

University of Nairobi

CARE-Kenya's Local Links Project: It's Contribution to the Economic
Empowerment of Women in Kibra, Nairobi County, Kenya

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A research project submitted in partial fulfillment of the requirements for the award of the Degree of Master of Arts in Sociology (Rural Sociology and Community Development) in the University of Nairobi

November, 2019

DECLARATION

I declare that this is my original work and contribution and it has never been plagiarized from any other professional source.

Signature:.....

Date:.....

Catherine Mumbua Musembi

This work has been submitted with my approval as the university supervisor.

Professor Chitere

Signature:.....

University of Nairobi Supervisor

Date:.....

DEDICATION

I would like to dedicate this to my supervisor, Professor Chitere for his professional support and guidance during this process.

ACKNOWLEDGEMENT

Thank you God for the provision.

My sincere gratitude is extended to all those who made a contribution of one kind or another in my effort to complete this work. Of special mention is my supervisor Professor Chitere, Lecturer, University of Nairobi. His inspirational instruction, professional guidance, advice and timely feedback helped my research.

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ACRONYMS AND ABBREVIATIONS

AIDS	Acquired Immunodeficiency Syndrome
CSO	Civil Society Organization
DSDO	District Social Development Officer
GS&L	Group Savings and Loans
HAKISHEP	Haki Self Help Group
HIV	Human Immunodeficiency Virus
IEC	Information Education and Communication
IGA	Income Generating Activity
MDGs	Millennium Development Goals
NGO	Non-Governmental Organizations
OVC	Orphans and Vulnerable Children
PLWHAS	People living with HIV/AIDS
SDGs	Sustainable Development Goals
SEEP	Small Enterprise Education and Promotion Network
SMEs	Small Micro-Enterprises
SPM	Selection Planning and Management
UN	United Nations
VS&L	Village Savings and Loans
VSCAS	Village Savings and Loans Association

ABSTRACT

Savings schemes for women play an important role. They are one of the economic empowerment tools for uplifting living standards of households. The study was conducted by exploring its general objective of investigating how CARE-Kenya Local Links Project contributed to the economic empowerment of women in Kibra, Nairobi County, Kenya. So as to attain the broader objective, the study looked at how participation in GS&L enhanced women economic empowerment. The focus was directed at women participating in savings and loans schemes from different groups saving different amounts. The objectives were to assess profiles of GS&L members, investigate the savings and loans scheme support of women, establish types of business operated by members and assess effect of business performance.

Quantitative data used interval sampling to select a sample of 16 women groups giving a lower limit of 5 respondents per group. Qualitative data targeted 4 key informants. Quantitative data was presented in tables then analyzed by use of SPSS while qualitative data used content analysis. The pre-test of research instruments was done to test the credibility of the instruments.

The study showed that majority of women took loans to boost their businesses, pay school fees for their children and meet other household expenses. The findings include: GS&L had promoted the culture of saving enabling group participants to provide avenues for accessing loan services at affordable rates. Women engaged in different businesses majority of them doing hairdressing business, selling of vegetables and tailoring. This helped in economic strengthening of the respondent's households. There was increased business stock hence boosting of household income from self-employment activities, increased household assets and meeting of household education expenses which is part of Millennium Development Goals. Savings scheme had empowered women to a point where they could make independent decisions and solve problems on their own and also take collective decision making at group level. Women respondents were challenged with low business sales due to current economic crisis. The scheme had put in place mechanisms in the groups constitution to ensure timely loan repayment including: giving out of small manageable loans for ease of repayment especially 2 months to annual liquidation period normally done every December. Women had also been empowered to identify fast moving IGAs for quick loan repayment within specified period.

The study concluded that it was worthwhile to foster household economic strengthening through promotion of savings led and community managed models to enhance household income of women through economic empowerment. The research recommended the integration of GS&L in development activities, formalization of groups, link groups to other agencies for financial support. Market linkages of women businesses will help to increase business sales hence strengthen women economic capacities.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Economic empowerment should be enjoyed by every woman in the world. Investing in economic empowerment for women paves way for gender equality and inclusive economic growth. It is considered one way of addressing poverty at the household level. It also enhances women's access to resources such as job opportunities, financial services, access to property, market information and skills development. According to UNDP, women are key contributors in the economies. However, despite their contributions to family and society, they are denied equal rights, services and opportunities.

Kenya is struggling with the current challenging economic situation. According to Kibaara (2006), accessing financial resources promotes input essential in fighting poverty by the Kenyan government. In as much as formal banking facilities are showing steady growth and offering credit, the services are not yet enjoyed by the urban poor due to their inflexible terms and conditions. Saving and loans concept in its uniqueness allows people from poor backgrounds to diversify their strategies of getting income to meet their household's basic needs. The poor use the amount they save to purchase assets for their small businesses, pay for their health care, repair a leaking roof, or settle school fees for their children in school (Littlefield, Murdoch & Hashemi, 2003). Basically, International Non-Governmental Organizations (NGOs) such as CARE-Kenya and Child Fund have resorted to promoting savings-led and community managed financial approaches that target the poor.

In 1991, CARE-Niger, local health care sector improvement project with support from CARE International in Norway, had an opportunity to launch its first project. The project brought assistance to women to deal with their mounting responsibilities brought about by social, economic and religious environment situations that were unfriendly. According to Grant and Allen (2002), initially, the project trained women on artisanship and income generating activities that were small to enhance income of their households. Women also used to give out small loans they raised to the group members. Low earning households tend to increase their incomes and

accumulation of assets to manage risks, help in planning for the future, they invest in education and access to health and nutrition needs (Kibaara, 2006).

Concept of GS&L Implemented by CARE-Kenya, Local Links Project

According to Gugerty (2007) and Allen (2006), the Group Savings and Loans (GS&L) scheme is a means of banking among rural as well as urban women in Africa. It is a community banking model, where people select themselves and form a group (not formal). Group members collect reasonable amount of funds among themselves within a given period of time. Funds collected are offered to members as group loans at very small interest rates with a flexible time of repayment as constitutionally agreed by all group members. The loans taken by participants are returned back to the group kitty with interest contributing to growth of the funds (Grant & Allen, 2002).

Members allow the loans interest to accumulate till the end of the year where it's shared out among them. This lump sum is paid to the group members to meet their household's basic needs or use it to invest on income generating activities. Allen (2006) argues that financial management skills is needed to run village saving and credit associations to manage loans. He also posits that their need instead is for a service that enables them to manage household cash flow so that their economic options are broader and less constrained. The convenient avenue of start-up capital for both poor as well as non-poor was own savings (Kenya Bureau of Statistics, 2008).

Kibra slum is characterized by extreme poverty with a high number of unemployed adults, casual labourers, and small scale businesses. These factors have highly contributed to the vulnerability of children living in the area. Lack of credit and economic opportunities make children more vulnerable. Lack of education results in lack of qualification, which translates into unemployment, thus making people to remain poor. CARE-Kenya implemented the Group Savings and Loans (GS&L) component in 13 villages in Kibra from April 2004 to June 2011. The aim was to uplift the majority of the poor to a level that they can access cheap credit. The concept encourages members to mobilize their own resources, embrace the culture of saving to enable families get daily basic needs and financial empowerment. The focus was on caregivers of vulnerable children who were also taken through an SPM training of income generating

activities (IGAs). This was to help the caregivers to identify and establish new Income Generating Activities (IGAs) or improve on the management and profitability of existing IGAs. This helped the caregivers to boost household income and provide for the needs of children under their care.

1.2 An Overview of CARE-Kenya's Local Links Project

CARE international in Kenya is a humanitarian agency that started its operations in 1968. Its current major initiative includes: Refugee and Emergency operations, HIV/AIDS and water and sanitation. The organization also invests in strengthening civil society organizations, livelihoods and environmental services. CARE Kenya- Local Links Project-a project for Orphans and Vulnerable Children Support (OVC) was implemented as one of the projects in health and HIV and AIDS sector. According to Local links report, 2011, implementation was realized through United States Agency for International Development (USAID) funding in the period April 2004 to June 2011. The project focused on mitigating the effects of HIV/AIDS through strengthening collective community capacity to cater for the basic needs of OVCs.

Initially, this project covered five out of the 13 villages in Kibera namely: Silanga, Soweto East, Kisumu Ndogo, Raila and Kianda due to marginalization in terms of development and service provision to OVC households, high number of commercial sex workers, high prevalence of HIV and AIDS, unemployment and lower understanding of HIV and AIDS issues. In 2004, a baseline survey was conducted on the situation of OVC in the 5 villages with information on household profile, income and situation of OVC including their current school attendance and education level. The survey also looked into microfinance and alternative savings initiatives, advocacy issues, Civil Society Organization (CSO) mapping and their capacity and also identified the level of stigma against people living with HIV and AIDS (PLWHAS) in Kibera area. The Local links project later implemented the services to the remaining 8 villages namely: Kichinjio, Mashimoni, Laini Saba, Lindi, Gatwekera, Soweto West, Makina and Kambi Muru. The research report recommended identification and implementation of a strategy to improve coordination of such services. The project implemented three key components to ensure the caregivers were empowered economically so as to address the basic household needs of the OVCs under their care.

a) **To strengthen the economic coping mechanisms of OVC families and communities:** At initial stages of the project in 2004, CARE staff trained GS&L groups directly. GS&L is a model that promotes the culture of saving among the participants. In 2005, the demand outstripped the available CARE Kenya capacity which resulted in change of strategy from direct implementation to CSO/CBO partnership approach. The Local Links project was implemented in collaboration with Government departments, NGOs, Faith Based Organizations, Youth Groups, CBOs and learning institutions. The economic empowerment component was achieved by training 9,575 OVC caregivers on the establishment and management of GS&L groups.

It also involved training the OVC caregivers on SPM. This particular training helped caregivers to identify, establish new IGAs or improve on profit of already existing ones thus boosting income of their households. The intervention created an avenue for caregivers to cater for the needs of their household including OVC who were able to attend informal schools and Early Childhood Development (ECD) centers. Draw backs in GS&L component included: low male and youth participation due to negative attitudes, repayment of loans with participants absconding or not able to repay, most groups were not registered therefore not able to open bank accounts.

b) **To strengthen the capacity of local organizations to meet the rights and needs of Orphans and Vulnerable Children (OVCs):** Local links project strengthened the capacities of local partners in the provision of services through training of CBO staff on different intervention areas, provision of sub-grants to CBOs and youth groups for scale up and through direct support to ECD centers and FBOs. The capacity building aspect enhanced skills in service delivery that enabled the partners to reach many care givers and OVC with different services. The project built the capacity of the community to earn and manage their livelihoods and to effectively link with the available services. Some of the key challenges the project faced included: overwhelming demand for OVC post-primary school support, stigma and discrimination to respond to the OVC needs and access to HIV related services. High turnout of volunteers/staff trained at organizations level to execute project activities and limited resources.

c) **To reduce stigma and discrimination towards OVC and their families:** Stigma and discrimination component was achieved by implementing awareness campaigns, development as well as distribution of Information, Education and Communication (IEC) materials, referral services, formation of support network for PLWHAS and child rights awareness. Some of the implementation challenges experienced by Local Links project include; violation of child rights and inadequate attention to pre-school children by caregivers due to their financial incapability to take care of the children.

1.3 Statement of the Research Problem

A study done in 2002 in urban areas by Ravallion (2007) posits that 746 million people are living in poverty with a daily earning of \$ 2.00 dollars. The findings were supported by UN-Habitat (2006) that 72% of the studied population lived in slums, a situation encountered by women more than men. Kenya being a patriarchal country, women have been sidelined in participation in development despite of them playing a bigger role in society. According to Athanne (2011), the Kenya Government is yet to address challenges affecting women businesses for not being on equal footing with those of men. Development partners have recognized the effectiveness of women groups in transforming society in terms of economic resource control, ownership and decision making. At the household and community set-up, there is need for access to education, entrepreneurship and credit facilities (Namusonge 2006).

Kibra slum in Nairobi County, Kenya is one of the largest urban informal settlements in Africa. The area comprises of 13 villages namely; Kisumu Ndogo, Soweto East, Silanga, Kichinjio, Darajani, Mashimoni, Laini saba, Lindi, Kianda, Gatwekera, Raila, Makina and Kambi Muru. The environment provides few opportunities to create stable communities; structures for housing, health and education. Based on this, CARE Kenya- Local Links Project for OVC support intervened to address these problems. In line with MDGs, CARE Kenya-Local Links Project was identified and formulated to address basic household needs given the vulnerable situation of the children.

Despite these efforts made by CARE-Kenya Local Links project to promote economic empowerment in Kibra, some of the residents are still practicing polygamy to meet their daily

basic needs. In the process, people contract HIV/AIDS which is a great burden to the household. Apart from stigma and discrimination associated with HIV/AIDS, the sick members lean on their relatives/family members to take care of them financially, socially, physically and emotionally thereby exhausting the few resources that they have. Some of the implementation challenges experienced by the CARE-Kenya, Local Links project include: fall-out of some group members, break-up of some groups, loan defaulters, low male/youth participation due to negative attitudes and some members not able to repay the loans due to heavy household expenditures (Local Links Project report, 2011). Inequalities against women still exist which include: inability of women to access and control economic resources, low decision making and low business skills to boost their household income. These challenges raise concern on how the community can effectively adopt and invest in savings and loans scheme as a model to achieve economic development in Kenya especially in Kibra, Nairobi County, Kenya.

1.4 General Objective

The study investigated how CARE-Kenya Local Links Project contributed to the economic empowerment of women in Kibra in Nairobi County, Kenya.

1.5 Research Questions

The study sought to answer the following study questions.

- a) What are the profiles of women members of GS&L and their effect on performance of their business?
- b) What are the GS&L scheme's support of women and its effect on their business performance?
- c) What are the types of businesses operated by members of GS&L and the level of their performance?
- d) What are the effects of business performance on women empowerment?
- e) What are the profiles of savings groups and their effect on performance of their member's businesses?

1.6 Research Objectives

- a) To assess profiles of women members of the GS&L scheme and their effect on performance of their businesses.
- b) To investigate GS&L scheme's support of women and its effect on their business performance.
- c) To establish types of businesses operated members of GS&L and the level of their performance.
- d) To assess effect of business performance on women empowerment.
- e) To examine the profiles of the savings groups and effect on performance of their members businesses.

