

Challenges experienced by women in Self-help Group in Tinderet Sub-County, Nandi county Kenya

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Abstract-The involvement of women in Self Help Groups (SHGs) has been encouraged on the grounds that it serves the welfare of its members through savings, investment, capacity building and loan services. Realizing this potential, governments and other stakeholders have promoted women engagement in SHGs with a view to enhance community development. Therefore keeping this in mind the study sought to examine challenges experienced by women in SHG's in Tinderet Sub-County. The study adopted a conceptual framework to illustrate the relationship between the variables. The study adopted descriptive Survey research design which was both quantitative and qualitative. The target population comprised of all registered women self-help groups in Tinderet Sub-county which was 122 with 1220 members. In this study 10 percent of the target population was selected to get a sample of 12 self-help groups in the sub-county from the 122 women self-help groups. The researcher used simple random sampling method to obtain 122 members from 12 self- help groups. The study used interview schedule for members to collect data. The data collected was qualitative data and quantitative data. Qualitative analysis entailed organizing qualitative data into themes and patterns relevant to the research objectives. Quantitative data collected were summarized into frequencies and percentages by the help of Statistical Package for Social Science (SPSS).The results showed that the major challenges faced by women included the issue of collateral and family disputes

Key words:- Self Help Groups, collateral, family disputes, loans and income levels.

Date of Submission: 23-05-2018

Date of acceptance: 05-06-2018

I. INTRODUCTION

African women have traditionally engaged in pooling resource together during hardship times and social functions despite their poor socio-economic status (Dejin, 2012). These groups are assumed to have served wider economic and social empowerment, giving women associated non-domestic pursuits (Stitchter and Hay, 2006). In accordance to this Yoginder, (2013) found out that SHGs have served the cause of women empowerment, social-solidarity and socio-economic betterment of poor rural women. SHG serves as a democratic tool for grassroots development for women. SHG promotes self-reliance by generating its own funds. It breaks the vicious cycle of debts. It is an effective agent for change and serves as a solid platform for women empowerment. Minimol and Makesh (2012) concluded that the concept of SHGs for rural women empowerment has not yet run its full course in attaining its objective. Further efforts in refining group characteristics and realigning group objectives can ensure furtherance of effectiveness of SHGs in translating rural women into a more powerful section of the society.

In Africa a study by Mualuko, Mbabazi&Shukla (2016) showed that there was a positive correlation between training, enterprise development projects of SHGs, microfinance activities of SHGs and women empowerment. Additionally, the study found that the need to be able to meet family needs, to promote saving, to promote income generating activities and to get loan were among the reasons why women formed or joined SHGs. The study concluded that women in the SHG are married with low literacy level. According to Naituli, Wegulo, &Kaimenyi, (2006) as well as Ochanda, (2011), though the concept of women bringing their few resources together to help one another especially during social events such as weddings and funerals have been in practice in rural part of the country for a long time, It is only in the recent past that they have transformed and intertwined the social aspect of the group with entrepreneurial activities. It is further noted that the Kenyan government through Ministry of Planning and National Development has strengthen SGHs so that the poor and vulnerable women can also make decisions in their economic welfare as well as contribute to the country's economic growth and realization of rural development. These funds have been channeled through SHGs to boost the women entrepreneurial activities. Similarly, SHGs can be a powerful tool for socio-economic transformation. However, it can also have various bearings of their members for example women fund default. This is because at this level SHGs are expected to generate revenue, raise income, create independence, and

promote self-sufficiency among members which in the long run yield higher social status, participation in community service, decision making and improved capacities.

In addition, Lambisia, Ngahu and Wagoki, (2016) study on effect of table banking on economic empowerment of self-help groups in Rongai sub-county found out a moderately strong, positive and statistically significant relationship between group cohesiveness and economic empowerment. Further analysis revealed a strong, positive and statistically significant relationship between group guarantee and economic empowerment. The study concluded that group cohesion was of utmost importance in economic empowerment. It was also inferred that group guarantee was an important factor in enhancing economic empowerment of SHGs members.

