



INFLUENCE OF WOMEN'S PARTICIPATION IN SELF-HELP GROUPS ON THEIR INCOME IN TIGANIA WEST SUB-COUNTY, KENYA

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Abstract:

Women's participation in self-help groups' activities aims mostly towards their empowerment. In Tigania West Sub-county, there was insufficient empirical literature that could be used to enhance support for the self-help groups by development agencies. The purpose of this study was to establish the influence of participation in self-help groups on socio-economic empowerment of women. The study was guided by the family systems theory. Women groups that had been in operation for a minimum of four years and registered with the Ministry of Labour and Social Protection, Department of social Development were considered. The study used descriptive and exploratory research design. This was important in enabling an objective description of the items as they are on the ground without any manipulation. The explorative research design on the other hand was key in enabling an exploration of relationships among variables. The target population was all women in self-help groups in Tigania West Sub-County in which accessible population was 3610 women from 25 registered self-help groups. A sample size of 150 was selected through stratified simple random sampling. The p-value less than 0.05 (significance level) indicates that participation in self-help groups has statistically significant influence on their income. The conclusion was participation in self-help groups helped in improving level of income amongst women in self-help groups. The study recommended that women groups to diversify their sources of income to ensure that they are not over dependent on agricultural activities.

Keywords: self help groups, income

1. Introduction

Women's participation in socio-economic activities aims always towards their empowerment (Eyben, Kabeer & Cornwall, 2008). Empowerment is a process whereby individuals psychologically think and act positively while acquiring skills on issues that

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affect them individually and at social levels. This includes individual self-efficacy, positive self-image, perceptions, personal control and competence (Zimmerman, 2000). Self-help groups enable women to access credit, trainings, loans and capital for initiating small businesses (Nabarro, 2016). These resources make women to have a boost in their income, savings and ability to repay borrowed loans through group support. As they participate in self-help groups, women become less dependent for financial support and enhance their self-confidence and efficiency.

In Tigania West Sub-county women groups are vibrant as most women are members to self-helps groups and participate in their day to day activities. The women have a lot of commitment and passion to groups' welfare. This is indicated by women attending group meetings on time, individual consistency in group membership, effective group leadership and timely member contribution to the group. Tigania West Sub-County has five administrative wards and there are 250 registered women self-help groups (Republic of Kenya (RoK), 2015). The main reason why women join self-help groups is to enable them improve their livelihoods and meet their daily needs such as school fees for their children. The major economic activities carried out by women in Tigania West Sub-county are farming, poultry keeping and operating small businesses which require little capital to operate. Conducting the study in this area aimed bringing to light the extent of women empowerment in relation to their participation in self-help groups in Tigania West Sub-county.

The women participation in self-help groups has been established to have diverse effect on their social economic empowerment aspects including self-confidence, social networks, access to credit and income levels. The self-confidence of the women members is often associated with the self-help groups through interactions with group members, exposure to a wide variety of skills and mastery of specific tasks that are undertaken within the self-help groups. The self-help groups also create and enhance social networks amongst the women (Al-Hebaish, 2012). This is through the interaction with members, bonding and joint undertaking of various activities together. Through these processes the women develop social relationships amongst themselves. The women participation in self-help groups have enabled them to access credit through group lending and revolving loans amongst the members (Aikarua, Sumari & Maleko, 2014). The self-help groups create social security that enables the lending from financial institutions to the group in which they guarantee each other. The social ties amongst the group members enables the provision of the revolving loans in which the individual members are issued with loans and then thereafter other members are issued with loans after loan repayments (Manjunatha, 2013). The self-help groups enable different members to undertake diverse economic activities together thus improving on the economic wellbeing of the individual members. Amongst the economic activities that women engage in include small-scale trade activities such as weaving, poultry keeping, and making of detergents amongst others (Hora, 2014).