1.7 Justification of Proposed Research

According to Republic of Kenya (2007), Vision 2030 promotes inclusive development where women play a major role in decision making. Holistic development can only be achieved when the participation platform is made equal for both women and men in development. Both urban and rural poor have a wide range of problems including inaccessibility of cheap credit and minimal credit facilities hence diminishing of their economic opportunities. In developing countries like Kenya, less than half the population accessed financial services (Beck et al, 2009). Kenya being a country experiencing economic vulnerability, expanding avenues to accessible financial services is a big challenge across the globe. Promoting establishment of concepts like savings and loans scheme is a key thing in achieving women's economic empowerment given the roles women play in the society. It helps women pool resources together thus emboldening their opportunities which contribute in achieving Sustainable Development Goals (SDGs) and also assist in creating avenues to build up networks necessary for opening up opportunities for them.

This research formed a base to create awareness on how financial strengthening is essential in the realization of human rights for poverty eradication, promotion of education, health and social welfare for women. The study brought better understanding of how the evolving model of GS&L is an intermediation to poverty reduction. The study facilitates development practitioners make informed choices in designing effective and measurable financial interventions and its

contribution to the context of knowledge on community managed microfinance. The study offer suggestions for improvement of the savings and loans concept and recommended additional areas of analysis for further academic research goals.

1.8 Scope and Limitations

The research focused on examining the contributions of Group Savings and loans (GS&L) in economic empowerment of women in Kibra in Nairobi County, Kenya. This research covered Kibra, Lang'ata Constituency, Nairobi County, Kenya where CARE-Kenya, Local Links Project implemented this concept. The study focused on women participants in the saving and loans scheme who after consultation with Director of HAKISHEP (Charles Ogutu), indicated that the members had family issues, are in need of psychosocial support and also would want to have a reliable source of income. One of the limitations of the study was that collecting information on income from some respondents especially those doing tailoring businesses was challenging given the fact that their businesses are seasonal. The study dealt with the challenge by asking for the average income each respondent was earning per month.

1.9 Definition of Terms

Group Savings and Loan (GS&L): Unregistered self-selected group of individuals who pool their resources together then members borrow as loans. Money borrowed is paid back with interest as agreed by the group members. In the context of this study, the term village and group are used interchangeably to refer to the same model.

Financial services: These are services offered to formal and informal institutions of various kinds like savings, loans, insurance and money transfer.

Savings: A fund or money set aside as a reserve or for future use.

Loan: Money lent out and expected to be paid back with interest. The loan is taken by a group member in mind that it will be paid back at agreed period of time.

Credit Facility: A loan or collection of loans taken on through cooperation.

Vulnerability: Situation where one is capable or susceptible to being wounded or hurt.

Credit: Money that a bank/business will allow a person to get and utilize then pays it back in future.

Assets: These are resources that a country/individual controls that have economic value with an expectation that it will provide future benefit.

Microfinance institution (MFI): Refers to organizations formed to manage minimal amounts of money through a range of services targeting poor people.

Profiles of women participating in group savings and loan schemes: refers to the personal attributes of women that form and participate in the savings and loan groups including their ages, level of education, economic engagements and marital status.

Community managed microfinance: Refers to group or village level saving based and member owned and operated financial control.

CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 Introduction

According to Commission on the Status of Women (CSW) of UN, empowerment is gaining more power and control over people's lives. Empowerment facilitates the process of social movements and emancipation (Riano, 1994). It's the ability to make strategic life choices that were previously denied (Anjuet al, 2009). Sahay (2006) argues that economic empowerment is attained when income security is achieved, owning of productive assets and there is possession in entrepreneurial skills. In order to gain more insight to existing knowledge on women's empowerment, the chapter was organized into the following thematic areas: profiles of women members of the GS&L, GS&L scheme's support of women, types of businesses operated by members, levels of business performance and profiles of savings groups.

2.2 Profiles of Women Members of the GS&L Scheme and Their Effect on the Performance of Their Businesses.

Patriarchal structure contributes to gender inequality (Davis, 1979). Discrimination among women has been rampant in our societies that are male dominated. Kabeer et.al (2008) argues that empowerment is about people claiming what is rightfully theirs. Basically, men and women are profiled differently in a country's economy based on the activities both gender get occupied in, societal positions they hold and economic status. According to World Development report (2017), child marriage before age 18 hinders economic empowerment for women. Low women participation in productive employment opportunities in major sectors hinders women's economic mobility (Economic Survey, 2007). Literacy for women plays a crucial role in terms of women participation in any given society. It opens up employment opportunities; reduce gender discrimination which facilitates brighter future for women. SDG5 advocates equal opportunities to economic resources and participation at all levels of development. If these factors are not considered, economic development will not benefit both genders equally.

The low participation of women in productive employment opportunities curtails economic mobility for women. There are incidences where some poor households are headed by women. This makes the family more challenged. It is very critical to empower women so that they can efficiently support themselves through education, employment and also access to credit. Empowerment helps to promote self-reliance hence addressing needs attached to different gender. Women need to exploit available tools to gain business competitiveness to boost their household income.

The establishment of entrepreneurship for women enables women access to economic resources making them generate income, escape poverty and be self-sufficient. Women reinvest in the families health, education and nutrition when they earn reliable income (Women Entrepreneurship and empowerment Act of 2018). Commercial banks are reluctant to assist those women from households with less income because there is lack of adequate/credible credit history and any usable collateral (Mutua and Oyugi, 2006). Promoting sustainable and efficient financial systems is a big problem in Kenya. Enhanced urban financial system is crucial to address financial problems encountered by poor people living in urban areas. The government is embarking on formulating long term measures to ensure Kenya's economic stability and growth encompassing the objectives of vision 2030 that aim at decreasing the share of population without access to financial services from 85% to below 70% (Kenya Vision 2030, 2007).

2.3 GS&L Scheme's support of women and its Effect on their Business Performance

Poverty should be viewed in a different perspective beyond the lack of income. People from poor backgrounds associate poverty with lack of assets, unemployment, illiteracy levels, corruption, and poor health. Poor people are vulnerable to social, political and economic processes (World Bank, 2002). Empowered women should have the power to take action over their economic decisions (Golla, Molhota and Mohra (2011). Through women's participation, the allocation of public resources towards investments becomes a reality in terms of nutrition, employment, health and education. Participation of women in labour-force is enhanced thus contributing to economic growth of the nation and households in a non-discriminatory manner.

Given that other households are headed by women, when a breadwinner dies further decreases the wellbeing of a poor family. Women take responsibilities of addressing all household needs but according to Singapore Committee for UN Women, women only get world's income of 10 percent and own 1 percent of means of production. Women have the capacity to dictate household decisions on whether to take their children to school, which kind of school to go and also time children should spend working for the family (UNDP 1995). According to UNFPA (2005), decisions about education, economic participation, nutrition, health, child bearing are made within the family. Even with the best intentions, the decisions can tend to undermine the well-being and human rights of women and girls and limit their choices and options thereby perpetuating poverty. Micro credit granted to a woman rather than man in a given household tend to increase women non-land assets, promotion of children education and also doubling of women expenditure (Khandther, 1998). According to study done on Financial Sector Deepening (2007) in Kenya, more women (51.1%) tend to save in community managed microfinance compared to their male counterparts (48%). However, according to the study, in 2005/6 the proportion that had access to the credit from financial institutions was 50.1% male and 49.9% female.

In as much as most of the financial institutions are expanding in towns and cities, women are not supported to come out of their micro-level operations. Financial management continues to lack among women (Fafchamps, 2011). Entrepreneurship skills are not most of the time put into practice. The situation hinders their growth from international trade given that their businesses are treated as small and informal. Their businesses lack required network as few businesses associations target women in Kenya (World Bank, 2003).

CARE Niger started VS&L model in 1991 directly focusing on members of the community who were poor. Methodology continued to be adopted to promote flexibility as much as possible on the savings and loans. By 2001, the project had facilitated over 9,000 VS&Ls with a membership of 250,000 with more than \$14 million of savings. In the year 2007, over 87% of the 9,000 savings groups were operational and over 400, 000 were female participants (Hugh, 2002). This showed that there was increased number of women participating in the model hence economic strengthening.

In the evaluation done by Dawn Hartley & Hamza Rijali (2003) of CARE project in Zanzibar, the study indicated that GS&Ls supported significantly growth of IGAs within the households. Income and assets increased. Community also got aware on how to effectively utilize financial capital. Evaluation of GS&L in Zimbabwe showed that increased majority of member's business levels and consumer assets and some improvement on the quality of housing (Hugh & Hobane, 2004). According to USAID Kenya, contributions of women are greatly hindered by the traditional ideas about their roles in the society that hinders their participation in achieving development goals. Accessibility to savings and credit by women enhances their network support, skills and knowledge thus improving their social, political and economic status in the community. Empowerment is the only channel to eradicate gender inequalities among women.

Empirical evidence by MKNelly and Dunford (1998) shows that the poor household who participated in micro finance programs with financial services accessible, improved their wellbeing more than those who did not have access to those services. In a Bangladesh impact assessment done by Mustafa, Ara and Banu (1996) for rural advancement committee (BRAC) clients, it showed that clients who stayed in the program more than four years increased asset by 11%. Their expenses increased by 28%. Participation enabled BRAC clients to reduce their vulnerability through building and receiving assets in natural cluster situations and smoothening of consumption. (Zaman, 2000). Kabeer (1998) indicated that self-worth at personal level occurred in micro finance programs that helped them in making household decisions. She also found that violence and tension among women declined. In 1990, World Bank conducted a micro finance study in BRAC, Bangladesh-Grameen bank and RD-1. The study indicated increased household consumption among women clients.

According to the study contributed by Chowdhury and Bhuiya (2004) on the impact of microfinance (BRAC poverty alleviation program), educational performance for members and non-members groups enhanced their education performance. Study done by Hashemi et al. (1996) in Bagladesh, BRAC, the Grameen Bank stipulated that participation in this specific program had impact on women mobility, small/large purchase and economic security dimensions in terms of women empowerment. Women got involved in making decisions affecting their households, freedom from family domination (especially owning productive assets by women)

hence increased income growth. Khadler (1998) in his study found that poor household behaviours changed through BRAC program participation. Ansmann (1999) and Wilburn (2009) argues that low earning entrepreneurs gets high benefits from low interest rates credit that provide flexibility in repayment period. This supports findings by Marti & Mair (2009) that women in entrepreneurship prefer credit from informal banks.

2.4 Types of Businesses Operated by Members of GS&L and the Level of their Performance

Women have varying responsibilities in their households. Majority of women in developing countries have experienced high number of women investing in entrepreneurship. According to World Bank (2009), in developing countries, half of the human resources constitute of women in entrepreneurship. The challenging economic situation worsens if households rely on a single breadwinner without other people also contributing in addressing the needs of the household. United Nations (2006) posit that entrepreneurship has been a platform to alleviate poverty in developing countries. Women in entrepreneurship have also been treated as key contributors of micro economic development which diversifies avenues for generating income among women.

Common wealth secretariat 2002 also argues that women contribute great ideas and capital resources to the community. Generation of jobs and business linkages is encountered. Siwadi & Mhangani (2011) indicates that it cannot be denied that women entrepreneurs contribute to development economic wise and are growing visibly in developing country's local economy. Establishing micro enterprises creates self-employment hence economic empowerment of women due to increased income though women face a lot of challenges in venturing into high sustainable and profitable businesses. In sub Saharan Africa, high living standards have made women in entrepreneurship to seek for affordable credit from village savings and credit association (Anderson at al.). Stevenson & St-Onge (2005), informal sector operate most of the dominating share of small micro enterprise. In developing countries, micro finance banking model has an effective strategy to affordable credit (Rugimbana & Spring 2009). According to Rutherford (2000) & Hudson (2008), they argued that it is believed that financial institutions help people from poor backgrounds to meet financial needs though this is not always considered the case. MFIs have strict conditions accompanying application for loans (Karim 2008).

According to Marti and Mair (2009), monetary fund institutions do not address credit needs of poor individual's entrepreneurship so women have embraced participation in groups from the informal banking in undeveloped countries. This was supported by the findings by Atieno (2001) that the poor, especially women, mostly source for credit from informal banking institutions compared to formal banking platforms. The finding by Sonobe et al. (2012) shows that there is potentiality for growth of small micro enterprises for economic growth hence reducing poverty challenges.

A study by AbAziz et al. (2005) showed an entrepreneur must come up with new innovations and ideas for enterprise growth. Gikonyo et al. (2006) show that micro enterprises owned by women are outnumbering men who for many years have been dominating. Study finding by Fafchamps et al. (2011) and Golla et al. (2011) indicated that there was successful women entrepreneurship operation creating employment to people in their community at the same time income increased. Inter-American Development Bank (2010) study found that in developing countries, social and economic barriers faced by women affect their success economically. Due to this fact as reported by World Bank (2005), small micro enterprises owned by women are more operational with minimal profits and market opportunities. According to Ojera et al. (2011); Stevenson and St-Onge (2005) found that due to limited education level, poor business management skills and inability to own resource hinders establishment of businesses three years after their inception.

2.5 Effect of Business Performance on Women Empowerment.

Women produce labour force in the framework of economic development. Business is one of the backbones of women empowerment. Worldwide, women owned businesses are increasing hence their self-fulfillment, women identify their position in the society and invest in building their future direction. Faleye (1999) argues that women's development is about liberation and empowerment of women. Empowerment undoes negative social construction and gives people the right to take action and influence decisions (Rowland's, 1997). The entrepreneurial capabilities involved around sensing opportunities, mobilization of resources, making plans, making decisions, initiate new ventures, risks management and making profit (Raheman, 1981). Entrepreneurship accelerates employment opportunities, business expansion, financial

independence, income, capital building, leadership promotion, opening of network and be able to make choice on the kind of business one would want to invest in. Participation by women in development is one key aspect for them to make their own financial decisions thus giving them the ability to invest, save and earn (Raheman 1981). Women are given the opportunity to equally participate in existing markets thus increasing their voice on matters affecting them.

