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The Power of Self-Help Groups in Driving Women Economic Empowerment in Kenya

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Abstract:

Women empowerment is the mechanism of expanding women's ability and agency, allowing them to make decisions and have choices over their lives. Empowerment means women exhibit both the ability to prosper and progress economically and the power to make decisions and take actions that drive the women's economy. This study, therefore, investigated the impact of self-help groups on driving women's economic empowerment among women in Luanda Sub-County in Vihiga County of Kenya. The study employed a cross-sectional descriptive study design featuring qualitative data collection methods. The data collected were processed and analyzed through qualitative approaches. Self-help groups provide prime opportunities for women to gain economically through income generation, entrepreneurship training and skills, asset acquisition, business (re)financing, and increased production outputs. Self-help groups are driving forces for women's economic empowerment to achieve sustainable development goals.

Keywords: SHGs, women, economic empowerment, Kenya

1. Introduction

Women empowerment, as a longstanding approach to equitable development, expands women's ability and agency, allowing them to make decisions and have choices over their lives (Kurgat, 2018; World Bank, 2013). This definition forms the basis for different levels of empowerment (economic, social, and psychological) to be conceptualized and measured. All three levels of empowerment presuppose a process through which the status of women is transformed from a condition of lack of power to a state of agency and choice (World Bank, 2013; Kane et al., 2017). Empowerment means enhancing women's decision-making powers for them to actively participate in decision-making processes geared towards realizing the change they desire. Brondy et al. (2013) underscore that women's empowerment is synonymous with increasing and improving women's capacity and capabilities. Thus, women can make their own choices and transform them into the desired outcome. Mwaniki (2011) acknowledges that empowered women exhibit both the ability to prosper and progress economically and the power to make decisions and take actions that drive women's economy.

Globally, policymakers and development interventionists have long been interested in and invested in women's self-help groups because of their contribution to women's socio-economic growth through financial inclusion (World Bank, 2013; Brondy et al., 2013; Akeno & Wafula, 2017). As such, women's financial inclusion has been the priority of many governments as a catalyst for women's economic empowerment. It is considered a prerequisite for sustainable development, a strategy for pro-poor growth, and achieving all the SDGs. Jiveti and Edwards (2007) note that the economic empowerment of women seats within rights and equity concerns that societies are grappling with. Equally, World Bank (2013) observed large disparities between men and women in economic opportunities, mostly in developing countries of which Kenya is a part. Women are known to experience a myriad of challenges in the equitable resources discourse, which has contributed significantly to their limited access to formal credit; thus, they lag in financial inclusion (World Bank, 2013; Kurgat, 2018; Awiti, 2013). Consequently, to improve their socio-economic opportunities and status, women have come up with forms of informal savings groups and credit models (Mwaniki, 2011; Ombara, 2012). The self-help groups have an economic impact on women's lives, giving them a platform to share information and opportunities, enforce informal transactions, and coordinate outcomes (Ombara, 2012).

In Kenya, women's self-help groups serve to cushion and support women's social welfare structures, giving them more economic power to participate in solving societal problems. According to Lambisia et al. (2016), women's self-help groups are designed to support women's social, economic, and political agendas. This has enabled many women to mobilize and organize into powerful groups that have championed women's interest in sustaining interactions among the members. As such, women in the country work within a framework of mutual aid groups and participate in rural development activities through self-help groups (Ochanda, 2011; Mwaniki, 2011; Lambisia et al., 2016). Furthermore,

SHGs have shown their economic value by providing members with the opportunity to meet their immediate needs and develop themselves through the pooling of resources (Awiti, 2013). As such, SHGs offer a unique opportunity for women to acquire credit at low-interest rates and without security, as is the trend with formal financial institutions. This study, therefore, investigated the impact of self-help groups on driving women's economic empowerment among women in Luanda Sub-County in Vihiga County of Kenya.

2. Literature Review

As defined by World Bank, self-help groups are small voluntary associations of people from the same or similar socio-economic backgrounds coming together to address their common problem and offer mutual support to each other in that process (World Bank, 2013). One key defining feature of women SHGs is that the group members can identify with each other because they are from the same locality and are affected by the same social and economic challenges. These groups are anchored on collecting contributions from individual members for saving through a common bank account operated in the group's name. Kurgat (2018) also states that SHGs afford members mutual support because they are formed by people with a specific purpose that brings them together.