Tinderet sub-county has a Human Poverty Index of 0.366 compared to a national average of 2.910. According to Kenya National Bureau of Statistics (2015), individuals below poverty line percentage was high in Tinderet at 52.5% as compared to other sub-counties in Nandi County. Women constitute majority of this poor population. Practical evidence has also indicated that despite being members to SHGs, these women have continued to encounter various social and economic challenges including low income, dependency on their husbands, lack of self-confidence, low participation in community services including leadership and decision making and lack of significant economic income generating activities. This notwithstanding, the government and other development agencies continue to use the SHGs as a channel to pump more development resources with the assumption that the benefits will trickle to the women members. For instance in 2015/2016 financial year Uwezo fund funded 123 women self-help groups in Tinderet sub-county, disbursing a total of Ksh10,750,000 to fund income generating activities (Government of Kenya, 2015). Whether these funds among other resources translate into beneficial socio-economic outcomes for the members or not, was the main concern of the study.

1.2 Statement of the Problem

The involvement of women in Self Help Groups (SHGs) has been encouraged on the grounds that it serves the welfare of its members through savings, investment, capacity building and loan services. Realizing this potential, governments and other stakeholders have promoted women engagement in SHGs with a view to enhance community development. However, for households of women belonging to such groups in the study area, their socio-economic status continues to register poor development indicators. Although a number of studies have been done on women self-help groups in Kenya particularly in relation to economic empowerment, training programmes for SHGs and microfinance and women groups, little has been done on possible effect of SHGs on socio-economic status of women in Tinderet sub-county. This study therefore, established the effects of women participation on their household's socio-economic status in the study area.

II. A BRIEF LITERATURE

Globally, women face more restrictions on their choices and opportunities than men do; for instance, unequal opportunity in school restricts opportunities for employment and also a creative life. Such gender bias has led to lower survival for women despite their biological advantage (Fukuda-Parr, 1999). Sub-Saharan Africa is among the areas where poverty is geographically concentrated, and it is so pervasive that many of the policies concerned with poverty alleviation encompass practically most of the development plans. Ziderman (2003) asserted that small-scale informal sector enterprises presented enormous opportunities in Sub-Saharan Africa for the employment of women. The development of skills through targeted programs is essential to improving the livelihoods of disadvantaged groups, including women; training could better enable women to function well in the informal sector.

According to Athanne (2011) women do not generally have property on their names to use them as collateral for obtaining funds from external sources. Thus, their access to the external sources of funds is limited. In Kenya only 1% of women own property and that makes it very difficult for women to provide collateral for banks. Most women who venture into businesses in the rural areas lack the needed collateral to enable them secure bank loans. Responsibility of entrepreneurs for dependents has limited opportunities to make savings or undertake business expansion and diversification. Therefore, the study investigated if the same challenges were faced by women participating in self-help group in Tinderet sub-county, Nandi County.

According to Kempe, (2004), rural communities are challenged by the task of organizing themselves for effective participation in economic and social development while ensuring equitable distribution of the benefits. Policy initiatives need to focus on investing in human capital through education or health programs with an emphasis on women and children who make up the majority of the poor. Globalization is a common theme in developing national development. It is important to broadly examine the economic well-being of women in terms of the global agenda. For instance, the International Monetary Fund and the World Bank's policies were predicated on economic reconstruction, although their structural adjustment programs (SAPs) have contributed to the destabilization of national economies in many developing countries.

Mukherjee & Purkayastha, (2011) on study of the most common internal factors that affects women Self-help group are management and technical skills. The management skills include lack of governance structure, strategic plan, financial management policy, constitution, and poor monitoring and evaluation tools. The technical skills include poor marketing skills, accounting skills and financial planning skills. He further noted that some of self-help group despite producing excellent quality products suffered huge inventories due to poor marketing strategy as a result of lack of brand identity of their produce, and poor distribution network. As such this study investigated the obstacle that occurs among Self-help groups in Tinderet Sub-county.

Ahmad , Xavier, Perumal, Nor, & Mohan (2011) adds that women are overloaded with business and family responsibilities and may not have the time to join these beneficial associations and this automatically limits the women entrepreneurs' wings of exploration. Comparative studies show that women start business at an older age than men, when they have had the family and children (Zororo 2011). The study therefore investigated the obstacles faced by women enrolled in Self-help group in Tinderet Sub-county.