2.6 Profiles of the Savings Groups and Effect on Performance of their Member's Businesses

The Bureau of Applied Research in Anthropology (2010) argues that the savings groups should have the ability to get loans for generating income and facilitate household consumption. According to an evaluation done in Kenya and Uganda on savings and lending programs, some spiritual principles are imparted in the behaviour of members towards each other e.g. loyalty, humility, trust and supporting each other in times of need. Gugerty (2007) found that in Africa, groups from informal banking as per the case studies are more preferred by women i.e. Village Savings and Credit Association (VSCAs) for both social and economic needs than formal banking systems. Its model characteristics include: members getting their savings and interest earned on time, transparent procedures and democratic governance, groups were independent and members managed the system who also kept the profits. Savings and credit received from informal banking are mostly used to address social needs i.e. settling bills for the family, purchasing goods for household use, or to meet education purposes. They are used in emergency cases like natural disaster/health needs given that insurance premiums is not affordable to many people. Wilburn (2009) argued that most stock capital for small micro enterprises are mobilized from credit from Village Savings and Credit Associations (VSCAs). Women involvement in informal banking groups makes women gain resources which allow them to decide on how to spend without pressure from their spouses (Anderson and Baland 2000). VSCAs improve livelihood income of the poor. VS&L but share a common set of basic principles though flourishing in a variety of contexts. Groups are "savings led" community based platforms. Loan capital is gotten from the member's accumulated savings and retained earnings. Programmes are not initiated by borrowing from financial institutions/donated capital to fund a loan portfolio. Group members self-manage through operations that are simple and transparent. The model offers flexible strategies to determine the procedures and size of savings and loan. Group members define savings and lending rules through a participatory process.

Group members agree to liquidate all/part of their fund and give-out to the members based on the member's personal savings investment. According to a study carried out in the Sahel in Niger, village savings and loan methodology has demonstrated that people from poor backgrounds develop capacity to borrow, save and repay loans successfully (Grant & Allen,2002;Allen,2006). The methodology prepares the most disadvantaged members of the communities to participate in higher economic levels and join village banks and other financial institution. Grant & Allen (2002) argues that VS&L is a methodology designed for the poor and the very poor. It gives members to manage their cash flow at household level in a more flexible and efficient manner and also allow people to venture in IGAs that stabilizes cash income.

SEEP Network report (2010) argues that savings groups allows saving and lending of loans based on the funds raised by members. The link between savers and borrowers takes place where savers yield interest funds deposited. According to Gugerty (2007) regular group meetings provide reminders that brings commitment for saving without accessing formal account. Community draws social capital and shared information to allow flexible repayment as compared to standard microfinance. The management of savings groups is pegged on the interest of the members and also formation reasons. Members pool resources together at a given interval, loan out and share interest together. Group members select a committee (volunteers) for running administrative duties of the group that serve for a given period of time. The basic VS&L concept for saving groups with its origin in Niger is that members met weekly, same amount was saved by every member, equal sharing of groups money timed at a period when there was a need for cash predicted, memorized records, transactions done transparently in front of the group members, approval of one month loans by members, annual election of management committee and a written constitution to govern the group well-kept and accessible by group members.

2.7 Theoretical Framework

The social capital theory was considered in this research as the GS&L concept allowed people with shared vision to bond and participate to meet their basic needs. Commonality was developed which provides a sense of social belonging. Group members shared ideas with people attached to them to promote their well-being. The groups involved building of trust among themselves which they expected to be reciprocated for social and economic benefits.

Group entrepreneurship theory enhanced network of entrepreneurs. This was seen in groups where respondents shared that during their meetings, members took time to share their knowledge and skills on entrepreneurship to help solve challenges affecting their businesses for business growth hence increase household income. It was also relevant to promote synergy among the entrepreneurs.

Blumberg's women economic empowerment theory in relation to this study, encourages women to focus and take the right actions on issues affecting their families. It makes women gain power to make decisions in all dimensions of their lives as well diversify and control economic opportunities around them.

2.7.1 Social Capital Theory

Social capital theory developed its focus in early 1980s and early 1990s. The main contributors of this theory are; James Coleman, Robert Putnam, Pierre Bourdieu, Francis Fukuyama Seibert et al (2001) argue that the theory examines the nature, resources and structures embedded in a person's network of relations. Social capital describes people's participation/positioning a particular social group contributing to their lives in a given way. The theory argues that the position of a person in a particular group provides some given benefits to them that work to their advantage. The theory emphasize on commonality to make communities strong and also make people to participate in building of the community and bond with people around them. Social capital involves establishing relationships and apply them in generating tangible and intangible benefits in long and short terms (Cross & Cummings, 2004). The arguments were supported by Lin (1986, 1999a, 2000) that the benefits of social capital are marked as emotional, economical, social and psychological. Bourdieu 1984; Coleman 1988a, b; Onyx & Bullen, 2000; Paxton, 2002 indicated that social capital have five dimensions. This include: network-lateral associations varying in size and density, reciprocity-expectation in that long and short term services and kindness will be resumed. Another dimension is trust-willingness for taking initiative measures in a given social set-up with assumptions that others will reciprocate the same as it is expected. Shared values that are unwritten inform interactions by people and collective efficacy-the willing/active citizen engagement with community that is participative. Bourdieu, 1983, p 249 argues that relationships between individuals are subjectively felt and durable.

2.7.2 Group Entrepreneurship Perspective

Frank Young (2003) argue that group level patterns condition entrepreneurship initiatives. He emphasized on the solidarity of groups as capable for building entrepreneurship. He opined that entrepreneurial characteristics are seen in ethnic groups, groups with political orientation, clusters and occupational groups. He discourages an entrepreneur working individually but function as a group member to share ideas. He argues that initiatives of an entrepreneur result from the outcome of exposure/ individual experiences being a member of a certain group, entrepreneur family background and general value manifestation of a particular group. Solidarity of entrepreneurial groups mitigates the economic problems that individual entrepreneur faces. Individual entrepreneurs enjoy by being associated with the solidarity groups helping them to overcome economic problems.

2.7.3 Blumberg's Women's Economic Empowerment Theory

This particular theory holds that the economic empowerment of women seems to be a magic portion that contributes to gender equality. It promotes the wealth and nations well-being ((Blumberg, 1984). Blumberg's arguments are derived from gender stratification theory (Blumberg 2004b) and his gender and development theory (Blumberg 1988, 1989a, 2001b). He posits that developing the economic power of women equally as men has effects on gender stratification in the society. Blumberg (1984) indicated that empowered women control economic resources for example animals and land. Empowerment also affects their income, nutritional value, education and health affecting their children therefore indirectly contributing to the income growth of their nations as well as wealth. With controlled income, self-confidence develops in women that facilitates them to obtain "voice and vote" in matters affecting their households. Economic power also gives women indirect influence in those matters affecting community. Women tend to get more protected from male violence. In situations where women are highly subordinated and economically dependent, access to financial services can be through gap mechanisms such as solidarity group loans and village savings and loan scheme for individual members (Blumberg, 2001b).

The research found these theories relevant because it gives a clear understanding on how groups contribute to collective networking towards achieving economic empowerment. Through savings

and loans scheme, women can exercise their own interest and freedom to solve the economic problems affecting them.

2.8 Conceptual Framework

This can be explained as a system of assumptions that informs and provide support to your research (Huberman, 1998; Robson, 2011). In this case, the research looks at the beliefs and concepts that the study has on economic empowerment issues by examining variables that are important to enhance women economic empowerment. Dependent variables and independent variables were assed in the following manner;

Independent Variable

Women's Profile
Education
Occupation
Marital status
Age
No. of children

GS&L schemes support of women
Education
Amount of loans

Types of businesses operated
Hardware, hotel, roasting maize, salon, samosa, chips, selling fish, selling vegetables, selling chapatti, selling maize, selling fish, chicken, mpesa, selling paraffin, selling shoes, selling liquid soap, selling ice cream, tailoring and woodcraft

Effect of business performance
Operation period
Value of investment

Profiles of the savings groups
Age of the group
Size of the group
Frequency of meetings
Amount of savings
Good practices

Dependent Variables

Women empowerment:

- Improved health and nutrition
- Improved education
- Improved food security

Intervening Variables

Business
Performance
Increased income
Increased assets
Increased access to financial services
Increased profits
Increased savings
Increased stock
Increased employees
Increased network
Number of business

Figure 2.1: Conceptual Framework

2.9 Operational Definitions

- Women's profile:** Conditions that characterizes one to fit in a given group.
- Education:** process of acquiring and impart knowledge.
- Occupation:** Refers to the principle work of an individual as a way of earning a living.
- Marital status:** A person's situation in terms of whether is married, single, widowed, separated or divorced.
- Age:** Period that people have lived.
- Number of children:** People who don't have spouses that belong to the same household.

GS&L Schemes Support: Specified assistance given to people.

- Education:** Process of acquiring and imparting knowledge measured by e.g. years of schooling.
- Amount of loans:** Amounts that group members are authorized to borrow.

Types of business: Various activities that make a living to people e.g. operating a shop, selling second hand clothes, selling shoes, selling mandazi/chapattis, green grocery, salon among others.

- Effect of business** Refers to changes brought by the result of an investment at a
- Performance:** given period of time
- Operation period:** Scheduled execution time of an action.
- Value of investment:** Refers to worthiness of a given property.

Profiles of the savings groups: Conditions to include or exclude from a group

- Age of the group:** The period in which a group has been in operation
- Size of the group:** The number of known individuals in a given group
- Frequency of meetings:** Refers to the number of times the members meet
- Amount of savings:** Funds left after spending
- Good practices:** Acceptable standard way of complying with the group ethical requirements

CHAPTER THREE

METHODOLOGY

3.0 Introduction

This chapter describes the site under study, research design utilized, the study target population, units of observation and analysis, sample size/sampling procedure, sampling techniques, data collection, research procedures, quality control, data analysis, ethical considerations and assumptions and limitations.

3.1 Site Description

The research was conducted in Kibra, the largest urban informal settlement in Africa. Kibra is located on the outskirts of Kenya's capital city Nairobi. This is one of the areas where CARE-Kenya Local Links Project piloted and implemented the GS&L concept. Kibra comprises of 13 villages occupying an area of 5 square kilometers. The villages include Kisumu Ndogo, Soweto East, Silanga, Kichinjio, Soweto West, Mashimoni, Lainisaba, Lindi, Kianda, Gatwekera, Raila, Makina and Kambi Muru. According to the area houses a large population with estimates ranging from 500,000 to over 1,000,000 (Kenya National Bureau of Statistics 1999). The settlement is located on land that has not been officially gazetted as a settlement scheme by the government, therefore rendering all the inhabitants squatters.

3.2 Research Design

The research design was quantitative using descriptive survey design and qualitative. Descriptive surveys are used to gather relevant information of a given population at a given time (Babbie, (2001). For example, it clarifies relationship encountered between locality, income and personal expenditure. The study took a questionnaire based survey approach to group members and leaders while qualitative approach used key informant guide to administer to the key informants targeted.

Mugenda and Mugenda (1999) argue that surveys obtain certain information to give description of a given existing phenomenon. The information is obtained by examining individual perceptions as well as their attitudes and values. Mugenda posit that these surveys explore status

of two or more variables existing and are excellent vehicles for measurement of characteristics of large populations. The study explored and explained the characteristics, attitudes and perceptions of women involved in the savings and loans schemes and how it contributed to economic empowerment of women. It also investigated the relationship between that involvement and participation and improvement in the well-being of household members. Survey design allows analysis of relationships between variables. It can also be administered to a large group. It is valued in giving anonymity in administration of questionnaires.

3.3 Target Population

A target population in research is described as the totality of all the subjects under study, conforming to certain identified specifications. The target population in this research were women from different groups participating in GS&L groups in Kibra, Nairobi County, Kenya.

3.4 Units of Observation and Analysis

The units of observation were women participating in GS&L scheme in Kibra in Nairobi County, Kenya. The study also targeted area chief, NGO staff, District Social Development Officer (DSDO), GS&L leaders and CBO Director. The unit of analysis was how women's economic empowerment through GS&L enhances women livelihood at household level.

3.5 Sample Size and Sampling Procedure

Interval sampling process was used to sample savings and loans groups and members of these groups. The procedure provided opportunity to take relevant measurements at a given distance which ensured data was properly represented and minimization of biasness/data manipulation.

3.5.1 Savings and Loans Groups

The research requested the Director of HAKISHEP to provide the names of the GS&L groups they were supporting. The list had 43 groups. Interval sampling was used to sample 15 groups by picking every third group from the list. The research went ahead and interviewed one more group. Therefore, the total number of groups interviewed was 16.

3.5.2 Members of the Savings and Loans Scheme

The 16 sampled groups had specific number of members. The researcher requested leaders of each group to provide a list of its members. The sampled group with highest membership was 31 while the least had 10 members. Interval sampling was used to pick every second person from the list. The procedure was used to draw out the lower limit of 5 members from each of the 16 groups sampled giving a total of the lower limit of 80 members.

3.5.3 Group Leaders

Each of the 16 groups sampled had their group leaders (e.g. Chairperson, vice- chairperson, secretary and treasurer. The research targeted at least one leader from each group giving a targeted respondents of 16 group leaders.

3.5.4 Key Informants

The study engaged leaders from each sampled group. It also engaged NGO staff (former CARE-Kenya field officer), the District Social Development Officer (DSDO), CBO Director and area chief.

3.6 Questionnaire Response Return Rate

Quantitative primary data was sourced by face to face administration of questionnaires with women participating in savings and loans scheme. Out of the lower limit of 80 interviewees targeted in this category, 87.5% responses were obtained from each of the following categories; 10 groups-5 respondents were sampled, 4 groups-4 respondents and 2 groups- 2 respondents were also sampled. This means that the study missed to interview 10 participants.

Out of the 16 groups sampled, the study obtained 14 responses from group leaders. The study missed to interview 2 leaders due to their busy schedule. Out of the 16 targeted group leaders, 14 (93.7%) responses were obtained. This percentage was achieved because of consistent mobilization of respondent targeted. Baruch & Holtom (2008) argued that averagely, 52% response rate is acceptable in social studies. The response rate was illustrated using table 3.2 as follows;

Table 3.1 Names of groups, members and leaders sampled

Name of the group	Number of members	Members sampled		
		Members	Leaders	Total sampled
Equal	14	4	1	5
Fereji Nane	10	2	1	3
Fungua roho	31	5	1	6
Golden handshake	16	5	0	5
Jilinde	12	4	1	5
Kismart	25	5	1	6
Lucky star	20	5	1	6
Makina victors	20	5	1	6
Secco	10	2	1	3
Sokika	23	5	0	5
Top group	17	5	1	6
Tuelewane	24	5	1	6
Tumaini ladies	14	4	1	5
Tusonge mbele	18	5	1	6
Upendo	20	5	1	6
Young mothers	12	4	1	5
Total	286	70	14	8

3.6.1 Key informant's response rate

The interview guide targeting key informants were used to elicit detailed qualitative data from NGO staff (former CARE-Kenya field officer), 1 representative from District Social Development Officer (DSDO), 1 CBO Director and 1 area chief. The study elicited information relating to demographic characteristics of women participating in savings and loans scheme, GS&L scheme's support of women and its effect on their business performance, types of businesses operated by members, effect of business performance on women empowerment and profiles of the savings groups. The study posted key informant response rate of 25% in all targeted respondents.