A study by Akeno and Wafula (2017) on the influence of women's participation in group activities on the empowerment of communities in Kajiado County found that women's empowerment is essential in economic development. This meant that funding of women groups should therefore be a priority of the government and development agencies if all women have to be meaningfully involved in the development. However, another study by Lambisia et al. (2016) on the success of table banking in improving women's economy also reported that before joining the self-help groups, group members were neither economically established nor formally employed, which already gave them some leverage. As such, the study found that the funds from Table Banking were used to support fee payments, take care of household needs, start and boost businesses, and repay other groups' borrowings.

Self-help groups in Kenya are known to experience a lot of challenges in accessing and using formal savings and credit opportunities. For instance, Githigi (2009), in a study on women's access to formal credit in Ngong Sub-County, found that the Agriculture Finance Corporation (AFC) was among the institutions leading in lending money to farmers in the entire County of Kajiado at the time of this study. However, the study's findings further indicated that despite AFC being the leader in offering credit facilities to farmers, the credit was mainly available to large and medium-scale farmers, leaving out small-scale farmers. Further, the results showed that title deeds were among the main collateral the institution required as security for the credit. Those without this document would be locked out of the credit services. In the Maasai community, however, women do not own land. Hence, title deeds are mainly in the name of husbands, which give men an advantage over women in accessing credit facilities. Lambisia et al. (2016), in the study on access to credit facilities among informal groups in Rongai Sub-County, Nakuru County, observed that the success of informal savings and credit is based on two factors:

- Group cohesiveness and
- Group guarantors

These two factors were found to apply to both merry-go-rounds or Rotating Savings and Credit Association (ROSCAs) and Table Banking Accumulating Savings and Credit Associations (ASCAs).

According to World Bank (2013), the formation of informal savings and credit associations such as the Table Banking is modeled on the Grameen Bank of Bangladesh. In Kenya and elsewhere in East Africa, groups of women following this model have organized themselves into large groups of about twenty-five members. These groups were further sub-divided into smaller groups of about five members. As a priority of joining, each member in the small groups acted as a guarantor to the other four members. This ensured total security of credits/loans because when one member defaulted in repayment, it was the responsibility of the other four members to repay the loan on behalf of the defaulter.

Similarly, the structures of merry-go-rounds are designed in such a way that credit leading is largely dependent on the solidarity of the group members, where loan repayment by any group member borrowing is guaranteed by all the group members (Lambisia et al., 2016). The favorable borrowing conditions that are a characteristic of informal savings and credit groups, such as the easy credit acquisition, affordable credit, trust being used as collateral, and group familiarity, have enabled these associations to thrive in the past two decades (World Bank, 2013; Lambisia et al., 2016; Mwaniki, 2011). Also, the intense and tedious paperwork associated with formal savings and credit facilities is not a feature of informal groups hence the easy access and use.

Women in SHGs in Kenya benefit from economic opportunities as well as the social and political networks gained through participation and using the services provided (Caretta, 2010). Societies that empower everybody, particularly women, socially and economically, tend to have good development records, with much of the score being looked at as sustainable (Borkman & Oka, 2001). Many developing countries place much emphasis on women in SHGs, especially those with a lower socio-economic status, as a priori to the realization of equality in development (Brondy, et.al, 2012). In empowerment terms, the participation of women is itself an empowerment process. Women in SHGs are empowered through the social, economic, and political spheres of their lives, and their capacity is increased to sustain the decisions over their lives. Sheilk (2015) conducted a study in Pakistan and recorded that empowering women socially and economically is essential since they are responsible for the households and the community to a larger extent. However, in other studies conducted elsewhere, a lack of capital and resources for capacity has been noted to affect the desire to change women's social and economic status (Mwaniki, 2011; World Bank, 2013; Ochanda, 2012).

However, another study by Kane et al. (2017) found that the women empowerment process in Brazil focused on the linkages between women businesses operated mostly by women groups and the social and economic environment at

the household level. Results from the study suggest that women groups struggle to operate business activities efficiently and profitably hence the need to empower women group members with various skills to improve their capacity to run and sustain their businesses. Furthermore, World Bank (2013) and Brondy et al. (2015) conclude that when women have unlimited access to financial resources, they can decide how to use them and invest in profitable projects. This is further reinforced by the fact that when offered the opportunity, SHGs have the potential to create employment for the said women and create wealth in a community (Stevenson, 2005; Sheilk, 2015).