According to a report by International labour organization (2008) lack of sufficient education and training for women is another impediment to micro-enterprise success. Culturally, and especially in the rural setting, the girl child was not given equal opportunity to study like the boys; hence they had limited education and training (if any) which tends to affect effective performance in later life. Male chauvinism is still the order of the day in Kenya. The constitution of Kenya Article 27 section (3) speaks of equality between sexes. But, in practice women are looked upon as weak in all respects. Women suffer from male reservations about a women's role, ability and capacity and are treated accordingly (Republic of Kenya, 2006). In nutshell, in the male dominated Kenyan society, women are not treated equal to men. This in turn, serves as a barrier to women entry into business. Women in Kenya lead a protected life. They are less educated and economically not self-dependent. All these reduce their ability to bear risk involved in running an enterprise. Risk bearing is an essential requisite of a successful entrepreneur. In addition to above problems, inadequate infrastructural facilities, shortage of power, high cost of production, social attitude, low need for achievement and socio-economic constraints also hold the women back from entering into business. This study established the challenges faced by women in participating in Self-help groups in Tinderet Sub-county.

Furthermore, according to Snow & Buss, (2001), some women in Kenya already demonstrate competence through the use of informal networks frequently known as women's self-help groups. Their actions also complement efforts of various agencies to reduce poverty and improve the lives of rural people. Freeman, Ellis, & Allison, (2004) noted that community groups are popular institutions in Kenya's rural areas; groups help provide services that the government may have failed to deliver. They take the forms of burial groups, church mission groups, women's groups, or youth groups Kenya's local self-help development efforts are predicated on the spirit of Harambee a Swahili word that connotes community efforts for a common goal.

Gathuni (2015), on the impact of women self-help groups on their Social Empowerment, Murera Sub-Location in Kiambu County (Kenya), found out that some of the women faced opposition when joining the SHGs from their husband and community. The opposition from the husbands came because of the time spent in meetings or women not sharing their money plan with their spouses. The opposition from the community came about when a person was not understood well or bad rumors were spread about them. However they managed to solve the challenges by involving their husbands more in decision making and talking with members openly to avoid rumors. The study examined if the challenges was replicated in the area of study.

2.5 Conceptual Framework

This section presents conceptual framework showing the relationship between women participation in self-help groups and households' socio- economic status.

