>28.7%</td>
</tr>
<tr>
<td>Above 100,000</td>
<td>0</td>
<td>0%</td>
<td>Above 100,000</td>
<td>12</td>
<td>8%</td>
</tr>
<tr>
<td>Total</td>
<td>0</td>
<td></td>
<td>Total</td>
<td>150</td>
<td>100%</td>
</tr>
</tbody>
</table>

The SHG loans are usually given only to members thus there was no member with SHG loan prior to joining the group. After joining the group, it’s mandatory for all members to take loan and hence as indicated there was 100% shift in loan taken by members. Most respondents’ prefer borrowing SHG loans because they are free interest loans. The amount given out as loans is twice the savings made by the respondent.
Table 4.4.4 No. of women and amount of women enterprise funds allocated before and after joining SHG

<table>
<thead>
<tr>
<th>Amount benefited</th>
<th>Frequency</th>
<th>Percentage (%)</th>
<th>Amount benefited</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>5000-10,000</td>
<td>3</td>
<td>30%</td>
<td>5000-10,000</td>
<td>1</td>
<td>9.1%</td>
</tr>
<tr>
<td>10,000-20,000</td>
<td>3</td>
<td>30%</td>
<td>10,000-20,000</td>
<td>7</td>
<td>63.6%</td>
</tr>
<tr>
<td>20,000-30,000</td>
<td>2</td>
<td>20%</td>
<td>20,000-30,000</td>
<td>2</td>
<td>18.2%</td>
</tr>
<tr>
<td>Above 30,000</td>
<td>2</td>
<td>20%</td>
<td>Above 30,000</td>
<td>1</td>
<td>9.1%</td>
</tr>
<tr>
<td>Total</td>
<td>10</td>
<td>100%</td>
<td>Total</td>
<td>11</td>
<td>100%</td>
</tr>
</tbody>
</table>

The numbers of women who have benefited from women enterprise fund (W.E.F) have slightly increased from ten to eleven. This is 0.6% increase which is still very low. There was also insignificant changes in sizes of loan administer before and after joining SHG. Despite the fact that Kenyan government has yearly been issuing WEF accessing it still remains a challenge.

Table 4.3.6 Number of loans respondents took loan before and after joining SHG

<table>
<thead>
<tr>
<th>No. of loans respondents took before joining SHG</th>
<th>Frequency</th>
<th>Percentage (%)</th>
<th>No. of loans respondents took after joining SHG</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>7</td>
<td>41.18%</td>
<td>1</td>
<td>20</td>
<td>13.3%</td>
</tr>
<tr>
<td>2</td>
<td>10</td>
<td>58.82%</td>
<td>2</td>
<td>119</td>
<td>79.3%</td>
</tr>
<tr>
<td>3</td>
<td>NIL</td>
<td>NIL</td>
<td>3</td>
<td>11</td>
<td>7.4%</td>
</tr>
<tr>
<td>Total</td>
<td>17</td>
<td>100%</td>
<td>Total</td>
<td>150</td>
<td>100%</td>
</tr>
</tbody>
</table>

The loans represented in the above table are the SHG loan, bank loan and women enterprise fund. Before joining SHG 41.18% of the fourteen respondents with loan had only one loan the other 58.82% had two loans. After joining SHG majority of respondents had two loans 79.3%, those with one loan are 13.3% and those with three loans are 7.4%. By participating
in SHG, members have learned the power of leveraging their capital through use of loans. This has enabled them venture into businesses which in turn has led to increase in saving and wider access of loan.

**Distribution of the reasons for taking loans (SHG Loans, Bank loan and Women Enterprise Funds)**

![Distribution of reasons for taking loans](image)

**Fig 4.3: Distribution of the reasons for taking loans (SHG Loans, Bank loan and Women Enterprise Funds)**

As displayed in figure 4.3 most respondents rated embarking on entrepreneurial activities as their number one reason with 99.7%, followed by asset creation with 98.8 % and then non-entrepreneurial activities at 97.9% as their reasons for taking loans. Some of the entrepreneurial activities include farming, agrovet, shop, salon, boutique, timber sawing, motor bike, chemist, hotel, soda depot etc. Some of the assets bought using loan include land, cows, building houses, motor bikes etc. The non-entrepreneurial activities mentioned include payment of school fees and medical fees. By participating in SHG the respondent were able to own asset, own businesses, take their children to schools and gather for their medical expenses. This according to Kabeer is the ability to exercise choice in terms of access to and future claims to both material and social resources which are an aspect of economic empowerment(Naila Kabeer, 1999).

**4.2.3 Impact of Self Help Group (SHG) Trainings in enhancing self-economic Empowerment**

The researcher sought to find out the number of respondents who had attended any training before joining SHG and whether the number increased after joining SHG and the organizers’ of the trainings. The researcher further inquired the trainings the respondents found more useful. The impacts of trainings on respondents were also sought.

