

Influence of Women's Participation in Self-Help Groups on Their Access to Credit in Tigania West Sub-County

Peter Maina¹, Dr Catherine N. Munyua² & Dr Agnes Nkurumwa³

¹is the corresponding author

^{2,3}are lecturers at Egerton University

Abstract

The purpose of this study was to determine the influence of participation of women in self-help groups on access to credit in Tigania west Sub-County, Meru County, Kenya. The study used descriptive and explorative research designs. The descriptive research design was utilized for the purposes of describing the research phenomenon as it is on the ground without any manipulation of the variables. The explorative research design on the other hand was key in enabling an exploration of relationships among variables (Mugenda & Mugenda, 2003). In this study it has been used to discover the link the women participation in self-help group on the social economic empowerment. Target population was all women in self-help groups in Tigania West Sub-County. The target population was 3610 women from 250 registered self-help groups. Sampling frame of the 250 registered self-help groups for women was obtained from the Ministry of Labour and Social Protection, Department of Social Development in Tigania West Sub-County. The number of women in the 250 groups was 3610. Sample size was determined using a formula by Nassiuma (2008) which derived 150 respondents. The results indicated that women participation in self-help groups had influence on credit access of the women. This was attributed to the p value (0.000) which is less than 0.05. This led to the rejection of the null hypothesis.

Date of Submission: 26-12-2020

Date of Acceptance: 07-01-2021

I. INTRODUCTION

1.1 Background of the Study

The women participation in self-help groups has been established to have diverse effect on their social economic empowerment aspects including self-confidence, social networks, access to credit and income levels. The self-confidence of the women members is often associated with the self-help groups through interactions with group members, exposure to a wide variety of skills and mastery of specific tasks that are undertaken within the self-help groups. The self-help groups also create and enhance social networks amongst the women (Al-Hebaish, 2012). This is through the interaction with members, bonding and joint undertaking of various activities together. Through these processes the women develop social relationships amongst themselves. The women participation in self-help groups have enabled them to access credit through group lending and revolving loans amongst the members (Aikarua, Sumari & Maleko, 2014). The self-help groups create social security that enables the lending from financial institutions to the group in which they guarantee each other. The social ties amongst the group members enables the provision of the revolving loans in which the individual members are issued with loans and then thereafter other members are issued with loans after loan repayments (Manjunatha, 2013). The self-help groups enable different members to undertake diverse economic activities together thus improving on the economic wellbeing of the individual members. Amongst the economic activities that women engage in include small-scale trade activities such as weaving, poultry keeping, and making of detergents amongst others (Hora, 2014). Despite the fact that there are benefits associated with women's participation in self-help groups, there was no empirical evidence about women access to credit in Tigania West Sub-County. This necessitated this research to explore the women participation levels and economic empowerment in Tigania West Sub-County.

1.2 Purpose of the Study

The purpose of this study was to determine the influence of participation of women in self-help groups on access to credit in Tigania west Sub-County, Meru County, Kenya.

1.3 Objective of the Study

The objectives of this study were to establish the influence of women's participation in self-help groups on their access to credit in Tigania West Sub-County.

1.4 Research Hypothesis

The following were the hypotheses of study:

H₀: There is no statistically significant influence women's participation in self-help groups on their access to credit in Tigania West Sub-County.

II. LITERATURE REVIEW

2.1 Women's Participation In Self-Help Groups and Access To Credit

Financial sector development promotes and ensures economic empowerment which can help in reducing poverty among the communities. Rural people, especially women lack collaterals for accessing loans from financial institutions. The savings which are held as assets by these institutions allow households to maintain balance against shocks. Rural finance triggers savings-led growth of the rural economy. Rural credit supports development of agricultural and non-agricultural livelihoods. Household vulnerability to socio-economic shocks are reduced through a strategy that aims at protecting the households through financial systems such as rural finance (Kamar, Manjunatha & Srikanth, 2012).

Ngugi (2016) elaborating on enacted new law on interest rates on loans in Kenya states that despite the fact that Kenya has a very effective and efficient financial market, its return of equity for most banks is the highest in Africa. This has a negative impact on borrowers. The author appreciates the new move of lowering the credit rates as it is aimed at reaching out to the needs of the majority poor and vulnerable groups of whom women fall under this category. Signing of the law marked the new beginning particularly to borrowers since they were getting affordable credit, restoration of fairness within credit markets and relief from costly borrowed credit. Women in self-help groups will not be left out in this. RoK (2013) report states that the country has complied with the international and regional requirements on women empowerment and equality. A number of approaches have been put in place to bring about gender parity. Women's participation in leadership, decision making and governance improved from 20.5 percent in 2008 to 38.6 percent in 2012 as a result of purposeful action of all relevant stakeholders. Social inclusion on gender mainstreaming such as performance contract process ensure women empowerment particularly in public service. Involvement of women in alternative financial services such as merry go round and women enterprise fund enhances their socio-economic status.