Independent Variable Intervening Variable Dependent Variable

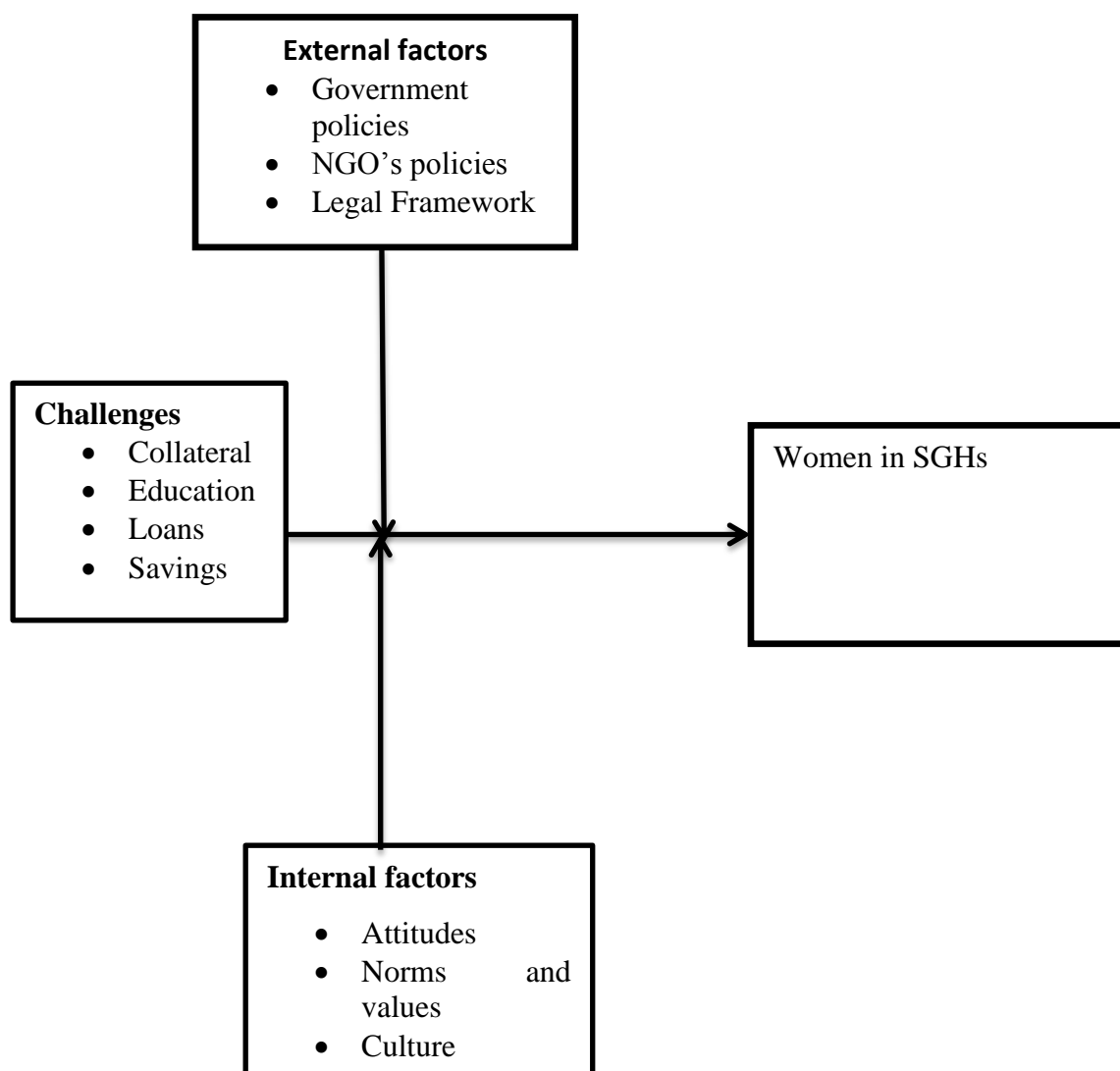


Figure 2.1 Conceptual Framework

The independent variable of the study was challenges faced by women participation in SHG while the dependent variable of the study was Women in SGHs. The Figure 2.1 above shows there were challenges faced by women in self-help group which include collateral, education, loans and savings. Nonetheless variable such as government policies, NGO's policies, legal frameworks, culture, attitudes, and norms and values affect the relationship between the dependent and independent variables.

III. METHODOLOGIES

The study adopted descriptive survey research design. According to Lovell and Lawson (1971), descriptive survey research is concerned with conditions that already exist, practices that are held, processes that are ongoing and trends that are developing. This design was considered appropriate for this research because it attempts to collect data from women in the selected households in order to determine their current status since joining the SHGs. It also elicits the most complete responses from the selected women participating in the selected self-help groups. The target populations of the study were 1220 women who belong to the 122 self-help groups in Tinderet sub-county. Therefore, the target population for this study comprised of 1220 women from 122 Self-help groups in the study area. According to Kerlinger (1973) 10-30% of the target population forms a representative sample. Therefore, the researcher used 10% of the target population to derive the sample size. Therefore, the sample size for the study was 122 women. To determine which group members participated in the study, the researcher used simple random method through the use of lottery technique to randomly pick 12 groups from the 122 and 122 women from the targeted 1220. To select the sampled groups, the name of each

group from the target population was written on a piece of paper and folded into equal sizes. These pieces of paper were placed in a container and thoroughly mixed, and then the 12 groups were selected by the researcher while blindfolded by the research assistant.

