Effects of Women Participation in Self-Help Groups on Households’ Economic Status in Tinderet Sub-County, Nandi County, Kenya

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Author’s contribution
The sole author designed, analysed, interpreted and prepared the manuscript.

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ABSTRACT
The involvement of women in Self Help Groups is justified as it serves the welfare of its members through savings, investment, capacity building and loan services. However, in Tinderet Sub-county women still encounter limitations and fewer opportunities, especially in regards to income-generating activities and social status that the government would consider best practice in pursuance of achieving sustainable rural development. The study objective was to establish the effects of women participation in self-help groups on their economic status in Tinderet Sub-County. The study was guided by social network theory. The study adopted a descriptive survey research design which was both quantitative and qualitative research approach. The target population comprised of all registered women self-help groups in Tinderet Sub-county, which was 122 with 1220 members. The study used interview schedule for members and direct observation to collect data. The data collected was qualitative data and quantitative data. Qualitative analysis entailed organizing qualitative data into themes and patterns relevant to the research objective. Quantitative data collected were summarized into frequencies and percentages by the help of statistical package for social science (SPSS) version 20. The results showed that the income level of women increased after joining SHGs. Members had greater self-confidence and can make decisions regarding the household needs. The study recommends that women should be regular and punctual in their monthly contributions. The study results are expected to serve as a guideline in formulating policies and improvement of women self-help groups.

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1. INTRODUCTION

Globally, SHGs have served the cause of women empowerment, social-solidarity and socio-economic betterment of poor rural women. SHG serves as a democratic tool for grassroots development for women. SHG promotes self-reliance by generating its funds. It breaks the vicious cycle of debts Yoginder, [1]. It is an effective agent for change and serves as a solid platform for women empowerment. The concept of SHGs for rural women empowerment has not yet run its full course in attaining its objective Minimol & Makeh, [2].

In Africa, there is a moderately strong, positive and statistically significant relationship between group cohesiveness and economic empowerment. Further analysis revealed a strong, positive and statistically significant relationship between group guarantee and economic empowerment. The study concluded that group cohesion was of utmost importance in economic empowerment. It was also inferred that group guarantee was an important factor in enhancing economic empowerment of SHGs members Lambisia, Ngahu & Wagoki, [3].

In Kenya, women constitute the majority of this poor population. Practical evidence has also indicated that despite being members to SHGs, these women have continued to encounter various social challenges. These social challenges include dependency on their husbands, lack of self-confidence, low participation in community services, including leadership and decision making Kenya National Bureau of Statistics, [4]. Realizing this potential, governments and other stakeholders have promoted women engagement in SHGs to enhance community development. However, for households of women belonging to such groups in the study area, their economic status continues to register poor development indicators. Although a number of studies have been done on women self-help groups in Kenya particularly in relation to economic status, little has been done on possible effects of women participation in self-help groups on households’ economic status in the study area.

2. THEORETICAL FRAMEWORK

The study was guided by social network theory. This theory views relationships in terms of nodes and ties. Social network theory produces an alternative view, where the attributes of individuals are less important than their relationships and ties within the network. This happens when women choose to come together despite the differences that are there between them. These differences are overshadowed by the common course and shared desire to excel in social, economic and cultural aspects. In the context of this study, this theory was used to explain the transformation women have undergone from traditional set-up and the relationship between women self-help groups and women income level, on their spouse(s) children’s education level and women health care services. There are benefits of participation that have been hypothesized as having an influence on rural women welfare of which include economic and socio-cultural status. Ties that are financial in nature for instance when they come together knowing the chance that they stand in gaining from the other. This tie is meant to uplift the women’s economic and even social status. This is realized in the exchange that there is among the women from different socio-economic backgrounds (Kadushin,. and Delmos, 1992).

However, in social network theory there is no assumption that self-help groups are the building blocks of society, the approach is open to studying less-bounded social systems. In addition, rather than treating individuals as discrete units of analysis, it focuses on how the structure of ties affects individuals and their relationships. Network analysis focuses on the extent to which the structure and composition of ties affect norms. In light of this, collective action theory seeks goes beyond ties and nodes to understand how individuals are able to cooperate to overcome socio-economic dilemmas facing them.

3. METHODOLOGY

The study was carried at Tinderet Sub-County, Nandi County, Kenya. The study used a descriptive survey research design. This design was considered appropriate for this research because it attempts to collect data from women in the selected households in order to determine
their current status since joining the SHGs. It also elicits the complete responses from the selected women participating in the selected self-help groups.

The target populations of the study were 1220 women who belong to the 122 self-help groups in Tinderet sub-county. According to Kerlinger (1973) 10-30% of the target population forms a representative sample. Therefore, the researcher used 10% of the target population to derive the sample size of 122 women. To determine which group members participated in the study, the researcher used simple random method through the use of lottery technique to randomly pick 12 groups from the 122 and 122 women from the targeted 1220.