Self-help groups are mostly geared towards bringing together members of the community who have desire in volunteering by participating in the groups with an aim of disentangling themselves from the power of poverty. The first attempt the groups normally take is to redeem members from poverty by mobilizing the little financial resources at their disposal in form of individual savings. The savings are later loaned to members as capital to initiate small business (Vetrivel & Mohanasundari, 2011). The major drive to most self-help groups is that they are formed by members who in their own capacity cannot access credit due to lack of collateral which can enable them get loans from financial institutions such as banks. The aim is to bring resources together in form of weekly or monthly savings to jointly benefit from this pool of resources (Das, 2012). For any women self-help group to thrive, it must have saving as one of the activities. Individuals must meet the agreed amount of savings within a given period. The amounts of money saved by members empower them to access credit from the group and also from financial institutions such as banks (Padala, 2011).

In Bangladesh, self-help effort is seen mainly in solving the economic problems of the poor population. It provides mutual trust among members which is fundamental for micro-credit programmes (Mahmudul & Rahman, 2015). It is believed that major beneficiaries of micro credit in the world are women. According to Khan and Rahman (2015), micro-credit eliminates the exclusion of women in social economic development. Through microcredit, women are able to acquire business skills which later stimulate community economic empowerment particularly on women. They also indicate that International Monetary Fund (IMF) has confidence in loaning women because they have few issues with loan repayment as compared to men and loans given to women have high likelihood of benefiting the family.

According to Rogerson and Hewitt (2009), women empowerment when seriously undertaken can lead to their equitable access to key services such as loans and assets. This promotes women's rights in terms of production that in turn ensures the families are free from hunger and women economic empowerment gets strengthened. Women self-help groups are characterized by the aspect of table banking which necessitate and allow them to access credit which members use to establish small and medium enterprises. The lowered interest rates on borrowed loan enable group members to repay back the loan with little stress. The amount of credit one can access within a borrowing period influence the type and size of enterprise started and the level of individual member social economic empowerment.

As women participate in self-help groups and engage themselves in economic activities, chances of accessing credit from financial institutions increase and lead to the both social and economic empowerment. These financial institutions offering credit to women help to monitor the groups and build their capacity so that they can responsibly control and make rational decision related to the loans acquired by group members. A

microfinance targeting women self-help groups can create great impact to women and to their extended families (Swain & Wallentin, 2012).

Previous researches on credit access and women participation in self-help groups is well documented. However, there is need to establish the utilization of the loan borrowed by women from their groups or other financial institutions particularly in Tigania West Sub-County. This was in a bid to fill the existing research gap in respect to the link between credit access and women participation in self-help groups in Tigania West sub county. This study aimed to find out how women self-help groups mobilize their financial resources, the level of access to credit by women in rural areas in Tigania West Sub-county. There was focus on the key indicators of credit access among women participating in self-help groups, the influence on immediate family members and the community livelihood in Tigania West Sub-County.

III. RESEARCH METHODOLOGY

a. Research Design

The study used descriptive and explorative research designs. The descriptive research design was utilized for the purposes of describing the research phenomenon as it is on the ground without any manipulation of the variables. The explorative research design on the other hand was key in enabling an exploration of relationships among variables (Mugenda & Mugenda, 2003). In this study it has been used to discover the link the women participation in self-help group on the social economic empowerment.

b. Population of the Study

Target population was all women in self-help groups in Tigania West Sub-County. The target population was 3610 women from 250 registered self-help groups. These groups had been active for a minimum of four years, and involved in social economic development activities. This was deemed to be a sufficient period of time form women to have participated in self-help groups.

c. Sampling Procedure and Sample Size

Sampling frame of the 250 registered self-help groups for women was obtained from the Ministry of Labour and Social Protection, Department of Social Development in Tigania West Sub-County. The number of women in the 250 groups was 3610. Sample size was determined using a formula by Nassiuma (2008) and calculated as follows:

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

Where n=Sample size
N=Population size
C= Coefficient of variation-which is fixed between 0-30percent
e=Margin of error which is fixed between 2-5percent

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

$$n = \frac{NC^2}{C^2 + (N-1)e^2}$$
$$n = \frac{3610(0.25)^2}{(0.25)^2 + (3610-1)0.02^2}$$
$$= \frac{3610(0.0625)}{(0.0625) + (3609)0.02^2}$$

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

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

$$149.81$$

Calculation gave a sample size of 150.

Ten percent of the groups were utilized in the study that is 25 groups. The 25 groups were picked through use of proportionate sampling from five administrative wards in Tigania West Sub-County as shown in Table 1. Proportions of the groups in the different wards were determined and then simple random sampling was

used to select the groups. The study used the lottery method of simple random sampling process to pick the individual members per group. This was achieved through listing the group members' names in pieces of papers that were then then mixed before randomly picking (without replacement) a member to participate in the study.