3. Methodology

3.1. Study Design and Data Collection

This was a cross-sectional descriptive study among women in registered self-help groups in Lunada Sub-County of Vihiga County in Western Kenya. Following the design, the study employed a qualitative approach featuring in-depth interviews, focus group discussions, and key informant interviews as data collection methods. In-depth and group interviews were carried out with selected registered and active self-help group members from the study area. Resultantly, insights from these two methods were useful in adjusting the interview guide for the purposively selected key informants who provided expert knowledge and information on the subject matter.

3.2. Sampling Strategy

The study reached a total of forty registered and active self-help group members for in-depth interviews in the study area. The participants were selected and reached through purposive sampling. Further, inclusion and exclusion criteria were followed in that the women who were registered and were active self-help group members were selected to participate, and those who were not active and non-registered members were not included in the study. Equally, women who participated in the study were those who had lived continuously in the study area for at least five years before the study and had been group members for a period not less than two years. Experienced and knowledgeable persons with experience in women's economic empowerment through the lenses of informal and formal groups were sampled purposively to get the views of key informants. The key informants were drawn from a sample that included women group officials, Social Development Officer, Maendelo ya Wanawake official, County Office fund committee members, and a local administrator who was the area chief. These informants canvassed in detail how self-help groups are structured and how they operate to achieve economic empowerment of women in the study area.

3.3. Data Processing and Analysis

Processing of data began as soon as a few interviews had been conducted. The audio-taped data from the in-depth interviews, focus group discussions, and key informant interviews were translated, transcribed, and analysed qualitatively. Transcriptions began as soon as the first few interviews were conducted to get insights from the data being collected to adjust the data collection tools accordingly as data collection progressed. Transcripts were then checked for clarity and completeness and then imported to NVivo for coding and analysis. Coding necessitated the transcripts to be sorted into themes, categories, and patterns that were thematically interpreted as constructs for discussion. In the presentation of findings, a verbatim approach was used where direct and juicy quotes from the study participants were used to protect the participant's voices in the discussion of findings.

4. Findings and Discussions

4.1. Income-generation

The formation of informal savings and credit groups is partially driven by the goal of increasing the income level of the group members. Members save in the groups to provide opportunities to advance loans/credits to other group members who must pay back with interest. The accrued interests are divided among the group members after some time, hence providing members income. Besides, some groups invest jointly in income-generating activities that generate income which is then shared among the group members. The self-help groups provide an opportunity for women to increase their income by having additional income for the women in the household. The groups' income is generated from two different sources, i.e., from groups' investments profits and interest charged on loans. The profits gained from the two sources of income are combined and shared with group members as dividends but according to individual shares and contributions in the group.

The study shows that different groups have devised different approaches to generating income using the savings from the members. For example, the self-help groups operate with structures involving members giving a certain amount of money to the groups at regular intervals, such as weekly and monthly. The members' contributions are meant to be saved for a period of six months or one year, and then at the end of the saving period, part of the amount is shared back with the members. Whereas this approach has worked for these groups, members decide to invest their savings in activities that generate income at the end of the saving period. The investment ventures include large-scale crop production, such as growing sugarcane, maize, cassava, and vegetables in greenhouses, among others. Groups were found to engage in other businesses and income-generating activities such as: brick-making business, tents and chairs hiring business, public address business, poultry rearing, and dairy farming. When run properly and finances managed efficiently, these business ventures generate incomes in terms of profits shared among the group members and in the ratio of their contributions after a certain period.

'We usually receive dividends from our group at the end of every investment year.... All the profits generated are saved in our account and shared with the members in our annual meeting, which usually happens at the end of October. During this time, the officials go through the books of account one by one as members confirm from the printed copies that are made available to us. Once all the members and officials agree and conform the accounts as true, the dividends are divided equally among all the group members, according to the ratio of an individual investment' (FGD# 2 34 years old).

'In our group, we normally engage in the business of hiring tents and chairs in this community. From this business, we can earn every year close to fifteen thousand each' (IDI#31 F 37 years).