The study used survey interviews as the main method of data collection. The study used interview schedule as the tool to collect information from the selected respondents. The schedules consisted of structured and unstructured questions in form of open ended questions based on the set objectives of the study for women members. The interview schedules offered the researcher the opportunity to interact with sampled respondents. The researcher also engaged in direct observation of the household status. Observation was done during visits to villages and households in the study area. The data collected using observation were on property ownership, conditions of the houses, sources of food, water for domestic use and source of household energy. The main purpose was to verify results from women selected in sampled groups. According to Babbie, (2011), Focus Group Discussion (FGD), is also referred to as group interviewing, is essentially a qualitative research. It is based on unstructured interviews. Two focus group discussions were organized. The first was among 11 women who were members of SHG. These groups were chosen based on their availability and the member's willingness to participate in the discussions.

The nature of data collected was quantitative and qualitative data. Quantitative data collected was summarized into frequencies and percentages by the help of SPSS computer programs. It was then presented in form of matrix tables, charts and graphs. On the other hand qualitative data were analyzed thematically based on the specific research objectives. This involved identifying major themes emerging from the data collected and relating them to the research objectives. Thematic analysis emphasized, pinpointed, examined, and recorded the themes within the collected data. Themes and patterns across data which sets a basis that is important to the description of a phenomenon that is associated to a specific research question.

IV. RESULTS AND DISCUSSION

4.1 Challenges Experienced by Women in SHG's in Tinderet Sub-County

The study established the challenges faced by Women in SHG's in Tinderet Sub-County. The researcher posed the following questions; does your participation in self-help group activities affect your household roles and responsibilities? Is collateral a challenge in obtaining funds from external source? Do spouses/community a barrier to your involvement in self-help group activities? Is the level of education a factor in active involvement in SHGS activities? How often do you access loans from your group? Are the loans acquired meets your target projects? If not how do gather for the deficit? Are the loans disbursed on time? How is the support from your family, spouse, friends and the community in implementing of income generating projects/activities from the group? Does your group encourage the practice of savings among members? Does your self-help group arrange trainings for skill development? And what is your status on loan repayment acquirement from the group?

4.1.1 Challenge on household roles and responsibilities

During the interview session it was found that (63%) of the women reported that their participation in self-help group activities had not affected their household roles and responsibilities because they plan themselves, those who were married negotiated with their spouses, (37%) reported that it had affected their household roles and responsibilities

At times it was not hard to jungle the daily household responsibilities with the group activities, they no longer participate in the normal cooking, cleaning, milking for the family instead they hired house help who cooked on their behalf. One of the selected women aged 47 years and married reported:

*Ndiyo, imeathirinafasiyangukama mama. Mimi
ninadukayambogaambayoimechukuamudamwingiyangu. Mimi
ufunguwadukalanguasaamojaasubuhinakufungasaatatuusiku.
Nyakatizinginewauzajiwanguhuchelewanainanilasimishakuatafutanjanyingineyakununuabidhaazanguambayoh
uvurugashughulizakilasiku.*

(Yes it has affected my role as a mother. I am running a grocery which has taken a lot my time since I opened at Seven o'clock in the morning and close at nine o'clock at a night. At times my suppliers delays my order and am forced to look for other means of restocking my grocery which disrupts my day to day normal activities).

Another woman aged 23 years reported that:

*Kuwatikakundiimeathirimajukumuyanguyanyumba, majukumukama mama
kwasababumimisikuoowa. Mimi nahakikishakwambamtotowanguamekulanakuwaandaakwaajiliyashule,
kukamang'ombenakuhakikishakwamba kuku wanguwamelishwakablayakuondokakwaajiliyabiasharayangyu.
Hiiimeniadhiraamwishowasikumimihuwanimechoka. (Being in the group has affected my household roles and responsibilities as a mother since I am a single mother. I have to look after my children cook for them and*

prepare them for school, milk the cow and ensure that my chickens are well fed before I leave for my business. This has strained me and at the end of the day I am exhausted).

The results showed majority of the respondents indicating that being a member of SHGs had not affected their roles and responsibilities as mothers and wives. This was contrary to Savitha&Rajashekar (2014) on evaluation of major problems faced by the members of self-help groups: a study of Mysore District. Savitha&Rajashekar (2014) found out that due to family responsibilities majority of the respondents were not giving concentration to their projects funded by SHGs. Moreover Ahmad et al (2011) adds that women are overloaded with business and family responsibilities and may not have time to join these beneficial associations and this automatically limits the women entrepreneurs' wings of exploration.

