

**EFFECT OF TABLE BANKING ON ECONOMIC EMPOWERMENT OF
WOMEN IN SMALL MEDIUM ENTERPRISES. A CASE STUDY OF
KIRINYAGA COUNTY KENYA**

BY

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DECLARATION

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This research project is my original work and has not been presented to any other university or college for examination purposes.

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DEDICATION

I dedicate this project report to my supervisors Prof. David Kosgei and Dr. John K. Tarus for their entire guidance throughout the research period and my family for their support, restraint and perseverance.

May God bless them abundantly

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ABSTRACT

Women empowerment has become a subject of concern across the globe for the last few decades and the World Bank recommends that women empowerment should be a key area of social development programs. The theoretical framework for this study is based upon one model and two theories which will give an in-depth analysis of the problem. These are Lewin's model, group cohesion theory and empowerment theory. The main objective of this study is the effect of table banking on economic empowerment of women in SME's in Kirinyaga County, Kenya. The specific objectives of this study are: To examine effect of savings mobilization on economic empowerment of women, to explore the effect of professional support on the growth of women in small medium enterprises, to examine the effect of group cohesiveness on economic empowerment of women, to establish how contribution of networking in table banking has contributed to economic empowerment of women. Data was collected by use of questionnaires; sample size of 308 respondents was selected from a population of 1345 registered members practicing table banking within the county. The study adopted explanatory design and the target population was 1345. Both descriptive statistics and inferential statistics were used to analyze the data. Findings from the study revealed that saving mobilization had ($\beta_1 = .090$, $\rho = .028 < .05$), professional training and support ($\beta_2 = .024$, $\rho = .009 < .05$), group cohesion ($\beta_3 = .36$, $\rho = .031 < .05$), and contribution to network ($\beta_4 = .026$, $\rho = .0006 < .05$) had a positive and significant effect on economic empowerment of women in Kirinyaga County. The study revealed that Savings mobilization enabled women to save and access loans easily from table banking, Education, management training, management skills were found to be a key factor for women to be conversant with in order to excel in their businesses. Through group cohesiveness women were able to work together and sort out conflicts among themselves without difficulties. The findings also revealed that developing networks, new business contacts and relationships by women who own SMEs had a big impact on the performance of their enterprises. The study concluded that table banking was critical in the economic empowerment of women. The study recommends that the concept of table banking should be embraced by the government and policies should be formulated and implemented, as this will make it easy for women to be economically empowered.

TABLE OF CONTENT

DECLARATION	ii
DEDICATION	iii
ACKNOWLEDGEMENTS	iv
ABSTRACT.....	v
TABLE OF CONTENT	vi
LIST OF TABLES	x
LIST FIGURES	xi
ABBREVIATIONS AND ACRONYMS	xii
OPERATIONAL DEFINITION TERMS DEFINITIONS OF TERMS	xiii
CHAPTER ONE	1
INTRODUCTION.....	1
1.1 Introduction.....	1
1.2 Background of the Study	1
1.2.1 SMEs in Kirinyaga County	5
1.3 Statement of the Problem.....	7
1.4 Objective of the Study	9
1.4.1 Specific objectives.....	9
1.5 Research Hypothesis	9
1.6 Significance of the Study	10
1.7 The Scope of the Study	10
CHAPTER TWO	12
LITERATURE REVIEW	12
2.1 Introduction.....	12
2.1.1 The concept of Economic Empowerment	12
2.2 The Concept of Table Banking	18
2.2.1 Financing Women through Table Banking and its Empowerment	21
2.3 Theoretical Framework.....	22
2.3.1 Lewin's Model	22
2.3.2 Theory of Group Cohesion.....	23
2.3.3 Leadership and Performance	25
2.3.4 Empowerment Theory.....	27
2.4 Empirical Review.....	30