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

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

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

Table 2: Participants Per Group

Ward/ Women Groups (Wg)	Membership (B)	Proportion P=B/747	Sample Size =[B/747]150
1 Mbeu			
i Rwanjoe Wg	10	0.013	2
ii Makandi Muungano Wg	10	0.013	2
iii Kanja Kabuline	18	0.024	4
iv Gaichui Karimba Wg	15	0.020	3
v Kawira Kieru	15	0.020	3
2 Akithi			
i Makena Thinyaine	30	0.040	6
ii Thinyaine	25	0.034	5
iii Kaithuraniri	25	0.034	5
iv Tumaini	25	0.034	5
v Twarama Wendani	50	0.067	10
vi Laithithi Kangenyone	20	0.027	4
3 Kianjai			
i Gaicwiri Wg	25	0.034	5
ii Mwenda Wg	40	0.054	8
iii Kathambi Wg	30	0.040	6
iv Mirintu Wg	59	0.079	12
v Upendo Wg	28	0.038	6
vi Railangi Wg	30	0.040	6
4 Nkomo			
i Ntobo Wg	46	0.062	9
ii Luthiri Wg	37	0.050	7
iii Kamakirune Wg	24	0.032	5
iv Kathure Golden Girls Wg	35	0.047	7
v Amwari Kiega Wg	15	0.020	3
5 Athwana			
i Karamene	69	0.093	14
ii Linguri Visionaries	31	0.042	6
iii Twongo Tweru	35	0.047	7
25	747	1.0	150

d. Instrumentation

The researcher used semi-structured questionnaires in data collection. Structured and semi-structured questions were included in the questionnaires. The semi structured questions gave the respondent a chance to reflect on a question before responding and freely express their feelings, views, opinions and ideas. The questions were focused, direct and simple to encourage the respondent to answer faster and correctly. The structured questions asked had a list of all possible alternative answers. Participants were required to select the answer that best suits their situation to the best of their knowledge. The questionnaire had the following sections; Brief introduction of the researcher, section A participants' demographic information, section B participation in self-help groups, section C individual self-confidence, section D social networks, section E credit access and section F individual income.

e. Data Analysis

After data collection and cleaning up for any errors such as inaccurate marking of responses, data was systematically organized to facilitate analysis. Coding and recording for analysis was done. Analysis was carried out using Statistical Packages for Social Sciences (SPSS) version 24. Quantitative data was analyzed using descriptive statistics such as frequencies, tables and percentages. The study used simple linear regression statistics to test the influence between participation, self-confidence, social networks, change in income and credit access. The following linear regression model was utilized for the study;

$$\hat{Y} = \beta_0 + \beta_i + \epsilon$$

where \hat{Y} is the predicted values of women empowerment;
 $i=1,2,3,$ and 4 where β_i is credit access, and ϵ is the Standard Margin of Error

IV. RESULTS AND DISCUSSIONS

4.1 Participation in Self-Help Women Groups

The study used several indicators to measure the level of participation of women in self-help groups in Tigania West Sub-county. These metrics included attendance to group meetings, level of contribution to the group, duration of participation in the group, number of activities one is engaged in, reasons for joining the group, role in the group and duration that a member takes to clear an outstanding credit balance. The findings are presented in the following sections.

4.1.1 Attendance to Group Meetings

The study sought to establish the frequency with which the participants attended meetings for their self-help group within a month. The results for attendance to group meetings are as shown in Table 3. The study revealed that majority of the participants 95.8 percent met weekly and therefore implying that they met four times a month. It was established 3.5 percent of the participants met once in a period of two weeks and therefore implying that they met twice in a month. It was further established out 0.7 percent of the women in self-help groups in Tigania West met once in a month.

Table 3: Attendance of Meeting Per Month

Meeting Attendance	Frequency	Percent
One	1	0.7
Two	5	3.5
Four	137	95.8
Total	143	100.0

The women who meet more frequently were deemed to participate more in self-help groups than those who met less frequently. Attendance of the group meetings is a critical indicator of the participation in self-help groups. This is because higher attendance is associated with higher levels of involvement in the self-help group operations and decisions as well higher levels of contributions by the individual members (Orso & Fabrizi, 2015). This leads to an improvement on the overall welfare of the group. Variation of groups number of meeting per month were based on prescribed frequency of meetings as per the constitution of a particular group.

4.1.2 Monetary Contribution to Self-Help Women Groups

The level of individual monetary contributions in the self-help groups indicated the level of participation in the groups. The study results in regards to this aspect are as shown on Table 4.