3.6.2 Case Studies

Case studies are considered to be qualitative in their nature. The intrinsic case study according to Stake (1995) is used when we want to understand a given case. By use of purposive sampling,

the study identified a member with a success story and also identified another one who participated in one of the groups and dropped to assess challenging areas.

3.7 Sampling Techniques

The research employed both probability sampling and non-probability sampling techniques. Under probability sampling, interval sampling and purposive sampling was used because we have different groups saving different amount and different days. In non-probability technique, purposive sampling was used in selection of people for the in-depth interview.

3.8 Data Collection methods

This research used secondary data from books, reports as well as internet search. The study utilized survey, in-depth interview, interview guide for key informants, administering of questionnaires (face to face interview) and records review methods to collect data. Survey allows collection of data within a very short period of time. In-depth interview help in sharing of experiences. Intensive interviews/key informants are simple to conduct and flexible as questions and topics can be added or omitted during the interview. Records reviews provide a good source of background information and bring up issues that other means may not have noted. The study used administered questionnaire (face to face interview) and key informant guide as one of the two sets of research instruments. Advantages of using questionnaire include that they have clearly defined questions. Key informant guide has flexibility in the approach with people interviewed.

The research study procedures used were quantitative and qualitative data obtained from both primary and secondary sources. Primary data was sourced through face to face administration of questionnaires and in-depth interviews with women subjects participating in group savings and loan schemes, from the group in general and their records. The research did not bring on board research assistants but administered the questionnaires in person so as to get reliable data. Therefore, no training was required. The staff attached to HAKI-Self Help Group (HAKISHEP) CBO who trained and monitored the groups assisted in mobilization of the respondents. Secondary data was sourced through the review of relevant available materials including the number of active GS&L groups established, number of women trained and practicing GS&L,

amount of individual savings, amount of loans disbursed and number of people practicing new income generating activities (IGAs).

3.9 Quality Control

3.9.1 Validity

Validity in research is the extent upon which the study instruments captures what is purported to measure as defined by Dooley (2001). According to UNESCO (2004), validity of instruments is critical with the acceptable level considered to be dependent on experience, professionalism as well as logical reasoning. The research tailored questionnaire and interview guide to elicit viable information. A lot of consultation was done with my supervisor to guide on how to make research process successful. The researcher noted down and interpreted arguments obtained from respondents to ensure all responses were effectively analyzed and captured.

3.9.2 Reliability

Reliability is defined by Kasomo (2006) as how consistent a research procedure or instrument is. It highlights degree of consistency levels in any given study. The study ensured reliability of data by designing questions in simple language and explaining the content to respondents with clarity for quality information. Pilot testing of instruments for data collection was done to one of the women participant from Haki Yetu group from Makina village. This tested practicability, sensitivity and ambiguity of the questionnaires and interview guides. Instructions were explained clearly to acquire reliable responses.

3.9.3 Data Analysis

Data analysis in research is described as a process of modelling information to extract useful information necessary for decision making. Descriptive statistics was used to analyze quantitative data. The collected data was then interpreted inform of tables and reporting done from the research findings.

3.9.4 Limitations

Security was not guaranteed during walk around to meet respondents to collect data. Also, time of meeting the members was a challenge because of women busy schedules for example going to the market to purchase items to sell, their peak hours of selling etc. Time to meet women

respondents who were employed was also a challenge. The researcher had to reschedule time of meeting with some respondents to have some of the questionnaires administered, worked odd hours/extended hours during their group meetings and also moved to their places of businesses to interview them.

3.9.5 Ethical Considerations

Study respondents were informed of the intended purpose of the study was purely academic. Expectation during interview sessions was explained and that no risks were involved. Summary of the outcome was to be shared to respondents if they wished to be given. Confidentiality of the respondents was assured. Respondents were explained that they were free to decline participation. Their informed consent to participate was sourced before proceeding with the study.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.1 Introduction

This section discusses the following thematic areas: profiles of women members of the GS&L, GS&L scheme's support of women, types of businesses operated by members, levels of business performance and profiles of savings groups. The general objective of the study was to investigate how CARE-Kenya Local Links Project contributed to economic empowerment of women in Kibra in Nairobi County, Kenya. The study had proposed to sample a lower limit of 80 group members by use of interval sampling and 4 key informants in Kibra, Nairobi County, Kenya.

4.2 Respondent's profile

The first objective of the study was to assess profiles of women members of the GS&L scheme and their effect on performance of their businesses. In the study, demographic characteristics of women were age, marital status, relation to the household head, level of schooling, any form of training, type and period it took, occupation, number of own children, number of dependants in the household and household members earning regular income. These are key factors determining economic empowerment of women. The findings on this objective were highlighted below.

4.2.1 Age of the respondents

This research targeted women of all age groups participating in the savings scheme. The data identified the age category that most participated in the scheme. The study findings showed that majority of the respondents at 48.6% were between ages 29-39 years, 22.9% of the respondents were aged 18-28 years and 40-49 years. The least participating age group was between ages 50-59 at 5.7%. From the analysis, most women group members were aged between 29 and 39 years which corresponds with the study findings from former CARE-Kenya field officer, area chief, DSDO and CBO Director that women participating in the scheme were mainly between ages 29-39 years.

Table 4.1 Age of the respondents

Age of group members	Number	Percent
18-28	16	22.9
29-39	34	48.6
40-49	16	22.9
50-59	4	5.7
Total	70	100

4.2.2 Marital status of the respondents

The study examined marital status and relation to household head of the respondents in order to comprehend women responsibilities that come with that particular status. It also helped to investigate if there was a link between responsibilities they undertook and the willingness to seek financial services through participation in savings and loans scheme. We found that 80% of the respondents were married, 15.7% were single, widowed formed 2.9% and divorced/separated at 1.4% of the respondents.

Table 4.2 Respondent's marital status

Marital status	Number	Percent
Married	56	80
Single	11	15.7
Widowed	2	2.9
Divorced/separated	1	1.4
Total	70	100

4.2.2.1 Status of the respondent to the head of the household

The study investigated the status of the respondent to the household head. The study found that 80% were their husbands, 15.7% were the heads of the households while 4.3% were children to the households. The findings translated that majority of the group women members were married.

Table 4.3 Status of the respondent to the head of the household

Status of the respondent to the head of the household	Number	Percent
Husband	56	80
Head	11	15.7
Child	3	4.3
Total	70	100

4.2.3 Number of children

The study established the number of dependent children that respondents had to identify caregiver's responsibilities and how the situation affected the household well-being. Out of the 70 respondents, the number with their own children were 48.7% representing 4-6 children, 47.6% had between 1-3 children while 3.7% respondents reported that they did not have their own children. The highest category of other dependants taken care of by the respondents were 58.9% representing 1-3 number of children. Those with 4-6 children represented 2.1%, 1.1% had 7-9 children under their care while those without represented 37.9%. This implied that the number of dependent children in the respondent's households was large. This could explain the findings by Banerjee and Duflo (2006) that the typical extremely poor family tends to be rather large, a scenario that could affect the economic status of women in their households. Women with large number of dependants spend more than those with fewer dependants.

Table 4.4 Number of children

Number of children	Own children	Percent	Other children	Percent
None	7	3.7	36	37.9
1-3	91	47.6	56	58.9
4-6	93	48.7	2	2.1
7-9	0	0	1	1.1
Total	191	100	95	100

4.2.4 Level of schooling

Identifying respondent's level of schooling in terms of improving the economic strength of the households. Level of schooling determined women participation, effectiveness of a group as well as improved decision making at family and community level. It opens up greater opportunities

for equipping people with necessary skills to empower themselves. Level of education determines diversification of alternative sources of income, levels of risk taking and ways of competing to improve the household living standard.

The study findings highlighted that 42.9% of group members had obtained primary level of education while those respondents with secondary education were 31.4%. Respondents interviewed at college level were 22.9% while university level recorded 0% of the respondents. It was noted that 2.9% had no formal education. The study went ahead and analyzed group leaders level of education. The study found that 21.4% of the leaders had primary education and 42.9% had secondary education. Those with college education were 28.6% while none of the respondents had university education and 7.1% did not have formal education.

Table 4.5 Level of schooling

Level of schooling	Members of group		Group leaders	
	Number	Percent	Number	Percent
None	2	2.9	1	7.1
Primary	30	42.9	3	21.4
Secondary	22	31.4	6	42.9
College	16	22.9	4	28.6
Total	70	100	14	100

4.2.5 Forms of training by the participants and period of training

Identifying training helps to establish diversification of skills women had to strengthen their economic capabilities within the household. Findings show that 64 of the respondents had undergone GS&L/SPM training while very few had undergone other forms of trainings. The information supports findings by Allen (2006) that financial management skills is needed to run village saving and credit associations to manage loans. Most of the training took short period. This could be a factor that could hinder effectiveness and diversification of skills needed to foster women empowerment. Area chief and DSDO reported that:

“Lack of skills by women is one of the challenges that hinder economic empowerment of women.” Former CARE-Kenya field officer indicated that: *“Business SPM should be done at the inception level.”* They also indicated that illiteracy levels among the group members reduce women capability to perform.

Table 4.6 Forms of training

Form of training	Number of members	Period of training
GS&L/SPM training	64	5 days
Hairdressing	5	6 months
Teaching	4	1 year
Tailoring	3	3 months
Soap making	3	2 days
Community health worker	2	5 days
Computer	2	3 months
Business skills	2	3 days
Early childhood development education	1	1 year
Others (e.g. education, family matters, positive parenting, farming, kitchen garden, guiding and counseling, making yoghurt and secretarial)	6	3 days

4.2.6 Occupation

Occupation was studied to establish ways in which women generated their household income to earn their living. Majority of the study respondents were self-employed doing businesses constituting to 61.4% representing 43 respondents, 22.9% were casual labours, 12.9% were employed while 2.9% were housewives (Table 4.7). Majority of the respondents had a source of income to meet the basic household needs.

Table 4.7 Occupation

Occupation	Number	Percent
Self employed	43	61.4
Casual labour	16	22.9
Employed	9	12.9
Housewife	2	2.9
Total	70	100

4.2.7 Number of other household members earning regular income

From the study analysis, it was evident that 80% of the respondents had their spouses earning regular income, 14.3% of the respondents had none of their other household members earning regular income and 5.7% had grown up children earning regular income.

Table 4.8 Number of other household members earning regular income

Number of other household members earning regular income	Number	Percent
None	10	14.3
Respondents children	4	5.7
Spouses	56	80
Total	70	100

4.3 GS&L scheme's support of women and its effect on their business performance

The second objective of the study was to investigate GS&L scheme's support of women and its effect on their business performance. The study established the year the group started, positions held by members and leaders, the period and assignments leaders served. The research assessed frequency of attending meetings, amount of personal savings and investments made/assets acquired to generate income. It also investigated ways in which members saved their money, type of financial services accessed in a group, amount of loan given and loan purpose. In addition, the study examined whether other household members were involved in GS&L scheme, assets acquired and decisions respondents made in their groups. The study identified benefits of belonging to the scheme and how the savings groups can be improved.

4.3.1 Year members joined the saving and loans scheme

The study found that 75.7% of the new members joined groups between 2016-2019 representing 53 respondents. It was also noted that 14.3% representing 10 respondents joined between 2010 to 2015 while the least confirmed that 10% representing 7 respondents joined between 2006 to 2009.

Table 4.9 Year members joined the savings and loans scheme

Occupation	Number	Percent
2016-2019	53	75.7
2010-2015	10	14.3
2006-2009	7	10
Total	70	100

4.3.2 Positions respondents held in the group

Out of the 84 members and leaders interviewed, 83.3% were members. From the analysis, 4.8% were secretary and treasurer, chairpersons were 3.6%, assistant secretary were 2.4% while 1.2% were assistant chairpersons.

Table 4.10 Position respondents held in the group

Position respondents held in the group	Number	Percent
Members	70	83.3
Secretary	4	4.8
Treasurer	4	4.8
Chairpersons	3	3.6
Assistant secretary	2	2.4
Assistant chairpersons	1	1.2
Total	84	100

4.3.3 Assignments carried by the leaders

Reported assignments carried out by the group leaders included recording savings at 28.6%, 21.4% chairing meetings and managing group members, 14.3% controlling loans disbursement while 7.1% coordinated meeting venues and conflict management.

Table 4.11 Assignments carried by the leaders

Assignments carried by the leaders	Number	Percent
Recording savings	4	28.6
Chairing the meetings	3	21.4
Managing group members	3	21.4
Controlling loans disbursement	2	14.3
Coordinating meeting venues	1	7.1
Conflict management	1	7.1
Total	14	100

4.3.4 Respondents Attendance of meeting regularly

It was found that those respondents who attended group meetings regularly were 91.4% while 8.6% recorded that they didn't attend meeting regularly due to other commitments like going for casual jobs. Group members had a constitution in place to control absenteeism/lateness e.g. through fine and if exceeded certain limits, a member was dismissed from the group.

Table 4.12 Respondents attendance of meetings regularly

Respondents attendance of meetings regularly	Number	Percent
Yes	64	91.4
No	6	8.6
Total	70	100

4.3.5 Ways in which group members raised their money

The study identified ways in which respondents raised their money. The findings indicated that majority at 61.4% raised their money from their businesses, from casual labour was 22.9%, 12.9% got from employment while 2.9% were supported by their husbands.

Table 4.13 Ways in which group members raised their money

Occupation	Number	Percent
Businesses	43	61.4
Casual labour	16	22.9
Employment	9	12.9
Support from husband	2	2.9
Total	70	100

4.3.6 Amount of personal savings per meeting

The study examined the amount of personal savings to assess the effectiveness of a group. The findings indicated that 44.3% of the members were saving between Ksh 100-Ksh 200. Those respondents with savings between Ksh 201-Ksh 300 were 17.1%, Ksh 501 and above recorded 14.3%, 12.9% respondents saved between Ksh 401-Ksh 500 while 11.4% saved between Ksh 301-Ksh 400 (table 4.14 below). Each group had a minimum amount as stipulated in their constitution though many members were free to save higher amounts as they wished. From the analysis, this helped the group to accumulate more savings to the group and more members could get loans as funds were available.