Group investments in business activities such as tents and chairs, hiring businesses that are used are various functions, and brick-making that are sold have proven to yield income that is shared among the group members, as supported by one of the key informants,

'For the group to make money other than just relying on the savings from members alone, they invest in other businesses that generate income for them...some engage in the brick making where they use their group funds to employ people to make the bricks which they later sale after a good quantity has been produced' (KII# 2 Community Administrator).

Thus, self-help groups' investment in activities has ensured that the group members have an extra source of income in addition to their usual income sources. This type of income has supported the growth and survival of the self-help groups in the rural areas where the study was conducted. Additional income gives women more leverage on finances in their household because having multiple sources provides more financial protection for these rural women.

Group members in self-help groups reported earning income from interests charged on loans that are given to members and other individuals who qualify for the loans. The self-help groups had two approaches to giving out loans. One such approach is when group members borrow loans depending on their savings standings in the group. Then the second approach is when community members (non-group members) secure loans from the groups but use two or three group members as guarantors for the loan taken. Such loans are given out with interest rates ranging between 10% and 40%, depending on the borrower's category. Penalties for late payment are used against defaulters. The group members have a lower interest rate as compared to non-group members. The loanees are required to pay back the amounts borrowed with the accrued interest, which are then saved in the group's account for a period of one year. During the groups' annual meetings, sharing of profits made from interest on loans that have been settled also becomes part of the groups' agenda.

'We usually earn something small every six months from the interest the group gets from the loans it gives out to members and other community members' (IDI#12 F 40 years).

'Many of us are used to taking loans from our groups for other purposes which we pay back with an interest although for us as group members the interest is a bit lower compared to the one charge on community members' (FGD# 2 F 46 years old).

The income earned from the sharing of groups' profits from the interest puts more money in the hands of women, strengthening their sense of financial ability. The key informants corroborated the views of the study participants observing that SHGs are medium for collective income generation for members from the profits earned from interests on loans and profits earned from investments in business activities. Furthermore, they observed that leveraging these rural informal social groups and networks proves to be a useful tool in monetary resource pooling while at the same time providing opportunities that can be tapped into by stakeholders interested in economically empowering rural women.

'The importance of these informal groups is huge.... many groups are investing their small monies in ventures that give them profit which they can spread to all the members of the group' (KII#2 County Fund Committee Official).

From the foregoing, rural women benefit immensely from the self-help groups through the extra income that accrues from how the groups' capital is invested. These informal groups' business activities and investments are based on the commitment of the group to support each other to overcome poverty and enhance their economic opportunities. Registered groups benefit from the income generated in addition to the social bonds and networks created because of coming together.

The study shows that self-help groups generate indirect income for the women, which gives a sense of financial security for these rural women. The groups support group members to remain financially secure despite being among the groups that are often unbanked and remain financially excluded. This study confirms the demands of the Women Empowerment Framework, which considers women's income as a necessity to afford women equality at the basic needs level. It is referred to in the framework as the material welfare level (Sahay, 1998). Income, as in this study, increased income, gives women the opportunity to have access to basic needs and resources such as food. The findings of this study were also observed by Lambisia et al. (2016), who noted that the structures of informal savings groups and merry-go-rounds are designed in such a way that they advance credit to members and reinvest the members' contributions in other economic opportunities. The profit earned from the investment and the interest on loans is shared equally among the group members.

4.2. Affordable Loans

Loans and credit products are strategies to drive women's economic empowerment in informal groups hence improving the financial inclusion of women who disproportionately experience poverty. Women are burdened by women's access to and use of credit facilities, and loan products are known to be key pillars of economic growth and

strategies for reducing poverty. In this respect, women acquire loans to be able to start businesses or settle large expenditures at the individual and family levels.

The self-help groups have been able to advance loans to their members at a lower interest rate. Women acquire loans at a 10% interest rate which is favorable to the members. In comparison, the repayment period is more flexible for members than non-members. Once a member defaults in loan repayment, the amount can be recovered from their group's contribution and shares.

'We can take loans without having to deal with a lot of documentation, and the interest rate is very favorable to us who are registered members' (IDI# 6 F 39 years old).

'I am still repaying the loan that I took last year from my self-help groups...the loans are available to all the group members as long as you don't borrow more than what you have saved with the group' (FGD# 2 F 41 years old).