Table 4: Monetary Contribution (KSh)

Monetary Contribution	Frequency	Percent
[1-200]	79	54.1
[201-400]	44	30.1
[401-600]	12	8.2
[601-800]	5	3.4
[801-1000]	2	1.4
Above 1000	4	2.7
Total	146	100.0

The findings reveal that 54.1 percent of the participants made a contribution of between 1-200 Kenyan Shillings while 30.1 percent of them made a contribution of between 201-400 Kenyan Shillings. It was established only 1.4 percent made individual contributions of 801-1000 whenever they met for a group meeting which was the lowest percentage. This implied that the level of participation in self-help among women in Tigania West Sub-County was relatively small due to majority of them making small amount of contribution. The study noted that a majority of the participants of up to a cumulative percentage of 84.1percent of the participants contributed less than four hundred shillings. This can be associated to the low levels of disposable income given the economic activities that the participants engage in with a majority being farmers and a substantial number being homemakers (Das, 2012). The income from farming is seasonal in nature while the contribution to the groups is regular and therefore to manage to make regular payments then the contribution needs to be low. Homemakers on the other end contribute what they are able to save from their strained household budgets. The women contributed the funds to the groups based on their capacity to make contributions.

4.1.3 Period of Membership in the Group

The study sought to find out the length of period that the participants have been a member of a self-help women group in the study area. The results of this question were as shown in Figure 4.

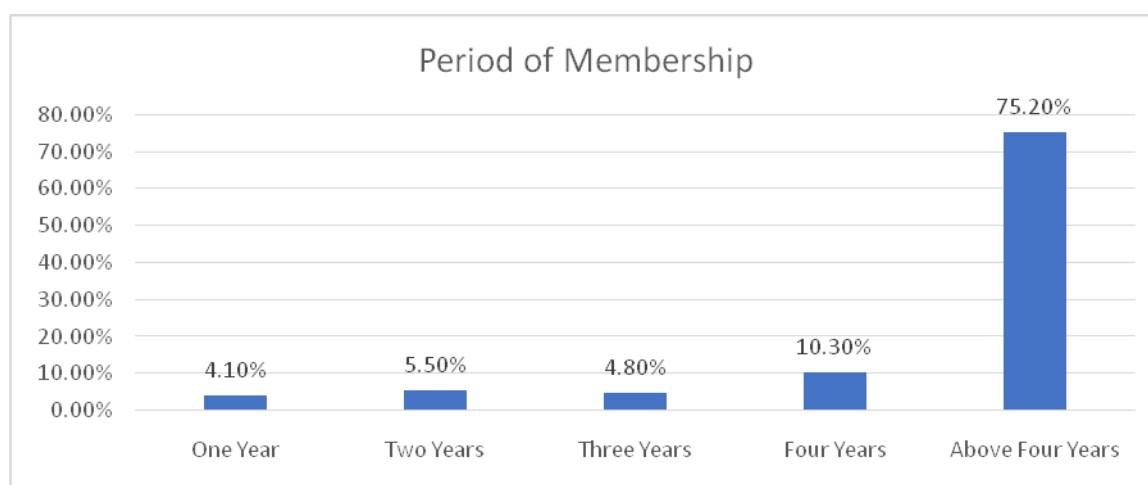


Figure 1: Period of Membership

The study revealed that majority 75.2 percent of the participants were members of their current self-help group for a period of more than four years while 10.3 percent of them were members of their current group for a period of four years. The study further established that 5.5 percent of the women under study had two years of membership in their current group. The study also revealed that 4.8 percent of the women had a membership of three years in their current group while 4.10 percent of them had a membership of only one year. This implied that most of the participants had been part of self-help women groups for long time and therefore, high participation in their respective groups.

The period of membership is an important indicator of the level of participation in the self-help group. The members who have stayed in the group for long have also likely contributed the most in its growth and have also subsequently benefited much from its existence. It implies that these group members continue to be appreciative of the benefits of the group and therefore their continued membership in the same. Majority of women having participated in groups for more than four years indicate that self-help groups are social security to women in Tigania West Sub-County. The results established in this study in respect to the membership levels

is consistent with those by Orso and Fabrizi, (2015) that indicated women in self-groups are likely to be members of these groups for long periods of time due to benefits associated with them and loan obligations to the organizations.

4.1.4 Group Activities

The number of activities carried out by the group that a member engaged in was used as an indicator of the level of participation of women in the groups. In this regard, the more the number of activities a group engaged in, the more participative were its members. Table 5 gives a summary of the findings.

Table 5: Number of Group Activities in Which Women were Involved In

Group Activities	Frequency	Percent
Loaning	122	84.1
Utensils Purchasing	91	62.8
Farming	44	30.3
School fees	29	20.0
Improving Shelter	21	14.5

The question in this study had multiple responses in nature and therefore the participants could choose more than one category in respect to the activities that the group members engaged in. The totals will thus in this context not add up to 100%. The study established that loaning was the most cited activity by various groups at a frequency of 84.1 percent. The study further revealed that buying of utensils was also a common activity at a frequency of 62.8 percent. Farming, paying of school fees and improving shelter were the other activities that were carried out by the women self-help groups in Tigania West Sub-County.