Key informant (CBO Director) indicated that:

“GS&L is a platform for members to collect their savings into a loaning fund and then lend out to themselves at an agreed amount of interest hence giving financial support to the members.”

Table 4.14 Amount of personal savings per meeting

Amount of personal savings (Ksh)	Number	Percent
100-200	31	44.3
201-300	12	17.1
301-400	8	11.4
401-500	9	12.9
501 and above	10	14.3
Total	70	100

4.3.7 Investment members made through group participation

The study found that out of 70 members interviewed, 90% reported to have made investments by their participation in the savings scheme while 10% reported not to have made any investment reason being some of the groups and members were new and still building up on their savings.

Table 4.15 Investment made by group participation

Investment made	Number	Percent
Yes	63	90
No	7	10
Total	70	100

4.3.8 Examples of investment made

It was found that 34.3% of the respondents invested in business stock, 61.4% in education for children, 2.9% for construction of rural home while 1.4 % invested in construction of rental house.

Table 4.16 Examples of investments made

Examples of investment made	Number	Percent
Business stock	43	34.3
Education for children	24	61.4
Construction of rural home	2	2.9
Construction of rental house	1	1.4
Total	70	100

4.3.9 Mode of saving by group members and the type of financial services women accessed

The study investigated the mode of saving women respondents were involved in. It was found that 65.7% indicated that they preferred saving in GS&L scheme as it gives them an opportunity to get loans whenever they want. Those that their mode of saving was in the bank were 31.4% while 2.9% indicated they saved in other modes e.g. Mpesa and Mshwari.

The study found that the financial services respondents had accessed included: savings and loans. The study also found that respondents also benefited from interests charged from loans disbursed etc. Study findings from the key informants (former CARE-Kenya field officer) indicated that:

“GS&L provides safe and reliable opportunity for women to save and access credit. A lot of SMEs grew in Kibra as a result of GS&L methodology.”

Table 4.17 Mode of saving by group members

Mode of savings by group members	Number	Percent
GS&L	46	65.7
Bank	22	31.4
Other (Mpesa, Mshwari)	2	2.9
Total	70	100

4.3.10 How GS&L save their money

The study examined how the saving and loans saved their money. The finding show that the groups used to distribute all the cash collected in every meeting to group members as loans. None of the cash was taken to the bank as it contradicts the principles of the GS&L scheme. The

only scenario where cash at hand was taken to the bank is two months before liquidation period which occurred in December of every year. This was to help the groups safeguard their funds.

4.3.11 Amount of loans given to group members

Access to financial services through affordable means allows poor people to diversify their sources and means of getting income, the essential path to empowering women economically. If participants are able to borrow some money to pay school fees for children, improve stock etc. can enhance the well-being of a household. The availability of loans by members can be used to address unforeseen emergencies and risks attached to businesses which can make a family to be more vulnerable. To determine if there was access to loan services with participation in GS&L schemes, we asked respondents to define if they had been given any loan during the previous twelve months. Out of respondents interviewed, 37.1% received a loan of Ksh 30,000 and above, Ksh 10,000-Ksh 29,000 were 34.3% while 28.6% received Ksh 9,999 and below. This was illustrated using table 4.18 as follows:

Table 4.18 Amount of loans given to group members

Amount of loan given to group members	Number	Percent
9,999 and below	20	28.6
10,000-29,000	24	34.3
30,000 and above	26	37.1
Total	70	100

4.3.12 Loan purpose

We investigated the purpose for which the loan was given. Out of 70 respondents interviewed, 42.9% indicated that the loan was to boost businesses, 34.3% took loans to pay school fees for their own children and dependants, 5.7% mentioned that the loan was for household expenses, 2.9% paid house rent, purchased plastic chairs for hire, purchased materials for construction of rural home and 8.6% used the loan for burial expenses, purchased house for rent, constructed business premise, purchased motorbike, water tank and sewing machine for generating income.

Respondents also noted that the loan amount given was based on member's cumulative savings. It therefore made sense to take a loan, utilize it and repay back promptly before taking a bigger

one based on increased savings. These support empirical evidence by MKNelly and Dunford (1999) that shows that the poor household who participated in micro finance programs with financial services accessible improved their wellbeing more than those who did not have access to those services. Responses were illustrated using table 4.19 as follows:

Table 4.19 Loan purposes

Loan purposes	Number	Percent
Boost business	30	42.9
School fees for children	24	34.3
Household expenses	4	5.7
House rent	2	2.9
Bought plastic chairs for hire	2	2.9
Materials for constructing rural home	2	2.9
Others (e.g. Burial expenses, bought house for rent, constructed business premise, purchased motorbike for income, purchased water tank to generate income and bought sewing machine)	6	8.6
Total	70	100

4.3.13 Types of savings scheme members were involved in before joining GS&L scheme

Promoting affordable range of financial services is crucial to strengthen financial capacity to meet basic needs of the family members. We explored the types of financial scheme respondents were involved in before joining the GS&L scheme. Out of 70 respondents, 51.4% were saving with merry go round, 2.9% saved at home/under the bed and with bank, 4.3% saved in a Sacco while 38.6% said that they never used to save. This meant that the first experience with having money was through community based saving scheme which fortified the argument that participation in GS&L schemes greatly improved access to basic financial services.

Out of the 42 respondents who reported to have saved with other financial scheme, it was found that 35.7% of the women saved their money for purposes of getting school fees for their children, 28.6% noted that it was a cheap method of saving while 21.4% saved for business purposes. The remainder of the savings was to pay utilities, investment and emergency cases. We found that

majority of the respondents used to save with community based systems before joining GS&L schemes. This reinforces the earlier position regarding the recognition of the community managed approach to saving. It also translates that involvement and participation in GS&L schemes had improved access to financial services by the initial preferred saving mechanisms through merry go round and currently through participation in savings and loans scheme.

Table 4.20 Types of savings scheme members were involved in before joining GS&L scheme

Types of financial scheme	Number	Percent
None	27	38.6
Merry go round	36	51.4
Sacco	3	4.3
Bank	2	2.9
At home/under the bed	2	2.9
Total	70	100
Purposes for being involved in the scheme		
School fees	15	35.7
Cheap to operate	12	28.6
For business	9	21.4
Pay for utilities (e.g. rent, buy household items)	3	7.1
Investment	2	4.8
Emergency	1	2.4
Total	42	100

4.3.14 Number of other household members participating in GS&L scheme

To determine if there were other household members who participated in the scheme, respondents were told to state the number and their relationship. From the analysis, 44.4% were their husbands, mothers of the respondents who participated were 22.2% and 33.3% were a son to the respondent, cousin, uncle, aunt, in-law and under age son whose mother was saving for him. The information was illustrated using table 4.21 as follows;

Table 4.21 Number of other household members participating in GS&L scheme

Other household members participating in the scheme	Number	Percent
Husband	8	44.4
Mother	4	22.2
Others (Respondents sons, cousin, uncle, aunt, in-law, saving for under age son)	6	33.3
Total	18	100

4.3.14 Types of household assets acquired by group participation

The study established the types of household assets acquired by participation in savings and loans scheme. From the information acquired from the respondents, some of the assets acquired included: household utensils at 70%, 12.9% cooking gas, 7.1% television, 5.7% sofa sets while 4.3% acquired wall unit.

Table 4.22 Household assets acquired by group participation

Household assets acquired	Number	Percent
Household utensils	49	70
Cooking gas	9	12.9
Television	5	7.1
Sofa sets	4	5.7
Wall unit	3	4.3
Total	70	100

4.3.15 Assets acquired to generate income

The study investigated further to establish if there were household assets acquired to generate income. The study indicated that 20% bought sewing machines, iron sheets for business stall and goats, 15% purchased dairy cow, 10% plastic chairs and land while 5% was used to acquire deep freezer for ice cream. This supports findings that the poor used the amount they saved to purchase assets for their small businesses, pay for their health care, repair a leaking roof, or settle school fees for their children in school (Littlefield, Murdoch and Hashemi, 2003).

Table 4.23 Assets acquired to generate income

Assets acquired to generate income	Number	Percent
Sewing machines	4	20
Iron sheets for business stall	4	20
Goats	4	20
Dairy cow	3	15
Plastic chairs for hire	2	10
Land	2	10
Deep freezer	1	5
Total	20	100

4.3.16 Decisions group members make in the group

We found that majority of the respondents at 30% made decisions on amount of savings per meeting, decisions on the amount of loan disbursed to members indicated at 28.6%, 15.7% who to be appointed as a group leader, 12.9% decisions on date of group meetings/venue and actions taken when a member breaks group rules. The findings support findings by Rahman (1981) that the entrepreneurial capabilities involves around sensing opportunities, mobilization of resources, making plans, making decisions, initiate new ventures, risks management and making profit.

Table 4.24 Decisions group members make in the group

Decisions group members make in the group	Number	Percent
Amount of saving per meeting	21	30
Amount of loan disbursed to members and period of saving before lending	20	28.6
Who to be appointed as a group leader	11	15.7
Date of group meetings and venue	9	12.9
Actions taken when a member breaks group rules	9	12.9
Total	70	100

4.3.17 Decision making skills enhanced by member's participation in the GS&L scheme

The study investigated decision making skills enhanced through member's participation in the GS&L scheme. The study showed that 61.4% enhanced their business skills, 20% networking skills, 12.9% financial management skills, 4.3% people management skills while 1.4% promoted their resource mobilization skills.

Table 4.25 Decision making skills enhanced

Decision making skills enhanced	Number	Percent
Business skills	43	61.4
Networking skills	14	20
Financial management skills	9	12.9
People management skills	3	4.3
Resource mobilization	1	1.4
Total	70	100

4.3.18 Other benefits of belonging to the GS&L scheme

The study findings revealed that other benefits of belonging to the savings and loans scheme included: better management of household finances at 31.4%, 30% uplifting low earning with business knowledge, 15.7% members welfare in case of emergencies like illness, death and fire break out, 10% group funds accountability, 7.1% sense of belonging while 5.7% benefitted from networking. Key informants (former CARE-Kenya field officer and area chief) reported that:

“Women participating in the methodology had benefited from GS&L training to help them meet their basic needs. They have benefited on business skills training, social support through social fund and access to savings and lending opportunities.”

Table 4.26 Other benefits of belonging to the GS&L scheme

Other benefits of belonging to the GS&L scheme	Number	Percent
Better management of household finances	22	31.4
Uplifting low earning with business knowledge	21	30
Members welfare	11	15.7
Group funds accountability	7	10
Sense of belonging	5	7.1
Networking	4	5.7
Total	70	100

4.4 Types of businesses operated by members of GS&L and the level of their performance

The third objective of the study was to establish types of businesses operated by members of GS&L and the level of their performance. The study indicators were the types of business

respondents engaged in and also type of businesses they had operated in the last 12 months as listed in table 4.25 below. The table showed that majority of the respondents were engaged in hairdressing business at 14%, 11.6% were those selling vegetables, those doing tailoring, selling fish and roasting maize shared 9.3%. Those selling clothes were 7%, 4.7% liquid soap, hotel, samosa, fish and shoes while 16.1% comprised of other businesses e.g. selling chapatti, maize, chicken, m-pesa, paraffin, wood craft, ice cream and hardware. It also showed that only two respondents out of 43 respondents had operated other businesses before (selling sweets and shop business). One respondent who was selling sweets noted: *“I changed my business” while the one operating a shop noted “I closed due for lack of trusted employee to run the business”*. In the evaluation done by Dawn Hartley and Hamza Rijali (2003) of CARE project in Zanzibar, the study indicated that GS&Ls supported significantly growth of IGAs within the households. Income and assets also increased. Data finding from CBO Director indicated that:

“80% of businesses operated by GS&L members are products locally consumable that meets day to day demands.”

Table 4.27 Types of businesses operated and other businesses operated in the last 12 months

Types of businesses operated	Number	Percent
Hairdressing	6	14
Selling vegetables	5	11.6
Selling fish	4	9.3
Roasting maize	4	9.3
Tailoring	4	9.3
Selling clothes	3	7
Selling liquid soap	2	4.7
Hotel	2	4.7
Samosa and chips	2	4.7
Selling fish	2	4.7
Selling shoes	2	4.7
Others (selling chapatti, maize, chicken, m-pesa, paraffin, woodcraft, selling ice cream and hardware)	7	16.1
Total	43	100

4.5 Business Performance

The fourth objective of the study was to assess effect of business performance on women empowerment. Its indicators were operation period and value of investment. Out of 43 respondents doing businesses, 88.4% started their businesses between years 2000-2019, 9.3% started between 1990-1999 while 2.3% started their businesses between 1980-1989. Area chief indicated that:

“Investing in women empowerment enables women to cater for their household basic needs.”

Key informant (CBO Director) indicated that:

“Through the GS&L scheme, women have been empowered on culture of savings and loaning. It also investigated that businesses managed through funds from the savings and loans scheme had the element of sustainability because of the continuous flow of capital. Women had been empowered to identify fast moving IGAs for quick monthly loan repayment. Group members are encouraged to either start business for those who don’t have IGAs or continue with the existing IGA supported by the loans from GS&L.”

Table 4.28 Years business started

Years business started	Number	Percent
1980-1989	1	2.3
1990-1999	4	9.3
2000-2019	38	88.4
Total	43	100

4.5.1 Value of business stock

The study investigated further the value of business stock respondents engaged in. The study findings (table 4.27) illustrated that out of the 43 women venturing into business, 67.4% had their stock worth Ksh 29,999 and below. Respondents with stock worth Ksh 30,000 to 49,000 were 11.6%, 7% worth Ksh 50,000 to 99,999 while 14% respondents had stock worth Ksh 100,000 and above.

Table 4.29 Value of business stock

Value of business stock (Ksh)	Number	Percent
29,999 and below	29	67.4
30,000-49,999	5	11.6
50,000-99,999	3	7
100,000 and above	6	14
Total	43	100

4.5.2 Sources of start-up capital

Out of 43 interviewed respondents in business, 58.1% indicated that their source of their start-up capital was from GS&L, 18.6% got from savings from casual jobs, 2.3% got loan from bank, 4.7% sourced capital from merry go round, loan from different groups and well-wishers while 7% borrowed capital from their husbands. This is consistent with the findings by Atieno (2001) that the poor, especially women, seek credit from informal banking than formal groups than. Information is analyzed in table.4.30 below.