Women secure loans from their SHGs to meet their personal and household needs. The needs for acquiring loans include buying personal items, paying school fees for children, and purchasing food items for the household, among other needs. As such, the women who participated in the study indicated payment of school fees as the most common need that drives them to take these loans from the groups. The cost of education takes a large amount of money from the hands of families, and sometimes the children may be sent home from school when the parents are not prepared, and the only solution becomes a loan. Investment in children's education reduces poverty for the women and the household. This is because education has spatial spillover effects that break intergenerational poverty and thus improve living standards and social status later in life.

Besides the school fees needs, women's persistent responsibilities in covering the family's consumption needs drive them to borrow to feed their families compared to their husbands. Findings from the in-depth interviews show that many women would run for loans when they have a challenge with paying school fees for their children.

The following quote illustrates the situation as preserved:

'Since joining the group, it is handy to support me when my child is sent home for school fees. Sometimes, if I am sure schools are opening and I don't have money, I would ask my group leaders for a loan to cover that I will pay back' (IDI#19 F 51 years).

In corroborating the views of the study participants, one key informant had this to say.

'The self-help groups have become popular places where people go to for loans...there loans are not only easy to access but are also affordable in terms of the repayment period and the interest charged...people use the monies they borrow from these groups to pay schools, construct houses, start businesses and others just want to buy items for their households and themselves' (KII#5 Official MYWO Official).

Thus, lending money to group members to fund their personal and household needs enhances the sense of security in times of financial need. The group's leading structures largely depend on the group members' solidarity, where loan repayment by any group member is guaranteed by all the group members, and the income generated is shared by the group members. Proper use of loans from groups increases women's choices and capacity to lead fulfilling lives according to their desires. In this manner, women can use their resources to remove societal barriers that disempower them.

Providing affordable loans to women significantly affects their income and welfare, which is synonymous with the Longwe framework's aspirations to enhance equality between men and women in the development process (Sahay, 1998; Sweetman, 1997). Sahay (1998) contends that the process of empowerment begins with conscientization, where the women link their consciousness to action and that the women are aware of this process. They act individually before it becomes collective. A study by Kane et al. (2008) in Ghana also recorded similar findings. They observed that credits and cash grants offered to women significantly changed the financial status of the women who benefited.

Further, Ochanda (2012) also recorded similar findings. She noted that savings groups advance women's access and use of credits or loans, which is indispensable for women's economic empowerment and poverty reduction. With access to financial products such as loans, women can:

- Establish and grow businesses,
- Acquire assets,
- Fund their education and that of their children,
- Access medical care,
- Participate in economic decision-making,
- Manage risks and emergencies and
- Have expanded choices about their lives and the entire community

Contrary to the findings of this study, Brandy et al. (2016), in their randomized controlled evaluations of a savings and credit group in India, found very little transformation effect on the women's economic status and empowerment outcomes.

4.3. Entrepreneurship Activities

In Kenya, formal and informal groups are characterized by the need to improve the skills and abilities of their group members to be economically dependent. To achieve this, one such approach is through training group members on various technical skills such as entrepreneurship. The pieces of training equip the members with necessary technical skills that serve to act as starting points for generating income through business ventures.

Through the self-help groups, rural women in the study obtain specialized skills through frequent training workshops. From the study, non-state organizations such as the Happy Villages and World Vision Kenya were noted as the

key partners offering training to the self-help groups. The registered groups in each of the Wards would be segmented into other groups and training offered within those categories and in different periods and sometimes on different issues related to entrepreneurship depending on the common mode of production and means of earning a living in the specific area. The group members were trained on the types of enterprises that women can venture into, business management skills, financial management and control, risk anticipation and mitigation strategies, and maximizing the local resources to generate income.

The study participants noted that the training boosted their economic ability and capacity. Some women who participated in the study indicated that they were engaged in basket weaving due to their proximity to the reeds available in the nearby rivers. Other participants indicated that the pieces of training had capacitated them to start tailoring and trading in crop produce and livestock product such as milk.

'They train us on how we tap on the existing resources to be able to turn them into many making opportunity to benefit ourselves' (IDI# 17 F 30 years).