The majority of the participants whose means of income is unsalaried sector join groups with a view of incrementally saving money and then at some point take up a loan to offset large financial commitments that they would have otherwise been incapable of undertaking. The major activity of the self-help group is borrowing activities. The groups thus need to be undertaking lending activities. The relatively high number of participants indicating that utensils purchasing is a major activity of the group is in line with the family roles expected of women. Within the family set up, the women are often involved with the kitchen affairs including the furnishing of the kitchen with utensils amongst other activities.

Women participation in SHGs created positive change on the lifestyle of poor women and empowers them at different levels as individuals, members of the family, community and the society as whole. They come together with a common purpose of solving their common felt need through self-help and mutual understanding. This was consistent with the findings of Narasaiah and Davi (2016) who established that women participation in the SHGs enabled them to address their problems with fewer struggles as they support each other.

4.1.5 Reason for Joining the Group

The study further sought to establish the reasons why the participants chose to join a given self-help group. Findings in regard to reasons are given in Table 6.

Table 6: Reason for Joining the Group

Reason	Frequency	Percent
Social Network	92	63.9
Credit Access	56	38.9
Income	45	31.2
Self Confidence	26	18.1

Majority (63.9 percent) of the participants stated that they were in need of a social networking in joining their self-help group. In this regard, the self-help groups provide avenues for socialization amongst the women. This is critical because majority of activities especially within the rural set up are done in a communal way. In this context, the social-network of individual women is critical in enabling social progress. This reason could be contributed by social network that had the highest cited reasons for joining groups. Credit access is also critical in joining groups at cited by 38.9 percent of the participants due to the fact that a majority of group members are farmers and housewives who had no access to alternative sources of credit facilities based on their economic activities. Anyiro and Ajuka (2014) in a study on determinants of women's participation in self-help group led micro-financing of farms in Isuikwuato local government area of Abia State, Nigeria established that the women joined the groups due to various reasons including social network and credit access amongst others.

4.1.6 Role in the Group

The level of participation can be established from the role an individual plays in the group. Figure 5 shows the various roles played by women in their self-help groups.

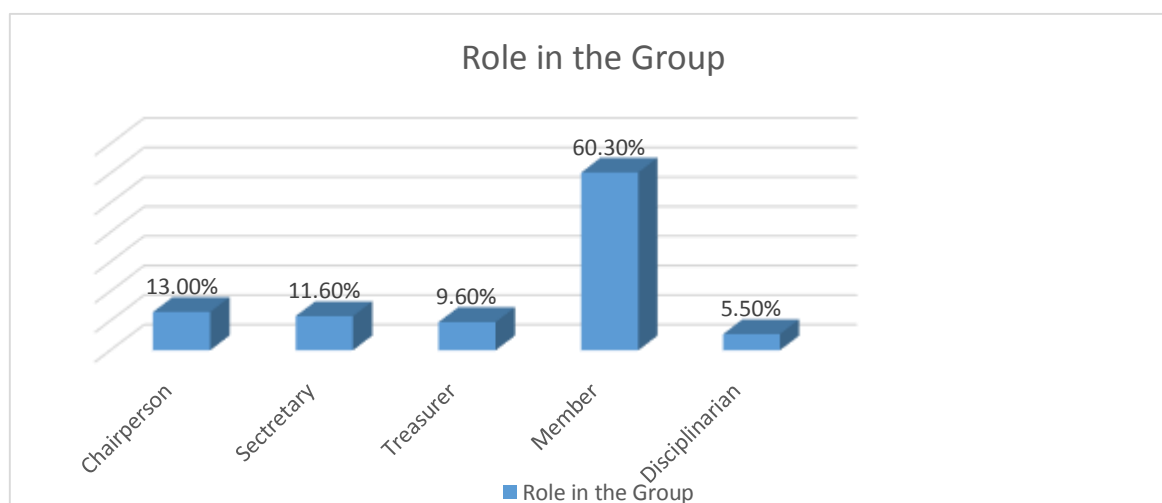


Figure 2: Role in the Group

The findings show that 13 percent of the participants were chairpersons of their self-help groups while 11.6 percent of the participants were secretaries. The study also established that 9.6 percent of the participants were treasurers while 5.5 percent acted as disciplinarians of their groups. Majority 60.3 percent of the participants were ordinary members of their groups. The high number of ordinary members can be attributed to the fact in any group the leadership would be fewer than the people that they lead. This is important since groups are able to attract and gain members thus leading to self-sustenance of the groups. There is also a high number of members that are serving in various capacities in the group. This implies that these members are largely involved in the group's day-to-day activities. These findings are consistent with those of Anyiro and Ajuka (2014) who noted that healthy self-help groups are able to attract membership beyond the officials of the group and sustain that membership. The groups must have sufficient membership for them to be self-sustaining in nature.

4.1.7 Duration of Clearing Loan

The duration of clearing loan was established and the findings presented in Table 7.