4.1.2 Challenge on Collateral

Collateral are assets or any valuable items something pledged as security for repayment of a loan, to be forfeited in the event of a default. In order to establish if collateral challenge among women the study probed on whether the collateral was a challenge. The study established that (85%) respondents reported that getting collateral in order to obtain funds from external sources was a challenge while (15%) indicated collateral was not a challenge. Out of the 85% women who indicated that they had difficulties in obtaining collateral, (92%) reported that most of the properties at their household was owned by their spouses and it would be very difficult for them to convince their spouses to give out their land as collateral while the rest (8%) indicated that they did not possess title deeds and other properties for their land and therefore would be difficult for them to access loans.

This shows majority of the respondents indicating that collateral was a challenge in obtaining external sources. This means that they faced difficulties in accessing external loans to fund their ongoing projects or start new projects. In agreement with Athanne, (2011) who noted that women did not generally had property on their names to use them as collateral for obtaining funds from external sources. Thus, their access to the external sources of funds is limited. Moreover, it was noted that in Kenya only 1% of women own property and that makes it very difficult for women to provide collateral for banks (Athanne, 2011). Most women who venture into businesses in the rural areas and need financing lack the needed collateral to enable them secure bank loans. Some of the response from the interview showed that one woman aged 56 years reported that:

Sinahatimilikiyaekari 2 yakipande cha ardhi.Hiiimenezuiamimikupatamikipokutoka KWFT kamamtubinafsi. Tunaombakamakundiilisisiwotetuwajibikewakatiwakulipa. (I do not have the title deed for my 2 acre piece of land. This is has hindered me from securing loans from KWFT as an individual. We have to apply as a group so that in case of default we will all be accountable).

Another respondent one aged 42 years reported that:

Mali

yotetunayomilikinimaliyamumewangunaningumumikumshawishinitumiahatikikopamikopokutokabenki (All the property we own belongs to my spouse and it's hard for me to convince him to allow me use the title deeds to borrow loans from other external sources).

4.1.3 Challenge on Spouse

In relation to whether the spouse is a barrier to the women involvement in self-help group activities, it was established that 65% of the respondent reported that spouse's perception was not a challenge while the rest 35% reported that it had affected the involvement in self-help group activities. One of those who indicated yes reported that:

Mimi lazimaniomberuhakutokakwamumewanguilikujunganakikundi cha kusaidiana, hiikwakwelinikizungumtikubwasanainayozuiasisiwotewakatiwakujiunganakikundi Cha wamama. Baadhiyawamewawanachamapamojanamumewanguhuruhususisikuhudhuralakinipamojanavikwazokama vile kuwambalinanyumbanikwamudawasaamojanabasikuifanyavigumusanakufanyamikutano yakikundi. (I need permission from my husband to join self-help group. This is in fact the major prohibiting factor for all of us when joining the group. Some husbands of members mine included allow us to attend but with restrictions such as only being away from home for one hour making it very difficult to conduct group meetings).

Another respondent aged 43 years indicated that:

Mimi nakabiliwanaupinzaniwakatiwakujiungakwakikundi cha wamamakutokakwamumewangu. upinzanikutokakwamumewangunikwasababayawakatinatumiakatikamikutanonamimikutomwambiamumewanguj insinatumiafedhaninayopatakutokaKikundihiki (I faced opposition when joining the SHGs from my husband. The opposition from my husband came because of the time spent in meetings and me not sharing how to use the money with him).

Another member aged 25 years reported that:

Kuna uvumiinayoeneakotekwambakundiletuinatumikakwaajiliubukuzinahataukumbiwamasualayautovinidhamu (There are rumors spreading around, that the group is used for gossiping and even an avenue for other women to engage in extramarital affairs).

It was found that majority of the respondents noted that spouses/community was another source of challenge in engaging in self-help group activities. This means that the way the spouse view their participation in SHGs is negative and would prefer them to be at home other than engaging in income generating activities funded by SHGs.