2. Literature Review

Socio-economic empowerment is the participation capacity of women and men in contribution to and benefit from growth processes. These benefits are accrued in ways which acknowledge the value of stakeholders' contributions, and respect to their dignity. It also makes it possible to negotiate for a fairer and equitable distribution of the benefits of growth. Economic empowerment increases the access of women to economic resources and opportunities like jobs, financial services, productive assets, skills and information. Women perform 66 percent of the world's work, and produce 50 percent of the food, yet earn only 10 percent of the income and own 1 percent of the property (OECD, 2011). For any nation to develop, women socio-economic empowerment has to be given priority since they are key drivers of rural development. Among the activities women confidently undertake while in self-help groups include opening of small shops, buying of animals such as goats and poultry. These activities assist in helping on the economic improvement (Orso & Fabrizi, 2015).

In Kenya, Women Enterprise Fund (WEF) was established in August 2007 to act as semi-autonomous government agency which operates under the ministry of Gender, children and social development. The major mandate is to spear head the fight against poverty and to ensure gender equality and the empowerment of women leading to achievement of goal number five of the Sustainable Development Goals. The goal aims to achieve gender equality and empowerment of all women and girls. The aim of the WEF is to provide answers to financial challenges that women have encountered for many decades in establishing and developing their businesses. These challenges include but not limited to access to credit, high cost of repayment, lack of tangible collaterals and illiteracy (Kenya vision, 2030). According to DFID (2010), women's participation in socio-economic activities enable them improve individual income and therefore lead to investment in education of their children, health of their family members and nutrition. This translates to women acquiring economic growth that enhances their livelihood and enables them to live more dignified lives.

UNICEF (2006) states that women who participate in self-help groups get empowered leading to achievement of the sustainable development goal on gender equality particularly among the least developed countries. It is of great importance for any government to incorporate women self-help groups in development strategies since this reduces poverty among women and improve on their income. In extreme cases where women earn low income it is always important to focus attention on activities that empower women economically. Women require rights to access and control over resources to effectively play their role in household duties. Governments need to have well stipulated strategies that are concerned with the contribution of women to the socio-economic empowerment agenda. This will make women active participants of development.

Women empowerment is adversely affected by the fact that majority of women living in rural areas are poor. This has negative impact on the social economic status of the women. Inability of women to develop their income generating activities leads to little income which cannot sustain themselves and their families (Orso & Fabrizi, 2015). Economic factors in self-help groups have great impact to the empowerment of women (Mohopatra & Sahoo, 2016). Most women self-help groups particularly those in rural areas that focus on income generation to improve economic status play a great role in empowering the women. For any women self-help group to create an admirable result its major objective needs to be on income generation (Swain & Wallentin, 2012).

According to Savita and Jyothi (2012) great change is experienced in the economic status of women as they participate in self-help groups particularly when their lives are compared between the time before they engage themselves with self-help groups and after joining and participating in groups' affairs. Singh (2013) states that SHG members after participating positively, they make meaningful contribution to their families' incomes and also acquire other benefits like skills development, understanding on banking procedures, leadership and communication skills. Quasba et al., (2016) state that women participation in self-help groups has proven to give positive impact to their individual income. Repayment of loans borrowed from fellow group members or from financial institutions is always paid on time. Dofla (2012) states that there is a link between women empowerment and economic development. Development contributes to women empowerment and their empowerment through decision making improves creating an impact on general development. This calls for policy makers to deliberately have actions that give priority to women empowerment in order to overcome acquired ideologies by societies against them.

There is literature on how self-help groups help women improve their income across the globe. However, there is little empirical literature on the Kenyan context and in respect to Tigania West Sub-County. This study sought to find out how the change in income affects members livelihood in Tigania West Sub-County. The study aim was to determine the influence of women's participation in self-help groups on women's level on their change in income.

3. Material and Methods

Target population was all women in self-help groups in Tigania West Sub-County. The target population was 3610 women from 250 registered self-help groups. These groups had been active for a minimum of four years, and involved in social economic development activities. This was deemed to be a sufficient period of time form women to have participated in self-help groups. Sampling frame of the 250 registered self-help groups for women was obtained from the Ministry of Labour and Social Protection, Department of Social Development in Tigania West Sub-County. The number of women in the 250 groups was 3610. Sample size was determined using a formula by Nassiuma (2008) and calculated as follows:

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

Where

n = Sample size

N = Population size

C = Coefficient of variation-which is fixed between 0-30percent

e = Margin of error which is fixed between 2-5percent

Therefore, the sample size was calculated at 25percent coefficient variation and 2 percent margin of error