Table 4.30 Sources of start-up capital

Sources of start-up capital	Number	Percent
Loan from GS&L	25	58.1
Savings from casual labour	8	18.6
Loan from bank	1	2.3
Merry go round	2	4.7
Loan from a different group	2	4.7
Well wishers	2	4.7
Borrowed from husband	3	7
Total	43	100

4.5.3 Number of business employees

We sought to find out the number of employees employed by the women respondents. It was found that 9.3% had created employment to other people while 90.7% did not had any employee but operating their businesses individually.

Table 4.31 Number of business employees

Number of employees	Number	Percent
None	39	90.7
0-5	4	9.3
Total	43	100

4.5.4 Monthly gross sales

Out of 43 respondents with businesses, 53.5% reported monthly gross sales of Ksh29, 999 and below, 25.6% had sales of Ksh 30,000-49,000. Respondents with gross sales of Ksh50, 000-99,999 were 18.6% while 2.3% reported monthly gross sales of Ksh 100,000 and above.

Table 4.32 Monthly gross sales

Monthly gross sales (Ksh)	Number	Percent
29,999 and below	23	53.5
30,000-49,999	11	25.6
50,000-99,999	8	18.6
100,000 and above	1	2.3
Total	43	100

4.5.5 Amount of profit realized during the last 12 months

We identified if the respondents had made any profit from their businesses. It was clear that all the 43 respondents in business made a profit. We investigated further amounts of profit realized from those businesses and found that 79.1% respondents made a yearly profit of Ksh 50,000-99,999, 9.3% made a yearly profit of Ksh 30,000-49,999. Respondents who made a profit of Ksh 100,000 and above were 9.3% while 2.3% made a profit of Ksh 29,999 and below.

Table 4.33 Amount of profit realized during the last 12 months

Amount of profit realized during the last 12 months (Ksh)	Number	Percent
29,999 and below	1	2.3
30,000-49,999	4	9.3
50,000-99,999	34	79.1
100,000 and above	4	9.3
Total	43	100

4.5.6 Use of profit gained from businesses

The study identified ways in which respondents utilized profit gained and found that 37.2% used their profit for their children's school fees. 27.9% to boost business, 25.6% used for household expenses while 9.3% used for house rent. Key informant (former CARE-Kenya field officer) indicated that:

“Better performing businesses led to improved household income; this contributed to better living standards i.e. enhanced ability to pay school fees, better diet and shelter for family members.

Table 4.34 Use of profit gained from businesses

Use of profit gained	Number	Percent
School fees for children	16	37.2
Boost business	12	27.9
Household expenses	11	25.6
House rent	4	9.3
Total	43	100

4.5.7 Number of women networking with other people /marketing their business outside with who and how

The study found that those respondents who networked/marketed their businesses outside their normal working places were 32.6% and that they networked with other tailors, fellow competitors, institutions and Nyanza region beaches. Those that did not market/network with other people were 67.4%. Those respondents who had been networking with other competitors were 35.7%, 28.6% with other tailors and Nyanza beach to get fish while 7.1% networked with institutions to sell ice cream.

Table 4.35 Number of women networking with other people /marketing their business outside, with who and how

Number of members networking/marketing their businesses	Number	Percent
None	29	67.4
Yes	14	32.6
Total	43	100

Examples of who/how respondents had been networking/marketing their businesses		
Competitors to sell competitive and quality products	5	35.7
Tailors to get clothes modern designs	4	28.6
Nyanza region beach to get fish for selling	4	28.6
Institutions to sell ice cream	1	7.1
Total	14	100

4.5.8 Number of people with personal/business bank accounts, account status and account purpose

We sought to identify the number of respondents with personal/business bank account. The findings indicated that 32.9% had personal bank accounts. The study further found that none of the respondents had business bank account and 67.1% had neither personal nor business bank accounts. This was illustrated using table 4.36 as follows:

Table 4.36 Number of people with personal/business bank accounts

Number of people with personal/business bank accounts	Number	Percent
None	47	67.1
Personal bank account	23	32.9
Total	70	100

Out of the 23 with personal accounts, 95.7% accounts were active while 4.3% accounts were dormant.

Table 4.37 Bank account status

Bank account status	Number	Percent
Active	22	95.7
Dormant	1	4.3
Total	23	100

Out of the 23 respondents with bank accounts, 95.7% reported that their bank accounts were for saving while 4.3% of the accounts were for withdrawing in case of emergency. Those with bank accounts used them for savings and withdrawing.

Table 4.38 Purpose of the bank account

Purpose of the bank account	Number	Percent
Saving	22	95.7
Withdraw cash	1	4.3
Total	23	100

4.6 Profiles of the savings groups

The fifth objective of the study was to examine profiles of the savings groups and effect on performance of their members businesses. Its indicators were age of the group, size of the group, frequency of group meetings, amount of savings and good practices.

4.6.1 Checklist for group leaders

4.6.1.1 Years in which savings and loans groups started

The study findings from the group leaders showed that majority of the groups started between 2016-2019 representing 62.5% groups. Those that started between 2011-2015 were 25% while 12.5% started year 2010 and before.

Table 4.39 Years in which savings and groups started

Years in which savings and groups started	Number	Percent
2010 and before	2	12.5
2011-2015	4	25
2016-2019	10	62.5
Total	16	100

4.6.1.2 Groups membership

From the analysis, the group with highest membership at start was 11.5% while the least had 2.0% membership. The groups maintained a certain number of people to allow efficiency and proper management of the group.

Group with highest current membership represented 10.8% while the least group had 3.5%. Groups with high membership accumulates more funds. The group with least membership makes management of the group easy.

The group with highest members who joined recorded 31.3% while the least had 9.4%.New members are free to decide which group they would want to join.

Group that had highest number of members who withdrew was 51% while the least had 3.9%. Group leaders shared that some members withdrew as a result of their business collapsing while other members went to stay in rural areas thus contributing to their discontinuity.

The CBO Director indicated that:

“The GS&L groups are formed by members who come together with a common goal to support each other financially. The groups have a membership of at least 5 members to almost 25 members for efficient management of the groups”. Former CARE-Kenya field officer indicated that: “Group profiles varied in terms of membership, savings amount, member’s occupation, and group fund development avenues.”

Table 4.40 Groups membership

Group name	Members at start (%)	Current membership (%)	Members Joined (%)	Members Withdrew (%)
Fungua roho	10.2	10.8	0	0
Kismart	8.2	8.7	0	0
Tuelewane	7.9	8.4	15.6	9.8
Sokika	7.5	8.0	0	0
Lucky star	6.6	7.0	0	0
Makina victors	3.3	7.0	31.3	0
Upendo	6.6	7.0	0	0
Tusonge mbele	5.9	6.3	0	0
Top group	5.6	5.9	0	0
Golden handshake	5.2	5.6	0	0
Equal	4.6	4.9	0	0
Tumaini ladies	4.6	5.0	0	0
Jilinde	2.0	4.2	25	3.9
Young mothers	11.5	4.2	9.4	51
Fereji nane	2.3	3.5	9.4	0
Secco	8.2	3.5	9.4	35.3

4.6.1.3 Frequency of group meetings

We investigated frequency of group meetings to assess the effectiveness and members commitment towards the group. We found that 93.8% groups met weekly but varied in the days of meetings while 6.3% met fortnightly. Key informants (former CARE-Kenya field officer) indicated that:

“Groups that had fewer members about 10-15 had regular meetings, registered better performance in fund development and members benefits.”

Table 4.41 Frequency of group meetings

Frequency of group meetings	Number	Percent
Weekly	15	93.8
Fortnightly	1	6.3
Total	16	100

4.6.1.4 Ways of recruiting group members

The study sought to look at ways in which various groups recruited their members. Out of 14 group leaders interviewed, we found that 78.6% discussed group constitution with interested members to assess if they would adhere to the group rules. If agreed, they were free to join the group while 21.4% indicated that they charged registration fees of Ksh 500 for two groups and Ksh1000 which accumulated into the group funds shared out among the members at every end of the year.

Table 4.42 Ways of recruiting group members

Ways of recruiting group members	Number	Percent
Constitution	11	78.6
Registration fee	3	21.4
Total	14	100

4.6.1.5 Good practices kept by groups

Out of the 16 groups, 87.5% of group leaders interviewed reported that they had a constitution with binding rules that every member was supposed to adhere to. The groups kept minutes for recording their proceedings for reference which was accessible to every member. The groups also had savings books that recorded all the transaction made. Key informant finding (CBO Director) showed that:

“The groups were governed by their own constitution and by-laws but supervised by the organization.”

Table 4.43 Good practices kept by groups

Good practices kept by groups	Number of groups
Constitution	14
Minutes	14
Savings book	14

4.6.1.6 Contributions per group

The table below illustrates minimum contributions per group. Out of the 16 groups, majority at 31.3% were saving Ksh 100, 25% saving Ksh 200 and Ksh 300 while 18.8% were saving Ksh 500. It is through this that Gugerty (2007) found that in Africa, groups from informal banking as per the case studies are more preferred by women i.e. Village Savings and Credit Association (VSCAs) for both social and economic needs.

Table 4.44 Contributions per group

Contributions	No. of groups	Percent
100	5	31.3
200	4	25
300	4	25
500	3	18.8
Total	16	100

4.6.1.7 Members who took loans in the last 12 months

All 70 respondents interviewed stated that they had all received loans from their various groups. Other group leaders stated that their constitution stipulates that it was constitutional that every member acquired loan e.g. one group stated that it was a must that every group member takes a loan of Ksh 25,000 and above before the year ends so that every member contributed to the interest earned from the loans taken by the group members.

4.6.1.8 Loan repayment period

The study found that loan repayment period for each group and that 93.8% of groups had a repayment period of 1 month while 6.3% had a loan repayment period of 5 weeks (table 4.45).

This could be attributed to the findings that the methodology designed for the poor and the very poor giving loans with flexible period of repayment as found by Grant Allen (2006). This was supported by the findings by Atieno (2001) that the poor, especially women, mostly source for credit from informal banking institutions compared to formal banking platforms. Former CARE-Kenya field officer indicated that:

“Members should be encouraged to take loans to strengthen businesses and for the established groups, loan repayment period should be more than a month.”

Table 4.45 Loan repayment period

Loan repayment period	Number	Percent
1 month	15	93.8
5 weeks	1	6.3
Total	16	100

4.6.1.9 Number of group members who paid their loans on time in the last 12 months

It was found that all (70) group members repaid their loan on time which allowed their funds to grow. This also allowed other members get access to amount of loan they wanted to meet their needs. The groups followed their constitution to control loan defaulters for example group leaders shared that they encouraged members with loans to save more to service the loan debts while other groups gave them specified period of time to pay. This was reported by 14 out of 16 group leaders interviewed.

4.6.1.10 Percentage interest charged from loans disbursed to members

Out of 14 group leaders interviewed, findings indicated that 85.7% groups charged loans interest of 10%, 7.1% reported that they charged loans at 15% interest while 7.1% reported to charge 20% interest. None of the members was reported to have absconded from repaying their loans. The leaders also reported that groups took different measures constitutionally to deal with defaulters including fine, being dismissed from the group and taking your property equivalent to the loan amount. They were also allowed to report such cases to the lead office for further action. The actions were taken as per individual group constitution.

Table 4.46 Interest charged from loans

Percentage interest charged from loans disbursed	Number	Percent
10%	12	85.7
15%	1	7.1
20%	1	7.1
Total	14	100

4.6.1.11 Period of group funds liquidation and utilization of given funds

It was found that 100% of the groups liquidated their funds annually then come January of every year, they started saving and loaning afresh. It was reported that liquidation this period allowed group members to utilize the funds in the own personal ways.

4.6.1.12 Positions leaders held in the group and period they had served

Out of the 14 group leaders interviewed, 28.6% were secretaries and treasurers, 21.4% were group chairpersons while 7.1% were assistant chairpersons. It was indicated that 50% of the leaders served their groups for 2 years. Leaders who served for a year were 28.6% while 7.1% constituted leaders who served for less than a year, 3 years and also 3 years and above.

Table 4.47 Positions leaders held in the group and period they had served

Position leaders held in the group	Number	Percent
Chairpersons	3	21.4
Assistant chairpersons	1	7.1
Secretaries	4	28.6
Assistant secretaries	2	14.3
Treasurers	4	28.6
Total	14	100
Period leaders had served		
Less than a year	1	7.1
1 year	4	28.6
2 years	7	50
3 years	1	7.1
3 years and above	1	7.1
Total	14	100

4.6.1.13 Procedure of selecting leaders

It was reported that the groups had defined ways of recruiting their leaders. Majority voting at 85.7% was indicated as the most preferred method by raising of hands. Another way was through member's rotation at 7.1% so as to build leadership capacity of every member and 7.1% was by picking active members. All these ways of selecting leaders demonstrated democracy aspect among the groups where every member participated through the process.

Table 4.48 Procedure of selecting leaders

Procedure of selecting leaders	Number	Percent
Majority voting	12	85.7
Members rotation	1	7.1
Pick active members	1	7.1
Total	14	100

4.6.1.14 Period of serving as a leader

Group leadership is on yearly basis as it was reported by the group leaders. A 100% reported every time they start a new year, selection of leaders was brought as one of the meeting agenda a part from just coming for the normal meetings. The exercise was done in an open forum.

4.6.1.15 Forms of group conflicts

The study identified forms of conflicts experienced by group leaders and found that most of the conflicts involved around different opinions by group members during meetings. It was also reported that some members would want to dominate the group which needed a lot of tactics to make everyone feel their opinions counted. It was noted by the key informants (Area chief and DSDO) that:

“The inability to repay loans hindered proper functioning of the savings groups. They also indicated that Illiteracy among members were areas that brought challenges.”

4.6.1.16 If members able to make independent decisions

We found that respondents were able to make independent decisions pertaining individual and group decision making. Some of the decisions they made were about type of businesses to keep

at 28.6%, 22.9% the type of school to take their children based on their income, 18.6% how to use money they get from their groups, 15.7% amount of money to save, 8.6% decide on leaders to choose and 5.7% made decision on type of group members to associate with.