Table 7: Duration of Clearing Loan

Duration	Frequency	Percent
Less than one year	103	70.5
One year	40	27.4
Two years	3	2.1
Total	146	100.0

The findings show that 70.5 percent of the participants had cleared paying their previous loan within a period of less than one year and 27.4 percent took one year to clear their previous loan. It established that 2.1 percent of the participants cleared their previous loan within a period of two years. The high number of participants clearing the loans within the year could be associated to the relatively low loan amounts that the groups often advanced to the individual women members and the need to pay within a short time in order to free up the money for other members to borrow. The women groups with long repayment period need to be in contact with the group for longer period of time as they service their loans. In respect to the loan duration and women participation levels, Treng (2015), in a study in Cambodia indicated that the loan duration enabled the women to remain loyal to their groups. Treng (2015) also noted that women with longer clearing period are likely to have received a substantial amount of money. They thus demonstrate more commitment to the group in order to secure whatever they may have acquired after borrowing the loan.

4.1.8 Skills gained in Self Help Groups

The study sought to establish various ways in which women participation in self-help groups enhanced their skills. Among the skills that were enhanced include: information and ideas sharing were promoted among women as they participated in self- help groups activities. This information would include how to run groups affairs and where to get support in terms of trainings. The participants expressed that their skills on sustainable development had improved since they previously relied on external support from developmental agents which was not sustainable in the long term. Skills on record keeping were improved particularly on self-help groups financial management and this had protected the groups from losing members money hence creating confidence and good relationship among group members. The study further established that leadership skills improved through participation in self-help groups. There was feeling among the participants that communication skills improved meaning that they could communicate effectively as compared to before joining the groups.

Women entrepreneurial skills changed through their participation in self-help groups. This is consistent with the findings by Mahmudul and Rahman (2015) and Al-Hebaish (2012) in their studies based in Bangladesh and Saudi Arabia respectively. These scholars indicated that women entrepreneurship improved business management skills for those engaged in entrepreneurship. Skills on farming which is the main activity among the rural women improved boosting the farm production because of the skills attained during trainings. Saving culture skills were promoted through women participation in self-help groups (Al-Hebaish, 2012). This was because it was established that women in Tigania West sub-County particularly those above forty years had higher participation in the groups and thus higher savings contributions. Decision-making capacity had been improved through participation in self-help groups among women in Tigania West Sub-County. The study further established out that soil conservation skills were enhanced that prevented farms from soil degradation boosting production per unit area. Also technological skills were acquired by women in self-help groups for example skills on production of soap locally and hospitality.

4.2 Influence of Women's Participation in Self-Help Groups on their Access to Credit Facilities

The third objective of the study was to determine the influence of women's participation in self-help groups on their access to credit in Tigania West Sub-County. Credit Access was used as a measure of economic empowerment of women in self-help groups. In respect to this, the study sought to find out if the participants were able to borrow loan, who makes decision on loan use, the role of the loan in their livelihood, number of loans awarded, highest amount of loan awarded and different types of loan securities attached.

4.2.1 Access to Loan

The study sought to establish if the participants were able to obtain loans from their self-help women groups. The study established that almost all the members 99.3 % of the self-help group were able to obtain loans. Only one person 0.7 % indicated that she was not able to get a loan. Women access to credit has possible effects on the women social economic development which include promotion of women's rights such as right to borrow and use loan without interference. These findings are similar to those by Barkha, Sandhya and Swarnakar (2012) who noted that women participation in self-help groups assisted in credit access in various ways. This is achieved through involvement in table banking components within the self-help groups that allow them to access credit at low interest rates which members use to establish small and medium enterprises The lowered interest rates on borrowed loan enable group members to repay back the loan with ease. The amount of credit one can access within a borrowing period influence the type and size of enterprise started and the level of individual member social economic empowerment.

4.2.2 Decision Maker on Loan Use

The study also sought to find out who makes decision on loan use once the loan is obtained. Figure 9 shows the results.