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

$$n = \frac{3610(0.25)^2}{(0.25)^2 + (3610-1)0.02^2}$$

$$= \frac{3610(0.0625)}{(0.0625) + (3609)0.0004}$$

$$\frac{225.625}{0.0625 + (0.0004 \times 3609)}$$

$$\frac{225.625}{1.5061}$$

$$= 149.81$$

=150 (sample size)

Figure 1: Calculation gave a sample size of 150

Ten percent of the groups were utilized in the study that is 25 groups. The 25 groups were picked through use of proportionate sampling from five administrative

wards in Tigania West Sub-County as shown in Table 1. Proportions of the groups in the different wards were determined and then simple random sampling was used to select the groups. The study used the lottery method of simple random sampling process to pick the individual members per group. This was achieved through listing the group members' names in pieces of papers that were then then mixed before randomly picking (without replacement) a member to participate in the study.

Table 1: Sampling Process for the Self-Help Women Groups

Wards	Number of active groups (B)	Proportion P= B/250	Number of groups Selected per ward = P x 25
Athwana	37	0.1	3
Kianjai	63	0.252	6
Nkomo	45	0.18	5
Mbeu	48	0.192	5
Akithi	57	0.228	6
Total	250	1.0	25

Selection of members within groups was done as shown on Table 2.

Table 2: Participants per Group

Ward/ Women Groups (Wg)	Membership (B)	Proportion P=B/747	Sample Size =[B/747]150
1 Mbeu			
i Rwanjoe Wg	10	0.013	2
ii Makandi Muungano Wg	10	0.013	2
iii Kanja Kabuline	18	0.024	4
iv Gaichui Karimba Wg	15	0.020	3
v Kawira Kieru	15	0.020	3
2 Akithi			
i Makena Thinyaine	30	0.040	6
ii Thinyaine	25	0.034	5
iii Kaithuraniri	25	0.034	5
iv Tumaini	25	0.034	5
v Twarama Wendani	50	0.067	10
vi Laithithi Kangenyone	20	0.027	4
3 Kianjai			
i Gaicwiri Wg	25	0.034	5
ii Mwenda Wg	40	0.054	8
iii Kathambi Wg	30	0.040	6
iv Mirintu Wg	59	0.079	12
v Upendo Wg	28	0.038	6
vi Railangi Wg	30	0.040	6
4 Nkomo			
i Ntobo Wg	46	0.062	9
ii Luthiri Wg	37	0.050	7

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iii	Kamakirune Wg	24	0.032	5
iv	Kathure Golden Girls Wg	35	0.047	7
v	Amwari Kiega Wg	15	0.020	3
5	Athwana			
i	Karamene	69	0.093	14
ii	Linguri Visionaries	31	0.042	6
iii	Twongo Tweru	35	0.047	7
	25	747	1.0	150

The researcher used semi-structured questionnaires in data collection. Structured and semi-structured questions were included in the questionnaires. The semi structured questions gave the respondent a chance to reflect on a question before responding and freely express their feelings, views, opinions and ideas. The questions were focused, direct and simple to encourage the respondent to answer faster and correctly. The structured questions asked had a list of all possible alternative answers. Participants were required to select the answer that best suits their situation to the best of their knowledge.

4. Results and Discussion

4.1 Influence of Women's Participation in Self-Help Groups on Their Income Change

The fourth objective was to determine the influence of women's participation in self-help groups on their income in Tigania West Sub-County. A null hypothesis that women's participation in self-help groups has no statistically significant influence on their income in Tigania West Sub-County was examined.

4.2 Individual Income Levels Before and After Joining the Self Help Groups

Level of individual income was used as a measure of the level in which the respondent was economically empowered. The study focused on income before and after joining the group, reason for income change and expenditure of their income. The results are presented in Table 3, Figure 2 and Table 4.