Family dispute was a great challenge faced by woman self-help groups as a result of the benefits from the groups as evident from FGD. Disputes arose due to management and repayment of loans accessed from the groups and the utilization of such loans. Other challenges as indicated by the results were that women had limited control over their earnings meant to substitute for the spouse's household needs. The result above indicated that women were de-motivated from investing or placing efforts on their investments. Despite the challenges faced by women they had the capacity to work out good results from investments with the aid of women groups. On a similar note, Zororo (2011) did comparative study and the results showed that women start business at an older age than men, when they have had the family and children.

Some other challenges mentioned were that sustainability of some groups was not possible due to lack of understanding, distrust and suspicion due to difference in socio-economic status among the woman members. The money obtained from merry go round was given to their spouse to manage for them. This means that the aim of the merry go round was not realized at all. Women self-help groups were meant to empower women in the community but it failed since the investments were managed by their spouse. They agreed that they lack investment opportunities even after they had the capital, hence lack of experience in matters of investment

4.1.4 Challenge on Education

During the interview, the researcher investigated if their education was a challenge, 98% reported no while only 2% indicated agreed that education level of respondents was a challenge. The results show that majority of the respondents' education was not a challenge in engaging in SHGs. This means that education had not hindered women from engaging in SHGs. These results contradicted to that of women entrepreneurs report in Kenya, (2008) which showed that lack of sufficient education and training for women is another impediment to micro-enterprise success. In addition, Kempe, (2004) noted that rural communities are challenged by the task of organizing themselves for effective participation in economic and social development while ensuring equitable distribution of the benefits. Policy initiatives needed to focus on investing in human capital through education or health programs with an emphasis on women and children who make up the majority of the poor.

4.1.5 Challenge of Access to loans from SHGs Group

The results also showed that 41% had accessed loans after every 6 months, 38% reported that they had accessed loans annually, 21% accessed loans after 4 months. However, the study showed that (97%) of the respondents reported that the loan acquired did not meet the needs of their intended projects and they had to source funds from other sources like their own business (45%), personal contribution (17%) and contributions from members (38%). Moreover, it was noted that in all the groups the members agreed that loans from external sources were not disbursed on time and therefore the projects were stalled while others were not completed on time.

Furthermore, the results from the interviews showed that 67% of the members got support from their family and spouses, while 33% of them were satisfied with the support they were getting from their family and spouse. Out of the 122 women interviewed (52%) indicated that they got support from the community based organizations such as world vision and Joywo group, 18% reported that they got support from the community elders where they organized business seminars for women enrolled in women self-group while 30% noted that they did not receive any support from the community as a whole. One of the member aged 47 years reported that:

Mumewanguananisaidiasanalinapokujasuala la kuchangiakwamiradhiyetuyachama. Wakatimimihupamatatizokatikakulipakwaajiliyasehemuyanguyamikopoyakundiyeunilipiananinashukurukw ahio.(My husband is very supportive when it comes to contributing towards the success of the group income generating activities. At times when I find difficulties in paying for my share of group loans he pays for me and am thankful for that)

Another member aged 22 years said that:

World vision wamewezakutoamafunzokwabaadhiyetujinsiyakusimamiafedhazilizotengwakwaajiliyetu. Waopiauchangiafedhakwabaadhiyamakundichache. (World vision has been able to train some of us on how to manage funds allocated to us. They also contribute some money to some of the selected groups).

Another women member aged 56 years reported that:

Joywopiaimetoamafunzokwetujinsiyakuegezanakusimamiefedhatunayopatakutokakwawanachamanakusambazw amiongonimwetulikipunguzamigogorojuuyausimamiziwafedha. (Joywo has also trained us on how to save and manage funds acquired from members to be distributed amongst themselves in order reduce conflicts on financial management).

From the results, it was noted that majority of the respondent accessed their loans from the groups after every 6 months. Majority of them noted that the loans they acquired from external sources did not meet the needs of their intended projects and they had to source funds from other business ventures. Moreover, the results showed that all the members had reported that loans from external sources were not disbursed on time and therefore the projects were stalled while others were not completed on time. While some reported that they got support from the community based organizations such as world vision and Joywo.