Table 4.49 If members were able to make independent decisions

If members were able to make independent decisions	Number	Percent
Type of businesses to keep	20	28.6
Type of school to take children	16	22.9
How to use money they get from groups	13	18.6
Amount of money to save	11	15.7
Leaders to choose	6	8.6
Type of group members to associate with	4	5.7
Total	70	100

4.6.1.17 Challenges when managing groups

Group leaders shared their challenges they experienced when leading the groups. This included: poor time keeping for the meetings, some members were impatient to listen, problem of keeping group secrets, some members wanted more loan before resettling the previous one, high tempered people and dealing with people with different opinions. The study findings from key informant (CBO Director) showed that:

“There was a challenge of hiring a qualified staff to manage the program. Salary or remuneration for the field officer (CBT) to monitor the group was also a challenge for the organization. Community members had not owned the project hence graduating from the project remained a challenge. Lack of networking with other organizations and microfinance institutions increased duplication of services hence high rate of defaulting (beneficiaries registering in more than one financial group)”. Former CARE-Kenya field officer indicated that: “There was a challenge of high subsidy expectation, extreme competition from microfinance institutions and also managing loan defaulters.”

4.6.1.18 How group leaders handled challenges

Group leaders reported various ways in which they solved conflicts. We found that 28.6% shared the problems at hand first with fellow officials then brought out to the rest of the members for discussion, 21.4% reported cases that were beyond their control to the lead office for

intervention. The study highlighted that more leadership training should be done to equip leaders with necessary skills to manage groups efficiently.

Table 4.50 How group leaders handled challenges

How group leaders handled challenges	Number	Percent
Shared problems at hand first with fellow officials	11	28.6
Reported to lead office for intervention	3	21.4
Total	14	100

4.6.1.19 Ways to make savings groups remain active

The study identified ways in which respondents could make the saving and loans groups. Majority at 24.3% reported that they encouraged members to invest more to save more, 20% business training, 17% made every member feel their opinion counted, 10% being honest and avoid gossip and participation in developing group constitution, 8.6% by allowing members to express themselves in matters affecting groups, 4.3% coming together when a member got into a problem and encouraging members to work hard while 1.4% reported by doing a get together at the end of the year to celebrate their efforts (table 4.51 below).

Table 4.51 Ways to make GS&L groups remain active

Ways to make groups remain active	Number	Percent
Encourage members to invest more to save more	17	24.3
Business training	14	20
Make every member feel their opinion counts	12	17
Being honest, avoid gossip	7	10
Participation in developing group constitution	7	10
Allow group members express themselves	6	8.6
Coming together as a group when a member gets into a problem	3	4.3
Encourage members to work hard due to positive competition among groups	3	4.3
Doing a get together at the end of the year to celebrate their effort	1	1.4
Total	70	100

4.7 Case studies

The study had proposed to do two case studies from a respondent participant in GS&L scheme and the other from a former participant in one of the savings and loans but withdrew. Below were the study findings.

4.7.1 Case study-Mercyline – A business woman in Kibra-Toi market (GS&L participant)

Mercyline is the secretary of Upendo group formed in 2009. Mercyline with other group member attended a one week training on GS&L where they were trained on how to invest and save. She separated with her husband after experiencing continuous domestic violence from her husband. Mercyline's group had 20 members. Every group member was involved in different income generating activities e.g. hardware, wood craft, tailoring among other businesses. Their group met weekly. She contributed Ksh 1,000 in every weekly group meeting which was higher than the normal set contribution of Ksh 200 minimum. She was also a member of 3 other group members which they contributed Ksh 500 per day. She involved herself in other savings schemes due to the challenges she encountered in her marriage. She said that GS&L group had enabled her to run her hotel business. The group helped her reconstruct her hotel back to normal after a fire outbreak in Toi market. It helped her to afford school fees for her four dependants. He was also able to meet her household expenses e.g. rent, food and afford to save in her four groups. The commitment helped her to work even harder to earn her living. She said he would encourage women to join these groups as they uplift people to work hard and focus.

4.7.2 Margret – Former GS&L Member

Margret was a member of Bidii group formed in 2005. Her group had 15 members. They used to save Ksh 100 weekly. She withdrew from group back in 2013. She earned her income by cooking and selling chapattis in Kianda village. She said she liked the way they used to come together as a group and share their experiences to build each other. It helped her to start her business to meet her household basic needs. She had saved more money in her group but due to lack of transparency by group leaders, she decided to withdraw. She followed up her savings with some of her group members but they did not succeed. She said that she would appreciate if they can come together again as group and continue to uplift each other.

CHAPTER FIVE

DISCUSSION, CONCLUSION AND RECOMMENDATIONS

5.1 Summary of Findings

The general objective of the study was to investigate how CARE-Kenya Local Links Project contributed to economic empowerment of women in Kibra in Nairobi County, Kenya. The research used the general objective to establish how savings and loans scheme had enhanced the economic empowerment of people in Kibra, Nairobi County, Kenya. The background of this study was done by studying literature on the following thematic areas: profiles of women members of the GS&L scheme's and their effect on performance of their businesses, GS&L scheme's support of women and its effect on their business performance, types of businesses operated by members of GS&L and the level of their performance, to assess effect of business performance on women empowerment and profiles of the savings groups and effect on performance of their member's businesses.

The key finding of the research was that GS&L had promoted the culture of saving enabling women to have access to financial services, e.g. loans given at affordable rates. Women were able to obtain loans to retain children in school through payment of school fees, they used to boost their businesses hence promoting self-employment and to meet other household expenses. The savings scheme had empowered women thus enhancing their skills to make independent decisions for their households e.g. amount of loan to take, loan use and what type of business to start. Group decision making skills were enhanced e.g. choosing of group leaders, making of constitution and amount of saving per meeting. Low business sales as a result of current economic situation were shared as one of the major challenges encountered. Scheme had put in place mechanisms to ensure repayment including giving out of small manageable loans for ease of repayment and also identification of fast moving IGAs for quick loan repayment.

5.1.1 Profiles of women members

In order to assess profiles of women members of the GS&L scheme and their effect on performance of their businesses, data relating to age, education, occupation, number of children and marital status of respondents was gathered. We found that majority of women respondents

were between ages 29-39 years followed by 18-28 and 40-49 years then ages 50-59 years. Majority were married, self-employed with children under their care.

5.1.2 GS&L scheme's support of women

In order to investigate women's GS& L scheme's support of women and its effect on their business performance, the study showed that majority of women took loans to settle children's school fees. The loan was also taken for business capital or for boosting respondents businesses. These businesses acted as a source of income for the caregivers to be able to meet the needs of the family. It supports the finding that micro credit granted to a woman rather than man in the household tends to increase women non-land assets, promotion of children education and also doubling women expenditure (Khandther 1998). The finding by Sonobe et al. (2012) showed that there was potentiality for growth of small micro enterprises for economic growth hence reducing poverty challenges.

Majority of the interviewed respondents indicated that with GS&L, empowerment was achieved to a point where; they could solve problems on their own and always find some way to deal with their problems. Study done by Kabeer (1998) indicated self-worth at personal level occurred in micro finance programs. In Bangladesh impact assessment done by Mustafa, Ara and Banu (1996) for rural advancement committee (BRAC) clients, it showed that clients who stayed in the program more than four years increased asset by 11%. Their expenses increased by 28%. Participation enabled BRAC clients to reduce their vulnerability through building and receiving assets in natural cluster situations and smoothening of consumption. (Zaman, 2000).

The study showed that before women joined GS&L schemes majority of them used community systems like merry go rounds to save their money. The results obtained also indicated that women participating in GS&L schemes had access to savings and loan services. This implied that as the amount of savings increased, the amount of loan borrowed from GS&L scheme also went up. The findings affirmed social capital theoretical perspective that described people's participation/positioning a particular social group contributing to their lives in a given way. The theory argues that the position of a person in a particular group provided some given benefits to them that worked to their advantage. The theory emphasized on commonality to make

communities strong and also make people to participate in building of the community and bond with people around them. Participation in the GS&L scheme had therefore enhanced access to financial services for women in Kibra in Nairobi County, Kenya.

5.1.3 Types of businesses operated by members

In order to establish types of businesses operated by members of GS&L and the level of their performance, data relating to the women's income generating activities was obtained. The study showed clearly that women engaged in different businesses majority of them engaging in hair dressing business, selling vegetables, tailoring and selling fish. This helped in generating income hence meeting household basic needs. The findings supported Blumberg's women's economic empowerment theory that holds that economic empowerment of women seems to be a magic potion that contributes to gender equality. Blumberg (1984) found that empowered women controls economic resources for example animals and land. Empowerment also affects their income, nutritional value, education and health affecting their children therefore indirectly contributing to the income growth of their nations as well as wealth. With controlled income, self-confidence develops in women that facilitates them to obtain "voice and vote" in matters affecting their households.

5.1.4 Effect of business performance on women empowerment

We found that involvement and participation in GS&L schemes had improved women saving schemes and thus enhancing their saving power to strengthen group loan borrowing power. Profit gained in businesses helped to improve the living standards of household members. The findings affirmed theory of Frank-Young-Emphasized on changes in group level pattern. It disagrees on the idea of entrepreneur working as an individual but functioning as a group member. He argued that initiatives of an entrepreneur resulted from the outcome of experiences of individual being a member of a given group, entrepreneur family background and general value manifestation of a particular group.

5.1.5 Profiles of the saving groups

The study examined the profiles of the savings groups and effect on performance of their members businesses. The study noted consistency in group meetings as found by Gugerty (2007)

that regular group meetings provided reminder that brings commitment for saving without accessing formal account. The groups kept up to date records of transaction and constitution that was accessible to every member. Every member was able to acquire loans though with varying repayment period based on various group constitutions.

5.1.6 How GS&L can be improved

From the study findings, members shared their opinion on how savings and loans groups could be improved. Respondents shared that increased amount of savings could increase more loans to get capital for businesses and meet other needs. The findings established that expansion of business could promote more savings. Respondents also reported that they should come up with development projects to generate income. It was noted that encouraging transparency among members, created more awareness on the importance of saving, financial training, adhering to group rules and maintaining discipline in returning loans for the group. All these aspects could make the groups to grow. The findings indicated that government should fund women groups so they can get access to more funds to boost their businesses to a higher level.

5.2 Conclusion

Women of all diverse ages and marital status participated in GS&L schemes. They also engaged in small income generating activities to earn their living while others were in casual jobs forming the various ways in which they raised money for their groups. Most of the participants were married, productive age being middle aged. Majority of the respondent recorded children depending on them; a scenario that affects improvements in their family well-being. With participation in GS&L schemes, it was demonstrated that women had access to savings and loans. The scheme was saving based that ensured loans were accessible to every participant. It could therefore be concluded that participation in GS&L schemes improved the household well-being.

Study findings also demonstrated that participation in GS&L schemes encouraged independent and group decision making as it promoted democracy to group members. The study concluded that participation in GS&L scheme promoted economic strengthening thus enhancing household basic needs. It was also worthwhile to foster household economic strengthening through

promotion of savings led and community managed models to enhance household well-being of women through economic empowerment.

5.3 Recommendations

5.3.1 Policy Recommendations

- a) Whereas mobilization through GS&L was done, more of it should be integrated in development activities to facilitate access to financial services to boost household income.
- b) The study showed that there is need for development agencies and CBOs to facilitate formalization and registration of groups. This will attract assistance by other agencies.
- c) GS&L was making effort to ensure economic empowerment with a view to reaching more needy unbanked women, there is need for the efforts to be strengthened by the agency, Government and other practitioners.
- d) GS&L was providing support to the groups with a view to enhancing their performance. The support was inadequate and could not permit sustainable development. There is need to link groups to other agencies to provide financial support.
- e) Market linkages of women businesses by development agencies to improve sales hence strengthen women economic capacities.
- f) Micro-finance institutions should provide workable and flexible procedures considering the capacities of women in the urban settings.
- g) GS&L scheme are informal and operate without any framework of policy to control the scheme in case of wayward behaviour. This can be risky leading to loss of funds and confidence if members do not have any form of resource. Formulation of a workable policy framework should be in place not necessarily to put the schemes under an authority but have a way to deal with wayward behavior and instill confidence and discipline in participation of the concept.

5.3.2 Recommendations for further research

The general objective of the study was to review how CARE-Kenya local links project contributed to economic empowerment of women in Kibra, Nairobi County, Kenya. The study suggested the following;

- a) With ongoing technological changes in savings, credit, banking, buying of assets and investing in projects, there is need for research for further studies on emerging digital trends.
- b) The research showed growth of the savings and loans groups. Therefore, there is need for the Government to avail interest free loans to these groups.
- c) Majority of women respondents did not have adequate experience for running businesses, research should be done on ways of strengthening women access to credit, training and how this can enhance their business performance.
- d) A study among women participating in the savings and loans scheme and those that do not participate should be carried out. A comparative survey analysis is necessary for establishment of the relationship between participation and non-participation. Through such a study, best practices and proposals can merge that could help inform development programming.