**Table 4.4.1 Training attendance before and after joining SHG**

<table>
<thead>
<tr>
<th>Attended Training before joining SHG</th>
<th>Frequency</th>
<th>Percentage(%)</th>
<th>Attended Training after joining SHG</th>
<th>Frequency</th>
<th>Percentage(%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>129</td>
<td>86%</td>
<td>No</td>
<td>5</td>
<td>3.3%</td>
</tr>
<tr>
<td>Yes</td>
<td>21</td>
<td>14%</td>
<td>Yes</td>
<td>145</td>
<td>96.7%</td>
</tr>
<tr>
<td>Total</td>
<td>150</td>
<td>100%</td>
<td>Total</td>
<td>150</td>
<td>100%</td>
</tr>
</tbody>
</table>

As indicated in the above data only 14% of the respondents had attended trainings before joining SHG. After joining SHG 96.7% of the respondents were able to attend trainings and only 3.3% show no interest in attending trainings. SHGs have proved to be key structures to most organizations who want to buildskills for local communities’ members.
Organizers’ of training

Figure 4.4: organizers of training
As displayed in figure 4.4, 75% of the respondents confirm to have attended trainings organized by bank. Those having attended trainings organized by N.G.O and government were 19%, and 5% of the respondents respectively. Banks are in fore front in equipping the SHG members with business skills.

Specific Trainings and respondents ratings on usefulness of each skill

Figure 4.5: Specific Trainings and respondents ratings on usefulness of each skill
The research sought to establish the usefulness of the specific trainings respondents were taken through. The usefulness were rated as follows as given in figure 4.5, Asset building or creation was rated most useful by 98% of the respondents, followed by book keeping, budgeting and forecasting, and credit management skills at 95%. Farm accounts was rated useful by 90% of the respondents, risks management skills and savings and investment were rated the least only 10% of respondent finding it useful.

Impact of the trainings

Figure 4.6: Impact of trainings
To further ascertain the usefulness of the trainings the respondents were asked how the trainings have changed their life. Figure 4.6 gives the findings, 95% of the respondents indicated increase in asset, followed by improvement in book keeping 90%, then spending wisely at 85% and diversifying investment at 70%. The ratings of the training are reflected on the reasons for taking loans as in both situation the need to increase assets and venture in to entrepreneurship have been rated to be the key reasons.

4.3 Discussion

Self Help Groups (SHG) are usually formed with the ultimate goal of enhancing its members’ economic empowerment process through expansions of their individual choice and capacities for self-reliance in terms of access to and control of financial resources; it also involves broadening their management skills and knowledge, and ability to engage in entrepreneurial activities (Naila Kabeer, 1999). In line with kabeer definition the findings noted that SHG have given rural women an opportunity to expand their individual choices and capacities for self-reliance.

4.3.1 Impact of Women Savings In Self Help Group (SHG) In Enhancing Self-Economic Empowerment

Participation in SHG has enable women to secure their tomorrow by putting a coin a side in terms of savings. The study found out that after joining SHG all the respondents reported not only to make savings but larger amount of savings. The savings were noted to be crucial in two aspects, it enabled women access SHG and bank loan and also the accumulated savings were withdrawn by individuals to invest in asset creation, entrepreneurial activities and meet emergency. These findings are similar to Vetrivel and Mohanasundari findings in their study in Tamilnadu (Vetrivel & Mohanasundari, 2011). Panda and Reji in their studies further ascertained this saving culture and its impact such as enabling women to own assets such as land, houses, movables assets such as vehicles, tractors (Panda, 2009).

4.3.2 Impact of Loan Taken By Women from Self Help Group (SHG) In Facilitating self-Economic Empowerment

After joining SHG the number of women who were able to access loans increased from seven (7) to one hundred and thirty (130) this was 82% increase. The loan sizes increase with 58.4% of the respondents having a loan between 50,000-150,000. Before SHG intervention all respondents with loan had loan below 100,000. By participating in SHG women were able to access bank loans despite the fact that most of them had informal employment with no collateral security. These findings are similar to Bali Swain, Moon, and Panda findings (Bali Swain, (2009); Moon, 2011; Panda, 2009). There was insignificant increase of 0.6% in the number of women who were able to access WEF as a result of joining SHG despite the fact that government are calling on women to access these funds.

The loans taken by SHG members were reported to have been majorly invested on entrepreneurial activities, asset creation, and non-entrepreneurial activities. Some of the entrepreneurial activities include farming, agrovet, shop, salon, boutique, timber sawing, motor bike, chemist, hotel, soda depot etc. Some of the assets bought using loan include land, cows, building houses, motor bikes etc. The non-entrepreneurial activities mentioned include payment of school fees and medical fees. By participating in SHG the respondent were able to own asset, own businesses, take their children to schools and gather for their medical expenses. This according to Kabeer is the ability to exercise choice in terms of access to and future claims to both material and social resources which are an aspect of economic empowerment (Naila Kabeer, 1999). These findings are similar to Mohanasundari findings in a study on women empowerment and social security in Tamilnadu where he noted that SHG members used loan to purchase paddy, cow rearing, petty business, purchased van, opened tea shop, leased land, taking up collective projects (Vetrivel & Mohanasundari, 2011).
4.3.3 Impact of Self Help Group (SHG) Trainings in enhancing self-economic Empowerment

Trainings are successful intervention for economic empowerment since they impart new skills on the participants. This study noted that before joining SHG only 14% of the respondents had attended trainings and after joining SHG 96.7% of the respondents was able to attend trainings. The most useful training rated by respondents was asset building, book keeping, budgeting and forecasting and credit management and the least rated farm accounts and risks management skills. The impacts of trainings have enabled respondents to increase asset, improve book keeping, spend wisely, and diversify investment. The trainings have also contributed in enabling women use their loans wisely. Various studies noted that trainings improved technical and practical skills such as financial management, credit management, risks management, budgeting and forecasting skills (Bali Swain, (2009); Das, 2012; Ranjula & Yang, 2012; P. Sharma & Varma, 2008).