Table 3: Comparative Levels of Individual Income Levels
 before and after Joining Self Help Groups

Amount	Before Joining		After Joining	
	Frequency	Percent	Frequency	Percent
Below 1000	70	48.6	8	5.6
1001-2000	31	21.5	21	14.6
2001-3000	21	14.6	36	25.0
3001-4000	7	4.9	19	13.2
4001-5000	8	5.6	15	10.4
Above 5000	7	4.9	45	31.3
Total	144	100.0	144	100.0

The study revealed that there was a large increase in the level of income after joining the women self-help group. For example, before joining the group, majority (48.6 percent) of the participants were earning below Ksh. 1000 per month. However, after joining the group, majority (31.3 percent) of the participants were earning above Ksh. 5000. Likewise, a small percentage of 4.9 percent was earning above Ksh. 5000 before joining the group. This percentage improved to 31.3 percent of participants who were earning above 5000 after joining the group. The study thus established that women benefitted from joining the self-help groups as their income improved in comparison to before they joined the group. This was attributable to the commercial activities that they undertook using the savings and the credit facilities that they obtained from the groups.

4.3 Reason for Income Change

The study sought to establish the reason behind the income change of the participants and the findings are presented in Figure 2.

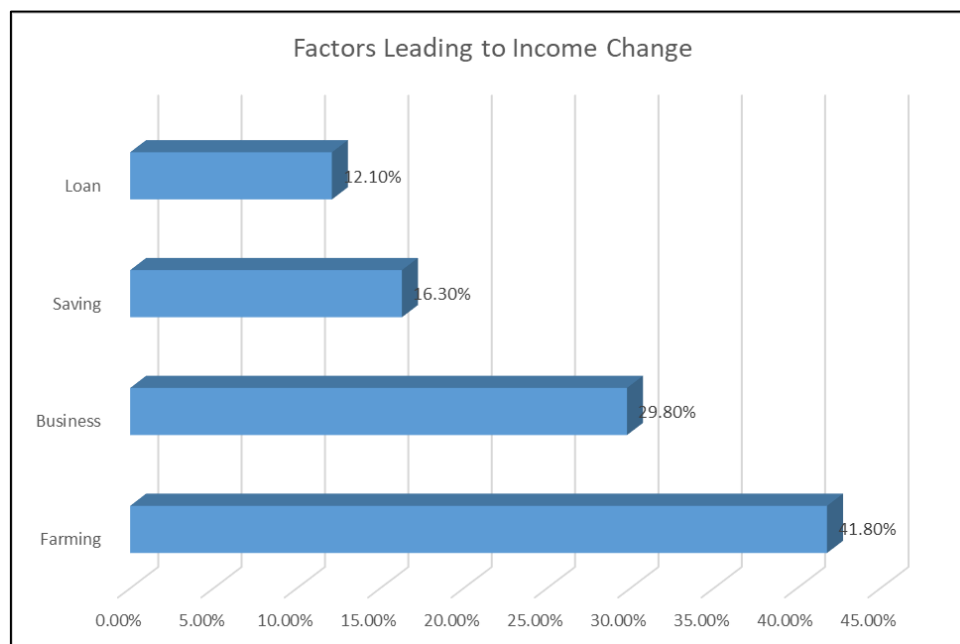


Figure 2: Factors Leading to Income Change

The study revealed that majority 41.8 percent of the respondent's attributed their change of income to farming, 29.8 percent to business, 16.3 percent to saving levels and the rest 12.1 percent attributed their increase in income to loans. This implied that farming was the major income earner of the women in self-help groups in Tigania West Sub-county. The participation in women groups helps the women increase on the platforms available for access to income opportunities and or the information on diverse aspects of income generating opportunities. As women participate in self-help groups in Tigania West Sub-County, local enterprises also benefit when the women make various commodity purchases with borrowed funds. These results are similar to those of Kumari (2018) who also indicated improvement in the income levels of the women members as a

result of joining self-help groups. This was attributed to engagement in income generating activities as a group or utilizing the skills gathered from the group membership for their own personal income generation activities.

4.4 Expenditure of Income

The study further sought to establish various expenditures to which the earned income is channeled to. The findings are as shown on Table 4. It was established that majority (78.1 percent) of the participants used their income for education purposes and then followed by those who used it in farming, 70.5 percent. It was noted that 40.4 percent of the participants used their income for buying food while 34.9 percent used it for business purposes. The findings further reveal that 16.4 percent of the participants used their income in buying clothes, 13.7 percent in acquiring property and 12.3 percent for health needs. It therefore implies that women self-help groups in Tigania West Sub-County mostly help in achieving education and farming needs of family members.