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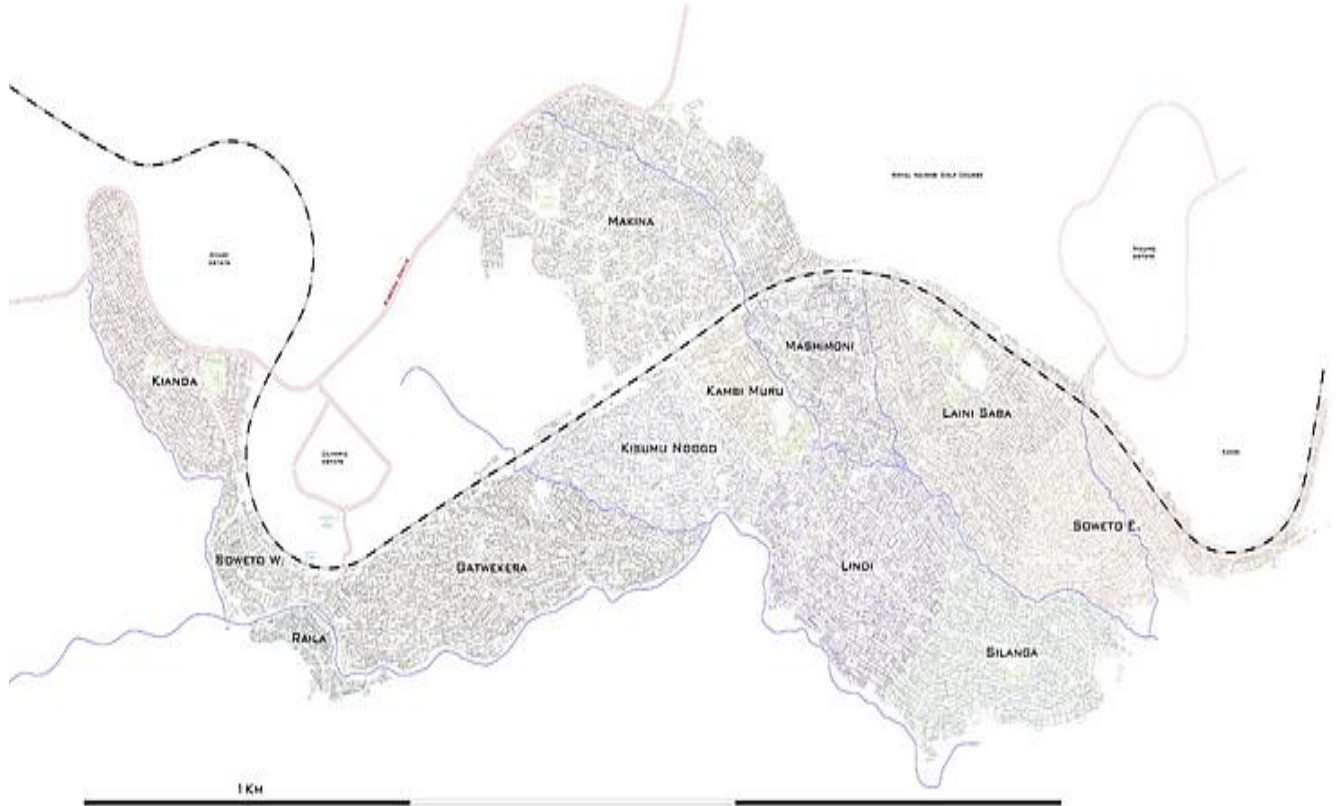
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APPENDICES

APPENDIX I: MAP OF KIBERA



Map of Kibera

Source: www.kutokanet.com

APPENDIX II: TRANSMITTAL LETTER

Catherine Mumbua Musembi
University of Nairobi
P.O Box 55768 - 00200
Nairobi

Date:.....

Dear respondent,

RE: Review of how CARE-Kenya Local Links Project contributed to economic empowerment of women in Kibra in Nairobi County, Kenya.

My name is Catherine Musembi, a Masters student at the University of Nairobi. The purpose of the research is to investigate how CARE-Kenya Local Links Project contributed to economic empowerment of women in Kibra in Nairobi County, Kenya. The information is only collected for study purposes to establish how the scheme promotes household well-being condition on GS&L members.

I would like to inform you that you have been selected in this research to provide helpful information needed in the study.

The information provided by you will be treated as with confidentiality, for academic reasons and will in no way be disclosed to any third party. I therefore request you to feel free and provide frank and honest answers without fearing any exposure or disclosure.

Looking forward to your cooperation.

Thank you.

Regards,

Catherine Musembi.

**APPENDIX III: QUESTIONNAIRE FOR MEMBERS AND LEADERS OF GROUP
SAVINGS AND LOANS**

Hello, my name is Catherine Musembi, a Master of Arts in Sociology (Rural Sociology) at the University of Nairobi. The purpose of the research is to investigate how CARE-Kenya Local Links Project contributed to economic empowerment of women in Kibra in Nairobi County, Kenya.

The information provided will be treated as highly confidential and will in no way be disclosed to any third party. I therefore request you to feel free and provide frank and honest answers without fearing any persecution or disclosure.

QUESTIONNAIRE NUMBER:

VILLAGE:

NAME OF GS&L GROUP:.....

NAME OF THE PARTICIPANT:.....

DATE OF INTERVIEW:.....

RESULT OF INTERVIEW: 1= COMPLETED; 2= NOT COMPLETED

1. Respondent's Profile

- a. How many children of your own do you have? A. None () B. 1-3 () C. 4-6 ()
D. 7-9 E. 10 and above ()
- b. i) Do you take care of other children in the household not your own? A. Yes B. No ().
ii) If yes, how many? _____
- c. Which of your household members earn regular income and contribute to the household expenses?
- d. How old are you? (Years)_____
- e. What is your current marital status?
A. Married () B. Single () C. Divorced/Separated () D. ()Widowed
- f. In the household you reside, what is the status to the household head?
A. Head () B. Husband () C. Child () D. Other relative () E. Non-relative ()
- g. What is the highest level of schooling that you have completed?
A. None () B. Primary () C. Secondary () D. College () E. University ()
- h. i) Have you undergone any form of training? A. Yes () B. No ().

- ii) If yes, what type? _____
- iii) How long did the training take? _____
- i. What is your occupation? (What kind of work do you mainly do)? _____
- A. Casual labour () B. Self-employment () C. Wage () D. Employed (e.g. teacher, county government, NGO worker, Housewife/Farmer) E. Other (specify) _____

2: Women's Levels of Support by GS&L Scheme

- a. Which year did you join the GS&L? _____
- b. In the group that you belong, are you a member or a leader? _____
- c. i) If you are a leader, what position do you hold? _____
- ii) Which assignments have you carried out for the group? _____
- d. i) Do you attend group meetings regularly? A. Yes () B. No ()
- ii) If No, why? _____
- e. In which ways do group members raise money? _____
- f. What is the amount of your personal savings in a meeting? Kshs _____
- g. i) Have you made any investment as a result of your participation in the group? A. Yes () B. No () ii) If yes, which one? _____
- h. In which ways do you save your money?
- A. Bank () B. MFI () C. Cooperatives () D. GS&L ()
- E. In the house () F. Keep with relatives () G. Other (specify) _____
- i. What type of financial services do you have access to in your group? _____
- j. How does the GS&L save its money? _____
- k. What was the amount of loan you were given during the last 12 months? Kshs _____
- A. Kshs9,999 and below () B. Kshs10,000-Kshs 29,000 () C. Kshs30,000 and above ()
- l. What was the purpose of the loan? _____
- m. What type of savings scheme were you involved in before joining GS&L scheme?
- A. Group () B. Bank () C. SACCO () D. Merry go round () E. At home/under the bed () F. other (specify) _____

- n. Why were you involved in the savings and loan scheme? A. Socializing () B. Agricultural purpose ()
 C. School fees () D. For receiving money () E. emergency ()
 F. Security () G. Repay loan () H. Cheap to Operate ()
 I. Investment () J. Pay for utilities (e.g. rent, buy household items) ()
 K. For business () L. Other (specify) _____
- o. i) Does anyone else in your household participate in any GS&L scheme? A. Yes B. No ().
 ii) If yes, who? _____
- p. i) What are the assets your household has acquired since you started participating in the GS&L schemes? _____
 ii) Was at least one of these assets purchased to generate income? _____
- q. What are some of the decisions that you make in your group? _____
- r. i) Do you think participation in the group has enhanced your decision making skills?
 Yes () No ()
 ii) If yes, how? _____
- s. What are other benefits/contributions you have derived from belonging to the GS&L scheme apart from the ones you have mentioned? _____
- t. Is there anything about the savings groups that you would like to be improved?

3. Types of Businesses Operated by GS&L Members

- a. i) Are you currently operating any business? A. Yes () B. No ().
 ii) If yes, which type (e.g. Grocery, hardware, selling fish etc.?)
 b. What type of businesses have you operated in the last 12 months? _____

4. Business Performance

- a. Which year/month did you start this business? _____
- b. What is the value of your business stock (Kshs)? _____
 A. Kshs. 29,999 and below () B. Kshs 30,000-Kshs. 49,999 ()
 C. Kshs. 50,000-Kshs.99, 999 () D. Kshs. 100,000 and above ()
- c. What are the sources from which you raised your start-up capital? _____
- d. How many employees do you have in your business? _____

- e. What were your monthly gross sales (Kshs)_____
- f. i) Did you realize any profit during the last 12 months? A. Yes () B. No ().
- ii) If yes, approximately how much? (Ksh)_____
- A. Kshs 29,999 and below () B. Kshs30,000-Kshs 49,999 ()
- C. Kshs. 50,000-Kshs 59,999 () D. Kshs.100, 000 and above ()
- g. How did you use the profit gained from your business?_____
- h. i) Have you been networking with other people/Marketing your business outside your usual working place? A. Yes () B. No ()
- ii) If yes, with who? _____ In which way? _____
- i. i) Do you have a personal/business bank account? A. Yes () B. No ().
- ii) If yes, what is the account status? A. Active () B. Dormant () C. Closed ()
- j. What purpose do you use that account for? A. Saving () B. Deposit cheques ()
- C. Withdraw cash () D. Sending money () E. Receiving money
- F. Other (specify)_____

APPENDIX IV: CHECKLIST FOR GROUP LEADERS

Hello, my name is Catherine Musembi, a Master of Arts in Sociology (Rural Sociology) at the University of Nairobi. The purpose of the research is to investigate how CARE-Kenya Local Links Project contributed to economic empowerment of women in Kibra in Nairobi County, Kenya. The information provided will be treated as highly confidential and will in no way be disclosed to any third party. I therefore request you to feel free and provide frank and honest answers without fearing any persecution or disclosure.

- i. Which year was the group started?_____
- ii. How many members does your group have?_____
- iii. How many group members did you start with?_____
- iv. How many new members joined your group during the last 12 months?_____
- v. i) How many members withdrew from the group for the last 12 months?_____
- ii) Why?_____
- vi. How often does your group meet?_____
- vii. How do you recruit group members?_____
- viii. What are some of the good practises your group has? (E.g. Minutes, books of accounts, constitution, budgeting etc)._____
- ix. How much does each group member contribute per meeting? Kshs_____
- x. How many members took loans in the last 12 months?_____
- xi. What is the loan repayment period?_____
- xii. How many members paid their loans on time in the last 12 months?_____
- xiii. What interest rate do you charge your loans?_____
- xiv. i) Do you handle cases of members absconding from repaying their loans? Yes ()
No ().
- ii) If yes, how many cases in the last 12 months?_____
- xv. What measures do you take to group members who abscond from repaying their loans?_____
- xvi. i) How often do groups liquidate their funds?_____
- ii) How do they use their funds?_____

- xvii. What positions do you hold in the group and how long have you served? _____
- xviii. Which procedure does your groups use to select their leaders? _____
- xix. How often do your groups select their leaders? _____
- xx. What kind of records does your groups keep? Are they accessible to other group members? _____
- xxi. How do you handle conflicts in your groups? _____
- xxii. i) Do you think group members are able to make independent decisions?
Yes () No (). ii) If yes, how? _____
- xxiii. What challenges do you come across when managing your groups? _____
- xxiv. How do you handle the challenges? _____
- xxv. What do you think can be done to ensure the savings group remain active to achieve women empowerment? _____

**APPENDIX V: INTERVIEW GUIDE FOR KEY INFORMANTS (CBO DIRECTOR,
NGO STAFF, DISTRICT SOCIAL DEVELOPMENT OFFICER (DSDO)
AND AREA CHIEF).**

Hello, my name is Catherine Musembi, a Master of Arts in Sociology (Rural Sociology) at the University of Nairobi. The purpose of the research is to investigate how CARE-Kenya Local Links Project contributed to economic empowerment of women in Kibra in Nairobi County, Kenya.

The information provided will be treated as highly confidential and will in no way be disclosed to any third party. I therefore request you to feel free and provide frank and honest answers without fearing any persecution or disclosure.

Name:

Institution/Organization:

Position:.....

- 1) What are the demographic characteristics of women participating in Group Savings and Loans (GS&L) scheme?_____
- 2) What are the levels of support by GS&L Scheme on women and its effect on their business Performance?_____
- 3) What are the type of businesses operated by members of savings and loans scheme and the level of their performance?_____
- 4) What are the effects of business performance on women empowerment?_____
- 5) What are the profiles of the savings groups and effect on performance of their member's businesses?_____
- 6) What support do GS&L give to their members?_____
- 7) What challenges do you come across as an organization/institution when managing the savings and loans groups?_____
- 8) What do you think are the sustainable recommendations on how the saving and loans model can be improved to enhance women economic empowerment?_____

**APPENDIX VI: GS&L GROUPS UNDER HAKISHEP CBO AND THEIR
CHARACTERISTICS**

No.	Group name	No. of members	Frequency of meetings	Amount of savings per meeting
1	Tumaini yetu	23	Weekly	100
2	Amani Kenya	16	Weekly	100
3	Fereji Nane	10	Weekly	100
4	Nijenge	13	Weekly	100
5	Jitahidi	22	Weekly	100
6	Look forward	14	Weekly	100
7	Jitahidi	22	Fortnightly	100
8	Peace network	27	Fortnightly	100
9	Equal women	14	Weekly	100
10	Raila	15	Weekly	100
11	Chap chap	14	Weekly	100
12	Bahati	20	Weekly	100
13	Fungua roho	31	Weekly	100
14	Powerful achievers	15	Weekly	100
15	Upeo wa macho	14	Weekly	100
16	Tumaini ladies	14	Weekly	100
17	Tusonge	18	Weekly	100
18	Maji mazuri II	17	Weekly	200
19	Yenga	15	Weekly	200
20	Jilinde	12	Weekly	200
21	Riziki	8	Weekly	200
22	Golden handshake	16	Weekly	200
23	Malezi Bora	15	Weekly	200
24	Upendo	20	Weekly	200
25	Nuru	27	Weekly	200

26	Bidii	10	Weekly	200
27	Makina victors	20	Weekly	200
28	Haki yetu	15	Weekly	200
29	Maji mazuri 1	10	Weekly	300
30	Sokika Kinki	22	Weekly	300
31	Young mothers	12	Weekly	300
32	Lucky star	20	Weekly	300
33	Tuelewane Amani	27	Weekly	300
34	Kismart	25	Weekly	300
35	Tuelewane	24	Weekly	300
36	Tunaweza	12	Weekly	300
37	Exodus II	12	Weekly	300
38	Lilly of the valley	19	Fortnightly	500
39	Top group	17	Weekly	500
40	Sokika	23	Weekly	500
41	Secco	10	Weekly	500
42	Tuelewane canaan	12	Weekly	500
43	Akiba elders	12	Monthly	1500

APPENDIX VII: SAMPLE PHOTOS OF RESPONDENTS IN THEIR BUSINESSES