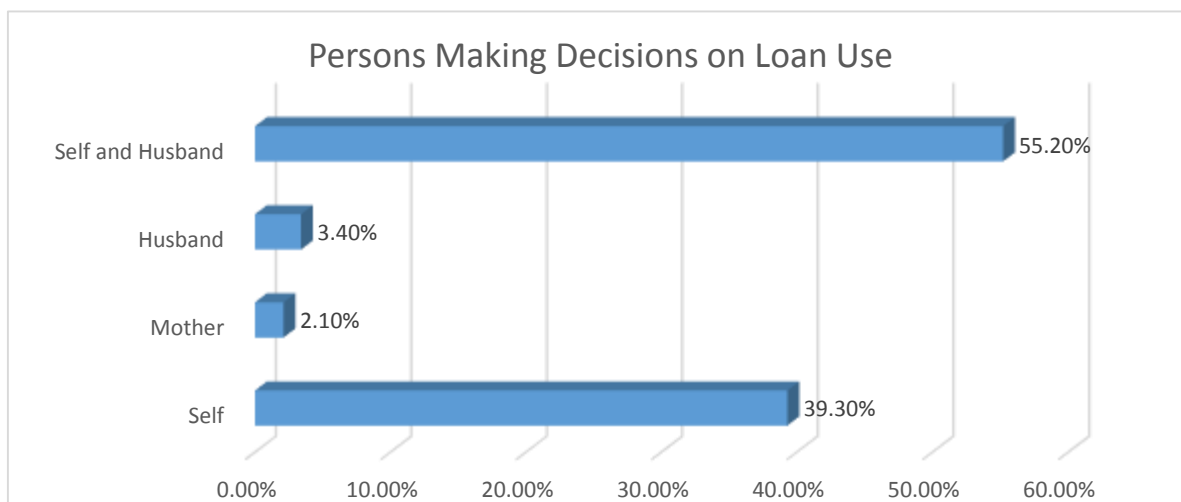


Figure 3: Persons Making Decisions on Loan Use

The study established that 39.3 percent of the applicants decided on their own on the usage of the obtained loan. 55.2 percent of the loan use was decided by both the respondent and the husband. It further revealed that 2.1 percent involve their mothers in decision making. This implied that the participants on average were able to decide on the loan use and therefore were fully accessible to the loan obtained. The results of this study are consistent with those of Kumari (2018) who indicated that various parties are often involved in respect to the decision making in uptake of loans products by the women. The involvement of the husband in decision making often occurs due to the patriarchal set up and cultural inclination amongst most families across the world.

4.2.3 Improvement of Loan on Livelihood

The study sought to find out whether the loan obtained by the participants was able to improve their livelihood. Figure 10 shows these results.

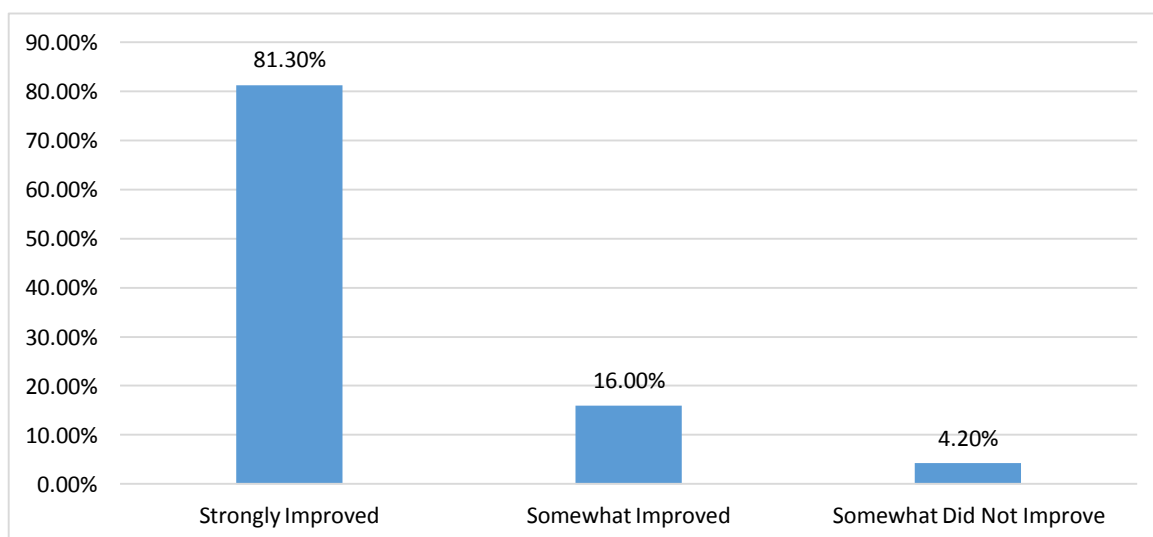


Figure 4: Improvement Levels on Women Livelihood after loan access

The findings indicate that the livelihood of 81.3 percent of the participants strongly improved because of borrowed loans. On the same context, 16.0 percent of the participants indicated that their livelihood improved due to the loans obtained from the self-help women groups. However, the livelihood of 4.2 percent of the participants did not improve. Generally, the findings implied that there was improvement in the livelihood due to credit access through self-help groups. The findings of this study were similar to those of Swain and Wallentin (2012), Vetrivel and Mohanasundari (2011) and Das (2012). Swain and Wallentin (2012) established that as women participate in self-help groups and engage themselves in economic activities, chances of accessing credit from financial institutions increase and lead to the both social and economic empowerment. These financial institutions offering credit to women help to monitor the groups and build their capacity so that they can responsibly control and make rational decision related to the loans acquired by group members. A microfinance targeting women self-help groups can create great impact to women and to their extended families.

4.2.4 Number of Loan Applications

The study sought to find out the number of times the participants applied for a loan in a period of one year and the results are presented in Table 8.