Table 4: Uses of Income for Women Group Members

	Frequency	Percent
Education	114	78.1
Farming	103	70.5
Food	59	40.4
Business	51	34.9
Clothes	24	16.4
Acquire Property	20	13.7
Health	18	12.3

The results of this study are consistent with those of Khan and Rahman (2015) who studied women participation in economic and NGO activities in Bangladesh and Rogerson and Hewitt (2009) who studied international aid system among women across the globe. These studies established that women often use their income to support their children to enable better their lives in future. They also use their income to improve on their daily activities such as farming and food activities amongst other items.

4.5 Self-Help Group Enabling One To Improve Financial Status

The study sought to find out how the participants' membership in self-help groups influenced their financial status. Their response was as follows: By borrowing loans from their groups the women's small businesses were improved hence high income being earned by the women participating in self-help groups. It was established that participation in self-help group enabled women cater for their health services by paying money to National Health Insurance Fund (NHIF). This enabled them save money that could cater for hospital bills expenses. As members of self-help groups borrowed money enabled them buy certified seeds and this boosted their farms produce, and in return good income was realized.

Some group members were engaged in tents and chairs renting business which they had purchased from borrowed loan and this improved their financial status. Self-

help groups loaning helped women from Tigania West Sub-County improve their businesses and farming thus enabling women borrow much more loan to do investment in other businesses such as constructing rental houses which improve their monthly earnings. Buying of livestock was investments that women in self-help groups ventured into that enhanced their financial gain as they reduced on household expenditure through sale of milk and other products such as manure. At household level women dependency on men had declined due to their participation in self-help groups since they could get money to cater for their very basic needs. Through self-help groups women acquire skills on financial management that enabled them to learn how to invest and manage finances wisely. Women in Tigania West Sub-County were practicing poultry business and this had improved their individual income thus enhancing their financial status.

4.6 Hypothesis Testing

The fourth objective of the study was examination of the influence of women's participation in self-help groups on the income of the women. The influence of the women's participation in self-help groups on income levels were examined using simple linear regression. The dependent variable had several antecedent variables that cumulatively measured it that were either nominal or ordinal in nature. The dependent variable was therefore measured in a latent (indirect) manner through use of several antecedent variables that had various levels of measurements. In respect to the ordinal data, the response options were already ranked from 1 to a given maximum number based on the response options available. The nominal data was converted to ordinal data through noting the number of responses picked in a multiple response questions to denote rank and hence convert it to ordinal data. The ordinal data response options from 1 to a given number were then summated up and averaged in order to yield a composite variable of the dependent variable. This composite variable is continuous in nature thus enabling simple linear regression analysis.

Table 5: Model Coefficients for Income

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	58.729	6.589		8.914*	0.000
1 Participation	0.313	0.109	0.719	2.873*	0.000

a. Dependent Variable: Income p<0.05

The results were that women's participation in self-help groups influenced income levels of the women. The p-value less than 0.05 (significance level) indicates that participation in self-help groups has statistically significant influence on their income. This led to the rejection of the null hypothesis stating that Women's participation in self-help groups has no statistically significant influence on their change in income change. The results are similar to those of Kumari (2018) who also documented the significant influence of the participation in the women self-help groups on income levels.

5. Recommendations

The study recommended that women groups should diversify their sources of income to ensure that they are not over dependent on agricultural activities.

6. Conclusion

The following conclusions were made from the findings of the study that Participation has positive influence on level of income among women in Tigania West Sub-County. This can be attributed to the women undertaking various economic activities within and outside the self-help groups which enhance their income levels.

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Conflict of Interest Statement

The authors declare no conflicts of interests.

About the Author(s)

The author is practitioner in community development with vast experience of over twenty-seven years working with rural community. He holds a bachelors degree in Microfinance and Community Economic Development and Master of Science in Community Development Studies and Extension. He has served with several organizations transforming communities' livelihood. He has passion in community mobilization, women economic empowerment, youth mentorship and research work.

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