The training is conducted differently depending on where you are located and what activities can generate income within your area. After the training, I started a tailoring business, and it is doing well. I intend to bring two more machines to employ more people to support my business' (IDI# 09 F 34 years).

Thus, the organizations offer training to informal groups such as self-help groups with specialized training to improve their ability and capacity to engage in multiple income-generating activities relevant to their context. As shown in the study, the training outcome is that trained group members engage in various entrepreneurship activities such as businesses and other income-generating activities that generate additional incomes and thus provide more disposable income for rural women.

Whereas the pieces of training enabled individual women to engage in entrepreneurship activities such as tailoring and peanut and butter making, others acted collectively in groups to engage in large-scale business activities such as sugarcane farming, dairy farming, and large-scale vegetable farming. The following voices put the situation into perspective:

'I was trained on how to make peanuts and butter, and I can assure you it has helped me a lot...I also train my children on how to do it, and they sometimes help me' (IDI#11 F 32 years).

'We have been trained on many things.... we have been trained on how to run businesses and financial management skills which we have used well. In our self-help group, we decided to join hands and started doing large-scale sugarcane farming and selling to West Kenya, and I can tell you it has paid us well. From the sugarcane business, now I have a poultry project that I am running, and it is also doing very well' (IDI#19 F 29 years).

In addition to training on entrepreneurship skills, findings from the group discussions reveal that group members were also trained on how to do market research and analysis as part of their entrepreneurship journey. Women engaged in the various entrepreneurship activities noted that understanding their market and its dynamics was useful in ensuring their products or services were relevant. Women would look at the prospects and viability of their businesses before starting. The study participants also shared that understanding the market and the existing gaps was a key driver to starting the businesses they were running, such as brick making.

The group members indicated that the entrepreneurship benefits gained from such training had attracted many women to self-help groups who previously did not see their great economic importance, thus justifying the high numbers of registered self-help groups in the county. Therefore, training on entrepreneurship skills has not only expanded women's economic spaces but also provided a larger platform for these women to interact and grow as business partners. The following voices exemplify the situation:

'Our group has allowed me to start and manage my small poultry business. Initially, before receiving training from the Happy Villages on the types of chicken we can rear, I used to think the business was difficult to manage and even start' (FGD#1 F 33 years).

'We have received numerous pieces of training on various business and agricultural opportunities. If you move around, you will see very small Sukuma wika farms, greenhouses all courtesy of the pieces of training we have received as a group on how we can make better use of the little resources we have' (FGD#2 F 45 years).

Thus, entrepreneurship training has enabled many women in the self-help groups to start small businesses that generate additional income to support them in meeting their individual needs like buying clothes and for their children. Women have autonomy over this income and can decide how much is spent on their needs. The training on business ventures, market analysis, and team and financial management skills have proved to be useful to women in self-help groups because they can run and sustainably manage their businesses successfully and with profits.

Thus, more entrepreneurship skills give women chances and opportunities to start businesses that generate more income. This widens women's access and use of income and other financial resources, improving their financial inclusion. In addition, women's participation in entrepreneurship activities can lead to rural women combining resources to uniquely take advantage of the immediate environment and produce goods and services. Increasing women's entrepreneurship, therefore, gives them greater economic power, enabling them to reduce poverty and enhance their social status in the community.

Women having control over their income is considered in the Women Empowerment Framework (March, 1991) as the highest level of empowerment that gives women equal chances to compete with men in the development process. As stated in the framework, income from entrepreneurship activities gives women leverage to participate in decision-

making processes in the household, enabling women to take charge of their own lives and participate equally in the processes of development and thus distribute the benefits equally.

The above findings concur with those of Kurgat (2011), who found that enterprise training of credit and savings group members on how to manage their businesses efficiently, transforming local resources into businesses, and financial skills increased the income generation ability and capacity of the group members. In addition, he noted that training enables group members to have an interest in taking risks and investing in different business activities, which in turn helped generate more income for the members. Similarly, World Bank (2013) also recorded that women's informal groups have managed to start and operate small businesses efficiently and profitably. This was made possible by training the women group members with various entrepreneurship skills to improve their capacity to run and sustain their businesses.

4.4. Access to and Control of Assets and Property

Informal savings groups such as self-help groups have supported group members in purchasing and owning properties and assets as forms of economic empowerment. This gives members access and control over critical assets. For women, access and control over physical and financial assets and resources provide the much-needed financial security, which underlines the individual women and their household economic empowerment. In addition, having access to and control of resources and property, such as land, afford women more respect from the family and enhance their economic mobility within the household and in the community.