4.1.6 Challenge of Savings

This study examined the challenge of savings among members, out of the 122 respondents, 84% reported that most of their members had difficulties in saving money for the sake of SHGs activities while 16% reported the contrary. However one of the SHGs member aged 54 years noted that:

Mimi ninapatamotishayakuegezapesailiakibainiwezeshekutumiakwashughuliyauzalishajimali. Elahiziimeboreshabiasharayetuyautunzajiwanyuki. (I am motivated to save so that the savings can be invested on income generating activities. These have really improved the performance of our bee keeping business).

Another group member aged 45 years reported that:

Kuwakatikakundi cha wamamaimehakikishatumegeza fedha ambazo imeniwezeshakutumikakulipa adayashule. Kundihiliimenisaidiakup atahudumayakuegeza basiku ongeza akibayangu. (Being in the group has mobilized us to save some of our which can be used in children welfare such as school fees. The group has enabled me to access saving services hence boosting my saving behaviour).

The results from the two respondents above showed that they were able to save some money for their respective income generating activities. This therefore showed that even though saving was a major challenge faced by member of SHGs some were able to save some money obtained from SHGs.

4.1.7 Challenges in Repaying their Loans

It is evident from the interview that (56.9%) of the selected respondents had experienced challenges in repaying their loans compared to (43.1%) who had not experienced challenges inclusive of those who had not borrowed the loans. Out of the (56.9%) who reported that they faced challenges in repaying the loans (39%) indicated that they had difficulties in servicing their loans from other institution, (15%) reported that due to business failure, (19%) due to limited grace period and (27%) to high interest rates. The results shows that majority of the respondents reported that they experienced challenges in paying their loans because they had difficulties in servicing loans obtain from external sources. However, although interest rate posed a challenge it was the least cause of defaulting among members of WSHGs while members servicing several loans faced the most difficulties in repayment of their WSHGs loans.

Besides, the interviews the study preformed focus group discussions (FGD) and found out that woman emphasized the importance of participation in self-help group. However, they mentioned the inability of their respective self-help groups in assisting members with their financial needs. One major difficulty mentioned was delays in paying their monthly personal contribution in their merry go round kitty. The members knew that merry go round was an important product of the self-help group. Similarly, they were aware that they could not contribute a big sum of money as they lived on subsistence farming. However, they believe that whatever small the contribution had a vital role towards their socio-economic empowerment.

V. CONCLUSIONS

It was concluded that women in SHG faced challenges on collateral for loans, and delays in paying monthly personal contributions

ACKNOWLEDGMENTS

First, am grateful to God the Almighty for the good health and gift of life. His mercies and blessings has enabled me pursue this master's degree. Secondly, my sincere thanks to my supervisors Prof. KibetNgetich and Dr. Erick Kiprono Bor, who gave me valuable comments, criticisms and insights. Thank you for your guidance, patience and encouragements. To my family, I owe a great debt of appreciation for their sustained support, encouragements and persistent prayers. Their patience and tolerance on the time I have spent on my studies is remarkable. I wish to express my heartfelt gratitude to members of staff from the Department of Peace, Security and Social Studies led by the chair Dr. Hadija Murenga for their professional guidance especially during proposal development.

Thirdly, I wish to sincerely acknowledge and thank the respondents, women in the study area, who sacrificed on their time out of their busy schedules to respond to the interviews. I wish to comment them for their courage, resilience and determination in spite of the household roles and responsibilities. I also appreciate the staff at Maraba Sub-county Department of Social Services for providing crucial information regarding the Self-help groups in the area. I would also wish to thank Pastor EllyRop and Mr. Felix Tirop who provided directions and moral support during my fieldwork. Special gratitude also goes to Mr. Robert Kipruto for the typing, editing and assistance he gave me during data collection period. I may not be able to mention all by name who supported me in one way or the other, kindly accept my heart felt gratitude. I salute you all and may the Almighty God bless you.

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FinsonKipropBargoria "Challenges experienced by women in Self-help Group in Tinderet Sub-County, Nandi county Kenya" IOSR Journal Of Humanities And Social Science (IOSR-JHSS). vol. 23 no. 06, 2018, pp. 50-58.