To select the sampled groups, each group name from the target population in written on a piece of paper and folded into equal sizes. These pieces of paper are placed in a container and thoroughly mixed, and then the 12 groups were selected by the researcher while blindfolded.

The women’s households formed the unit of analysis of the study.

The study used survey interviews as the main method of data collection, where the researcher used random sampling to select respondents of the study. The researcher then used an interview schedule and direct observation as the tools to collect information from the selected respondents.

The nature of the data collected was quantitative and qualitative data. Quantitative data collected was summarized into frequencies and percentages by the help of SPSS computer programs. It was then presented in the form of matrix tables, charts and graphs. On the other hand, qualitative data were analyzed thematically based on the specific research objectives. This involved identifying major themes emerging from the data collected and relating them to the research objectives.

The researcher obtained authority from the County Commissioner Nandi County, the office of the women representative Nandi County, Education Office Nandi County, and the Deputy Commissioner Tinderet Sub County informing them about the study. The researcher conducted a reconnaissance visit to the selected groups in the study area. This was vital for introduction and making arrangements for data collection. Following the formal introduction, the researcher explained the purpose of the study to the selected women who took part in the study before embarking on the actual data collection.

4. FINDINGS AND DISCUSSION

4.1 Background Characteristics of the Respondents

4.1.1 Respondents age

The study sought to establish the respondents’ age and the results are as presented in table below.

From the above table the results show that 16% (20) were aged between 25–34 years, 32% (39) were aged between 35–44 years, 39% (48) were aged between 45–54 years while 13% (15) were aged above 55 years. The results show that most of the selected respondents were aged between 45-54 years. This showed that most of the women chosen were post-youthful age (>45 years), this implies that the chosen women were at their prime age.

4.2 Respondents Marital Status

The study sought to find out the marital status of women in the self-help group, and the results are presented in the figure below

| Age bracket    | Frequency | Percent |
|----------------|-----------|---------|
| 25 – 34 years  | 20        | 16%     |
| 35 – 44 years  | 39        | 32%     |
| 45 – 54 years  | 48        | 39%     |
| Above 55 years | 15        | 13%     |
| **Total**      | **122**   | **100%**|
4.3 Effects of SHGs on Women Economic Status

In order to determine the effects of SHGs on women economic status, the study sought to establish: income level before joining self-help group, income level after joining the self-help group (approximate figure per month), the woman current main source of income, property ownership before joining SHGs, property ownership after joining SHGs, properties acquired as a result of participating SHGs, occupation before joining the self-help group, occupation after joining the group and whether the occupation has changed since joining the self-help group.

The results showed that the respondent had a low-income level before joining the self-help group. She had difficulties in providing for her family with basic needs like food, shelter and clothing.

The study results revealed that participation in self-help group has improved income of respondents, and therefore they empowered economically, and income level had increased by 15%. The shares (money) they get from the bakery project funded by SHG has boosted their income level. They currently have enough money to gather for their daily family expenses and spare some for their savings.

The results above showed that the income level of the respondent increased after joining the group. The money they get from their bakery project as increased their purchasing power. They are no longer dependent more on their spouse, family and friends to gather for their daily needs.

The views of the respondent showed that had moderate-income level before joining the group and was able to meet the daily family expenses comfortably. In general, the results showed that the majority of the women noted that their income level has increased after joining the women self-help group. This means that due to women participating in a women self-help group, their monthly income level has increased significantly. The results concur with Rahul [5]

![Fig. 1. The study sought to find out the marital status of women in the self-help group](image)

From the results, it was noted that 76% (93) respondents were married while 15% (18) were single respondents, 5% (6) were widows whereas 4% (5) were separated. The results showed that the majority of respondents were married. Therefore, their participation in women groups could relate with household development within the sub-county.
who noted that there was a positive change in indicators of economic empowerment, viz., income, employment and savings after joining the SHG. In addition, Selvi and Shanmughun [6] found out that monthly income of the majority of women participating in self-help groups in Erode District India has increased after joining SHGs. However, the results are contrary to what Amita and Pawan [7] in a study on dimensions and apprehensions of self-help groups: an analysis found. Amita and Pawan [7] found that among surveyed group members after starting SHG activities, only 6 percent of the member’s family income increased more than INR 20,000 per annum.

4.5 Effect of Participating in Self-help Group on Women Main Source of Income

The study also sought to establish how the participation of women in the self-help group has improved its main source of income. Therefore, during the interview session, they were probed on how SHGs has affected their main source of income. Fig. 2 below shows one of the projects undertaken by women.