Women in self-help groups have acquired and owned more assets and properties. These properties and assets include land, household goods, electronics, cars, businesses, and livestock such as cattle and goats. The properties are acquired through direct purchase from individual and collective action. Acting collectively, findings indicate that group members (women) operating the self-help groups jointly put funds together to acquire properties for the different group members at different times. For instance, one of the groups from the study site was putting funds together and buying dairy cows for group members every month until all the group members were covered.

Further, at the individual level, group members noted that they acquired properties from the income they earned from the groups' investments and interest on loans as well as borrowing from the group. As a result, women accrue assets for production, which they use to generate more income for their household and their community.

One of the study respondents illustrates this:

'The money we have been contributing from 2017 enabled us to own some important assets. We have already bought land, and we want to construct a school in it that meets the needs of all the kinds of students that hail from this community' (IDI#35 F 35 years).

The above results indicate that in well-functioning self-help groups, women's economic muscle and power increase with an increase in the number of assets they own. Assets such as land are dependable assets that can be used in times of need as a cushion for women against the prevailing circumstance. Further, purchasing assets such as land and animals are profitable because they increase value; thus, if sold could fetch more money. One of the focus group discussants noted that:

'We have seen the benefits of these small groups in our community. One of the group groups has over five acres of land which they bought from the money they normally contribute...today they use the land farming using greenhouses which I think gives them good money to support themselves and their families.' (FGD#2 F 39 years)

Thus, the above findings well demonstrated that self-help groups greatly influence women's economic empowerment in the study area. Asset acquisition opens a new chapter in women's economic lives by providing various financial investment opportunities. This enables women to participate actively in the economic decisions of their households while at the same time contributing to the general good of their households and community. The findings of this study concur with Githigi (2009), who found that the Agriculture Finance Corporation was among the institutions leading in lending money to farmers in the entire County of Kajiado at the time of this study. The findings of the study further indicated that despite AFC being the leader in offering credit facilities to farmers, the credit was mainly available to large and medium-scale farmers, leaving out small-scale farmers to purchase farm implements and assets.

4.5. Business (re) Financing

Informal and formal savings groups have acted as women's springboard for starting and financing existing businesses. Through loans and savings, groups provide the members with start-up capital or capital to refinance existing businesses. While the loans attract interest for the groups, loanees invest the amount borrowed into businesses that generate more income through profits which then helps the members in loan repayment.

The self-help groups have greatly and positively impacted rural women's economic capital through business refinancing and start-ups. The savings and loans from the groups enabled women to start small businesses and expand the existing ones. Findings from in-depth interviews and focus group discussions show that many women have secured loans from their respective groups to start small businesses such as retail shops, posho mills, fish trading, and milk supply. These businesses have improved the economy of women and channels of income hence affording more capital to their participation in household and community economic decisions. Some of the respondents asserted that:

'I started this business in the year 2018 with a loan from our group. I worked so hard to pay it back, and even when things were tough for me, the group understood and supported me. I even went back again and took another that enabled me to expand it to what I wanted, and this is what you can see now.....running a

shop is so challenging, and I can assure you this shop has supported me and my household' (IDI#9 F 34 years).

'The groups are very good at supporting our women. There was a time we wanted to open a business we kept thinking where we would go for a loan and which had favorable terms, the only answer was the group that my wife belongs to' (FGD#1 M 40 years).

'My business is a product of our group. When I started this business, it used to be very small, and my fellow group members kept encouraging me to expand; therefore, I took a loan from my group and pumped the capital here.... this business has enabled me to change my life. Now I don't struggle with small amounts of money that used to be a problem then' (FGD#2 F 37 years).

Thus, self-help groups have contributed to not only the household economy resulting from income generated from the business but also the economy of other community members because these businesses act as sources of employment for others. In addition, men and women are employed to support in running of these businesses hence improving their socio-welfare. Thus, owning businesses places women on a better footing to uplift themselves and their households from abject poverty.