Table 8: Number of Loan Applications

Number	Frequency	Percent
One	47	32.6
Two	36	25.0
Three	42	29.2
More than Three Times	19	13.2
Total	144	100.0

The study established that 32.6 percent of the participants applied for loan once per year, 25.0 percent applied two times and 29.2 percent of them applied for a loan three times within a period of one year. The findings of this study on the frequency numbers of loan applications is consistent with the findings by Das (2012) that the more the loan applied for, the more the person has access to credit. This is because it implies that the person was able to borrow and complete making payments. This enabled them to be eligible for the subsequent loan applications. The higher the number of loan applications guaranteed higher the level of credit access.

4.2.5 Highest Amount of Loan

The participants were asked to indicate the highest amount of loan they ever obtained from their self-help group and whose findings are presented on Table 9. The study established that majority (55.2 %) of the participants obtained less than Ksh. 9,000 as the highest amount of loan ever received from their self-help group. The study also established out that 18.6 percent of the participants obtained a loan of between Ksh. 10,000 to Ksh. 19,000. Only 2.8 percent of the participants obtained a loan as high as 50,000 and above. This indicates the borrowing power of majority is low among the women in Tigania West Sub-County.

Table 9: Amount of Loan

Amount	Frequency	Percent
9,000 and below	80	55.2
10,000-19,000	27	18.6
20,000-29,000	20	13.8
30,000-49,000	14	9.7
50,000 and Above	4	2.8
Total	145	100.0

This results are consistent with those of Padala (2011) in their study on effect of self-help groups in economic empowerment of rural women in Andhra Pradesh established that the amount of loan applied for within the self-help groups are often little in amounts but has significant influence on the social economic development of the women.

4.2.6 Loan Security

The study sought to establish the different types of security the members in self-help groups attach when borrowing credit. Table 10 shows the different items mentioned by the participants.

Table 10: Items offered for Loan Security

Amount	Frequency	Percent
Farm Animals	75	52.1
Shares	56	38.9
Guarantors	28	19.4
Household Items	11	7.6
Title Deeds	9	6.2
Total	179	100%

The study established that 52.1 percent of the participants cited they used farm animals as security for their loans they receive from their self-help groups while 38.9 percent of them used their shares in the group. The study further revealed that 19.4 percent of the participants used guarantors in obtaining loans. Though on low frequencies, 7.6 percent and 6.2 percent of the participants used household items and title deeds respectively. There were several items used as security to loans and therefore there was increased access to credit in the self-help women groups. The security provided for the loans were largely farm animals, which can be attributed to the economic activities of the participants where a majority were farmers. The farm animals could also be the item of value that can guarantee loans amongst the farmers. The results are consistent with the Manjunatha (2013) findings on the items that the women group members can provide for the security for the loans. The need for the security of the loan is important in ensuring that the loan is paid.

4.2.7 Hypothesis Testing

The third hypothesis was that there is no statistically significant influence of women's participation in self-help groups on credit access. To establish the influence of women's participation in self-help groups on credit access the simple linear regression was used. The dependent variable had several antecedent variables that cumulatively measured it that were either nominal or ordinal in nature. The data was transformed using SPSS software in order to achieve the continuous data. This was undertaken through aggregating the responses provided in respect to the multiple response questions and averaging them on software. The continuous data was then used for the purposes of linear regression analysis.

Table 11: Model Coefficients for Credit Access

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	49.546	4.824		10.270*	0.000
	Participation	0.343	0.095	0.725	3.612*	0.000

Dependent Variable: Credit Access

P<0.05*

The results indicated that women participation in self-help groups had influence on credit access of the women. This was attributed to the p value (0.000) which is less than 0.05. This led to the rejection of the null hypothesis. The results of this study are consistent with the available studies done by scholars such as Ngugi (2016), Khan and Rahman (2015), and Rogerson and Hewitt (2009) who linked women participation in Self-Help Groups on their access to credit. These scholars note that the women self help groups enable the members to leverage on their numbers, collective skills and social ties to access credit facilities from the collected group contribution or external financial service providers. Khan and Rahman (2015) noted that women in self help groups are able to co-guarantee each other and use small household items to guarantee their loan uptakes. The credit access is linked with woman participation due to the women need to economically develop. This need for economic development leads to the women to participate in groups where they are likely to access credit facilities.

V. SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Conclusions

Participation in self-help groups' activities led to credit access as the members get saving opportunities and thereafter credit facilities based on their saving levels. The participation in the self-help groups led to the access to credit facilities through loans granted by the group to the individual group members.

5.2 Recommendations For Policy and Practice

Based on the study conclusions, the following recommendations were given for policy:

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

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Peter Maina. "Influence of Women's Participation in Self-Help Groups on Their Access to Credit in Tigania West Sub-County." *IOSR Journal of Humanities and Social Science (IOSR-JHSS)*, 26(01), 2021, pp. 32-45.