Out of the 122 interviewed women, 47% said that SHGs had enabled them to improve their dairy farming business. Also, 33% of woman said that SHGs had enabled them to start horticulture farming, especially vegetable farming (maize). Further, 20% said that they have been able to start kiosk (for selling milk and other items) and motorcycle business using the money they get from SHGs. The vegetable business they are able to get between Ksh 6200 to ksh 8700 per month. Some of the women indicated that they have been employed as civil servants and are engaged in SHGs activities.

The results indicated that the self-help group had enabled them to start dairy farming. They are able to sale the milk products to the local community as well as to retailers within the sub-county. The money they make has increased their income level and is able to meet their daily needs. They also supplement their spouse income in order to meet other expenses like paying school fees, acquiring new assets among others.

In relation to farming as a source of income one of the women aged 46 years reported that:

The study results indicated that the main source of income is farming especially maize and dairy farming funded by SHGs. Using the money, respondents get from the sale of these products, they are able to feed their families. However, there are many challenges in this business. There is a changing weather pattern, poor road for easy accessibility, poor market prices and neglect from the county governments (lack of enough extension officers).

The result showed that the above respondent was able to start maize and dairy farming as a result of joining the SHGs. These have enabled her to provide a family with daily needs from the sales obtained from the animal and farm products; hence her economic empowerment is uplifted. In addition, the money women get due to participation in SHGs help most of the women in paying school fees, expanding their respective businesses as well as paying their loans.

The result shows that the main source of income of the women enrolled in SHGs had improved after joining the group as compared to before they joined the group. Similarly, Garikipati, [8]; IFAD, [9]; Swain & Varghese, [10] found out that households with an SHG member are able to reduce the vulnerability of shocks by diversifying. SHGs have given the rural women whom most of them live below a dollar a day an opportunity to secure their tomorrow by putting a coin aside from their hard-earned money. Contrary to this is Inglehart, [11], Knight & Gunatilaka, [12]; Stutzer, [13], who noted research had not been extensively researched on how Self-help groups have increased women income level.

4.6 Property Ownership by Women before Joining and after Joining SHGs

This study sought to find out property ownership by women before joining SHGs and after joining. During the interview across the entire selected woman, most of them reported that before they joined the group, they did not own any valuable asset (67%) whereas 33% said they did own some property. Out of the 40(33%) of the women who said that they owned property before joining the group, 12% said that they inherited from a late spouse, 65% said that they acquired the property using loans from commercial banks while 33% said that they acquired their property through savings from their own business which includes dairy farming, crop farming and mini-grocery kiosk.
After joining the self-help group (71%) indicated that they were able to acquire new properties, only 9% said they use the money from SHGs to pay school fees and other household expenses, (20%) said that they shared the money obtain from participating in SHGs income activities with their spouses.

The results reported that before joining the SHGs the respondent had few assets as compared to when she joined the group. She was depending on her husband’s income and therefore the family economic status was strained. After joining the group she was able to acquire some of the assets like 3 chickens and a cow. She was now economically empowerment and no longer depends on her husband.

The results shows that the respondent is able to pay for his loan acquire for commercial bank for the money she obtained from Kenya commercial Bank therefore relieving the economic pressure of the family. In general majority of the women in the selected SHGs have been able to acquire new properties after joining the SHGs.

Moreover, the study found that out of the 71% (87) women who indicated that they had acquired new properties (36%) of them have acquire poultry through participation in SHGs, (21%) said that they been able to buy dairy cows, 11% have acquired goats and sheep while the rest (32%) said that they acquired plots for commercial purposes. The results shows that majority of the respondent through participation in SHGs have been able to acquire poultry. This means that participation in SHGs has helped women in Tinderet sub-county to acquire new properties hence SHGs has enabled rural women reduce their poverty level. This agrees with Chesler, [14]; Mok, [15] who noted that SHGs activities empower members to cope with problems and stresses, and they also improves their income level. In addition the study results agrees with Amutabi, [16] results who noted that SHGs has enabled women to own house electronic like television sets, computers, laptops, tablets, Phones, radios and others.

4.7 Effect of SHGs on Women Occupation

Majority of the respondents noted that their occupation has changed after joining their group. Most of them indicated that before joining the group they were farmers (42%), housewife (32%), small business like milk vending, grocery, small kiosks (16%) and vending foodstuff (8%). After joining the group those who were housewives were able to start their businesses, those with small business were able to expand to a bigger business like starting bakery. Those who were farmers were able to transform to exotic farming, tree and coffee nurseries, dairy farming and bee keeping. In addition (2%) of women used the money they get from the group to start Saloon business which has helped them to increase their income for their households.
The results showed that most of the respondents indicated that before joining the SHGs they were simple farmers whereas after joining the groups they transformed into exotic farming, tree and coffee nurseries, dairy farming and bee keeping. The results conform to Vikrant & Preeti [17] findings. Vikrant & Preeti [17] found that a greater role is played by the SHGs in increasing empowerment of women, by making them financially strong, as well as it helped them to save amount of money and invest it further development. During observation it was revealed that most of the homesteads were temporary houses with most of them being grass thatched homesteads as shown in figure below.