5. SUMMARY CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

Participation in SHG plays a significant role in economically empowering its members. The term economic empowerment is a widely used concept with neither a standard definition nor a uniform yardstick for measuring changes in empowerment. According to Kabeer economic empowerment cannot be reduced to a single aspect of process or outcome hence under this study the ability to make and carry out significant decisions affecting one's life and lives of others was a very critical aspect of consideration.

5.1 Summary of findings

The major findings of the study were that majority of the respondents 79.3% were in the age bracket of 20-40 with almost all of them 94.7% having attained basic level of education hence they could read and write. The average period of respondents stay in the group was found to be between 3-5 years 74.7%.

5.1.1 Impact of Women Savings In Self Help Group (SHG) In Enhancing Self-Economic Empowerment

Participation in SHG was seen to cultivate a savings culture among respondents i.e. before joining SHG only 14 out of 150 which is 9.3% of the respondents made savings then after joining SHG all respondents 100% reported making savings. The size of their savings also increased previously during pre-SHG period respondents who made savings made only savings below 1000 then after joining SHG their savings amount increased with most respondents 42.7% making savings between 1000-1500. The reasons for savings cited by respondents include asset creation, to access SHG Loan, to access bank loan, meet emergency or undertake entrepreneurial activities.

5.1.2 Impact of Loan Taken By Women from Self Help Group (SHG) In Facilitating Their Economic Empowerment

Participation in SHG enhanced respondents’ access to formal loan and increase in loan amount. During pre SHG only 4.7% of the respondents had taken bank loan which were all below 50,000 and after joining SHG the number increased to 86.7% with most respondent 58.4% having loans between 50,000-150,000. Before joining SHG only 6.7% of the respondent had accessed women enterprise funds after joining SHG the number of respondents increased to 7.3%. The average number of respondents’ loans before joining SHG was one loan, after joining SHG majority of respondents had two loans 79.3%, those with one loan were 13.3% and those with three loans were 7.4%. Respondents rated embarking on entrepreneurial activities as their number one reason with 99.7%, followed by asset creation with 98.8% and then non-entrepreneurial activities at 97.9% as their reasons for taking loans.
5.1.3 Impact of Self Help Group (SHG) Trainings in enhancing self-economic Empowerment

The findings indicated that before joining SHG only 14% of the respondents had attended trainings then after joining SHG 96.7% of the respondents had attended training. The major organizers of the training were banks with 75% of the respondents confirming to have attended their training. The most useful training rated by respondents was asset building, book keeping, budgeting and forecasting and credit management and the least rated farm accounts and risks management skills. The impacts of trainings have enabled respondents to increase asset, improve book keeping, spend wisely, and diversify investment.

5.2 Conclusion

Though the SHG concept is still new it was noted that it is more popular with primary and secondary school dropouts. Hence the government should work closely with these structures to reduce unequal income gap among the citizens. The study concludes that by participating in SHG there was an enhanced self-economic empowerment in terms of savings, access to loan and trainings. The SHG has improved the saving culture of the respondents through making it compulsory for all to save and encouraging members to increase their savings and reinvest them in entrepreneurial activities. The study noted that by participating in SHG the respondents were able to access formal banking institution with easy and access better amount of loan as compared to pre SHG period. Most respondent were able to attend training after joining SHG which had an impact in enabling them increase asset, improve book keeping, spend wisely, and diversify investment. Banks were noted to be the major organizers of trainings.

5.3 Recommendations

The following recommendations were made from the study:

- There is a need to train SHG members and its leaders on organization skills, leadership skills and strategic management skills so that they can these grass root organization to another level.
- Banks were noted to be the major organizers’ of trainings other organizations should also step up in equipping the communities with new skills.
- Various seminars should be organized where members get a chance to exchange their views and be able to develop their group strength by interactions.
- There should be an active intervention by county government, professional bodies and N.G.Os in building skills for SHG members in such areas as information technology, micro enterprise, designing new products.
- Periodical exhibitions should be organized at county level where the products of SHG can be displayed. This will build confidence of members and will also act as marketing strategy.

5.4 Suggestions on area of further studies

- A similar study should also be done in other areas of the country to find out whether the results can be replicated.
- Only three internal factors i.e. savings, loan and training was used to access the impact of participation in SHG in enhancing self-economic empowerment hence a study on other factors should done.
- Economic empowerment cannot be reduced to a single aspect of process or outcome hence various studies should be done on various process of economic empowerment.
REFERENCES