Similar studies conducted elsewhere also agree with the findings of this study. Sheilk (2015) conducted a study in Pakistan and recorded that informal groups were important to empower women socially and economically since they are responsible for the households and the community to a larger extent. He noted that many women in the informal groups in the northern part of Pakistan started small businesses with income from the informal groups. Mwaninki (2011), on the other hand, observed that informal groups contributed greatly to the capital and resources for starting new businesses and refinancing already existing ones for the Sagana women in Kenya. This is attributed to the desire of women to change their social and economic status. Kurgat (2011) also indicated that informal financing through the women's self-help groups does empower women beneficiaries economically when women start small businesses or refinance the existing ones.

4.6. Increased Production Outputs

Poverty reduction through improvement of production outputs for group members is among the many outcomes of well-functioning informal and formal savings and credit groups. Focusing on the sources and modes of livelihood, self-help groups improve the production capacity of the group members, either collectively or individually. This is achieved through improvement in production methods and increasing the value of goods, thus fetching better prices.

From the findings of this study, it is shown that self-help groups have enhanced women purchasing power of the most important means of production practiced in the study area. Many women from these groups have managed to accrue farm implements and inputs such as tools, watering machines, fertilizers, and insecticides which have increased their production level. Through loans, savings, and income generated from the groups' investments, women's capacity to improve their household food security increases. In the study setting, women are the key players in the household economy of food; hence, when their financial power around purchase and production increase, their livelihood output and health is greatly improved. Some of the respondents exemplify this situation:

'We can accrue farm implements and do our farming easily because of these groups....' (FGD# 2 F 37 years).

'Our group usually buys fertilizer and distributes it to all its members because that's one thing we all agreed on that as a farming community we must ensure our group plays a great role in supporting us to that front' (IDI#5 F 32 years).

The study also established that self-help groups have been a support system for these women as they have played a key role in managing the means of production such as maize farming, poultry keeping, and sugarcane farming. The above findings show that self-help groups, primarily considered informal groups, can improve the economic lives of participants. The study found that informal savings and credit members receive from the groups are used mostly in economic development through:

- Investment in small businesses,
- Agricultural activities,
- Supporting school fees payment,
- Meeting family needs, and
- Purchasing household items to improve the status and welfare of the homestead

The findings of this study concur with many other studies conducted on the significance of self-help groups on women's empowerment. For example, Awiti (2013) recorded that investment of informal savings in farming activities does contribute to beneficiaries' families' food security and asset boost. World Bank (2013) also found that women have increased their participation in decision-making, contribution to the household economy, and ownership of resources such as land. They further recorded that easy credit acquisition, affordable credit, trust being used as collateral, and group familiarity, have been core to the success of these groups.

Similarly, Kane et al. (2017) found that the women empowerment process in Brazil focused on the linkages between women businesses operated mostly by women groups and the social and economic environment at the household level. They further stated that women groups struggle to operate business activities efficiently and profitably hence the need to empower women group members with various skills to improve their capacity to run and sustain their businesses. Agreeing with the above findings, Brondy et al. (2015) concluded that when women have unlimited access and use of financial resources, they can decide how to use them and invest in profitable projects. The findings of this also echo that of Sheilk (2015), who observed the fact that when women are offered the opportunity through the SHGs, they have the potential to create employment for themselves and create wealth for the entire community.

5. Conclusion and Recommendation

Self-help groups present the social capital that allows for collective bargaining and empowerment of women within the rural areas in both economic and social spheres. The self-help groups have a positive socio-economic impact on women's lives, including improving income levels, participation in leadership roles, purchase of farm inputs and implements, and starting and refinancing businesses, among others. In addition, these groups give women a sense of support and financial security while they remain among the financially excluded population. Therefore, self-help groups remain one of the models and tools for the financial inclusion of women at the grassroots level towards empowerment.

The nature of the groups incorporates informal associations and networking created to support members to gain economic benefit from mutual solidarity and joint responsibility. Further, the homogeneity nature of self-help groups serves as pillars for cohesiveness and effective participation of members in the group's activities. Thus, self-help groups can potentially promote the financial inclusion of women and gender equality in both economic and social spheres of development. The study recommends further research looking at the socio-cultural norms and barriers to rural women's participation in self-help groups in the entire county and other parts of the country. The study recommends that a qualitative study be conducted to look at the spatial spillover effects of self-help groups in the empowerment of men and youth in the county.

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