It was also observed that some houses were semi-permanent; iron sheet roofing and mad walls while a few were permanent houses iron sheets and timbered walls as shown in figure below.

The results showed that majority of the houses were grass thatched homesteads which with some few permanent houses. This means that majority of the women live in poor housing hence the economic status is still low in spite of being a member in SHGs in Tinderet Sub-county. On the Contrary Dolly and Marina [18] study revealed that SHGs offer a solution to the housing problem. Furthermore Dolly and Marina [18] noted that after joining the SHG the number of respondents having a house with one room and two rooms increased notably.

On land sizes, it was observed that most of the homesteads had small parcels of land which was mostly utilized for farming. The researcher also observed that most of the homesteads drew water from natural rivers. The rivers which are found far from the homesteads have added an extra burden to the household. In some areas there were tapped water provided by world vision while there were few households that had boreholes. The researcher also observed that most of the homesteads had poultry, sheep, goats and cows while a few homesteads had donkeys. Therefore they use animal transport to carry water for domestic and other uses.

Fig. 3. Grass thatched house

Fig. 4. Iron sheet house with timbered walls and electricity
This implies that households which own donkeys are better economically than those who do have donkeys leave home to collect water and haul it as far as four football fields, and that backbreaking work falls mostly on women and children. Furthermore, it was observed that firewood was the main source of energy for domestic use; however some homesteads used solar panels and electricity for lighting. Moreover, most of the women take more hours of the day in fetching water and firewood leaving little time to pursue on income generating activities that would in turn improve their economic status.

4.8 Economic Status

During focus group discussions (FGD), the main concern was to find out the views of the group on the specific themes of which included the role of participation in self-help group on economic social and the challenges faced by women.

4.9 Effect of Participation in SHGs on Asset Acquisition

The study indicated that women members of SHGs have higher assets and incomes in comparison the ones who are not affiliated to any group. Participation in a SHG can be expected to have some impacts upon the livelihood. Still on asset acquisition the results showed that most of the women members enrolled in a group have better assets than those not enrolled in any group.

The results from FGD also showed that borrowing in the group termed Merry go round was positive in case of all the members showing the importance of Self-help group in improving the economic welfare of women. It was noted further that despite its very minimal capital, from merry go round the group helps members in many ways. For example, during Christmas holidays they contribute as much money as they can to enable financially weak members celebrate their holidays happily and comfortably. Furthermore, they usually help the sick financially.

4.10 Effect of Participation in SHGs on Career Change

On career change, the results from FGD showed that households utilized the loans for commencing business, livestock and poultry farming, cash crop farming and bee farming. Women in these groups further noted that over the years from the time they joined the group they have adopted new farming activities which has changed their occupation from simple farmers to farming business. They have saved enough money to engage banks and acquire simple irrigation equipment like water tanks and pipes which has improved their farming business which has improved their have year-round yields and income. Similarly according to the report on women group financing conducted by Global Giving Organization (2005), in Lurambi District in Kakamega County, the Kenya Women Finance Trust enhanced its operation to ensure more women are empowered financially to support their families. These women groups were operating informally with their activities restricted to table banking. When Kenya Women Finance Trust trained them, they were introduced to modern ways of banking and other financial lucrative business ventures. They were able to formalize their groups and are engaging in profit making activities that they are able to finance even their children to school in post primary and tertiary levels. Women on welfare an important group, not necessarily defined along racial and ethnic lines-remain an exception.

5. CONCLUSIONS AND RECOMMENDATIONS

It was concluded that the income level of women enrolled in SHGs had improved as compared to before they joined the groups. They have invested in maize farming, dairy farming and small business. This has increased monthly income level and is able to set aside some of their income in order to acquire new properties, build permanent and semi-permanent houses, changed their type farming methods and engage financial institutions in order to access loans for business ventures.

The National and the County Government should find ways of integrating extension officers in SHGs. Extension officers will help the groups to make better decisions to increase agricultural production. Moreover, it is recommended that women should be regular and punctual in their monthly contribution. This will generate adequate funds for the general running of the group and members to borrow as loans hence attracting more funds which in the end will improve their economic status.

The regulators of microfinance institutions should re-evaluate the policy that will regulate the rate of interest charged, savings limits and other requirements as the women entrepreneurs felt
that the interest rates were too high. Hence, some were reluctant to access the loans.

CONSENT

As per international standard or university standard, participant’s written consent has been collected and preserved by the author(s).

COMPETING INTERESTS

Author has declared that no competing interests exist.

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