2.4.1 Savings Mobilization on Economic Empowerment.....	30
2.4.2 The Benefits of Savings Mobilization for MFIs	32
2.4.3 Group Cohesiveness on Economic Empowerment	33
2.4.4 Contribution of Networking on Economic Empowerment	35
2.4.5 Professional Support / Training on Economic Empowerment.....	38
2.5 Conceptual Framework.....	39
2.6 Research Gap	42
CHAPTER THREE	43
RESEARCH METHODOLOGY	43
3.1 Introduction.....	43
3.2 Research Design.....	43
3.3 Target Population.....	44
3.4 Sampling Technique	45
3.4.1 Sample Size / sampling procedure	45
3.5 Data Collection	46
3.6 Research Instrument.....	47
3.6.1 Validity and reliability	47
3.7 Assumptions of Regression Model	48
3.7.1 Linearity	48
3.7.2 Normality	49
3.7.3 Multicollinearity.....	49
3.7.4 Autocorrelation.....	50
3.8 Data Analysis	50
CHAPTER FOUR.....	52
DATA ANALYSIS, PRESENTATION AND INTERPRETATION	52
4.1 Introduction.....	52
4.2 Respondent Response Rate	52
4.2.1 Number of registered members	53
4.3 Socio - Demographic information	53
4.3.1 Gender	53
4.3.2 Age distribution of the respondents	54
4.3.3 Highest level of education attained	54
4.3.4 Marital status	55
4.4 Table Banking Financing Effect on Women Empowerment.....	56

4.4.1 The least amount that a member can contribute.....	57
4.4.2 Frequency of accessing loans from the group in table banking.	58
4.4.3 Amount of loan a new member can access from the group	58
4.4.4 The extent that table banking savings help members repay their loans	59
4.5 Professional training and Support.....	59
4.5.1 Extent to which members have gained business development skills	60
4.5.2 Where do the group members get professional support and training from? ...	61
4.6 Group Cohesiveness.....	62
4.6.1 What is the level can you gauge the relationship of your group members?....	62
4.6.2 Are the group members motivated to work together to achieve their goals?..	62
4.7 Economic Empowerment Activities	63
4.7.1 The extent group members have been engaged in economic empowerment activities	63
4.7.2 Main source of income in the groups	64
4.8 Networking	64
4.8.1 Extent to which members have gained attributes as a result of networking ...	65
4.9 Collective action and leadership	66
4.9.1 Are you an official of the group?	66
4.10 Data Analysis Results	67
4.10.1 Inferential tests / Correlation results	67
4.11 Regression Assumptions	69
4.11.1 Normality Test.....	69
4.11.2 Linearity Test	70
4.11.3 Multicollinearity Test.....	70
4.11.4 Autocorrelation Test.....	71
4.11.5 Regression Results	72
4.11.6 Analysis of variance (ANOVA)	72
4.12 Regression Coefficients	73
4.13 Conclusion	76
CHAPTER FIVE	77
SUMMARY AND CONCLUSION	77
5.1 Introduction.....	77
5.2 Discussion of the Findings.....	77
5.2.1 Savings mobilization on economic empowerment.....	77

5.2.2 Professional support/ training	78
5.2.3 Group cohesiveness.....	78
5.2.4 Networking.....	79
5.2.5 Economic empowerment.....	79
5.3 Conclusions.....	80
5.4 Recommendation	80
5.5 Suggestion for Further Studies.....	81
REFERENCES	83
APPENDICES	89
Appendix 1: Introductory Letter	89
Appendix 2: Questionnaire.....	90

LIST OF TABLES

Table 3.1: Sampling size.....	46
Table 4.1 Registered members respondents.....	53
Table 4.2 Respondents of the gender	53
Table 4.3 Level of education attained.....	54
Table 4.4 Marital status.....	55
Table 4.5 Contribution per member	57
Table 4.6 Amount of loan for a new member.....	58
Table 4.7 Repayment of loans by group members	59
Table 4.8 Status of development skills	60
Table 4.9 Groups relationship.....	62
Table 4.10 Motivation among groups.....	62
Table 4.11 Status of economic activities	63
Table 4.12 Networking results	65
Table 4.13 Officials status	66
Table 4.14: Performance of groups.....	66
Table 4.15 Correlation Results	68
Table 4.16 Normality Test Results	69
Table 4.17 Linearity Test Results	70
Table 4.18 Multicollinearity Test Results.....	71
Table 4.19 Autocorrelation Test Results	71
Table 4.20 Model Summary	72
Table 4.21 ANOVA results.....	73
Table 4.22 Coefficients.....	74
Table 4.23 Summary of Hypotheses Testing.....	75

LIST FIGURES

Figure 2. 1: Conceptual frame work	40
Figure 4.1: Graph on Age distribution	54
Figure 4. 2: Saving mobilization.....	56
Figure 4. 3: Amount of loans that can be accessed by group members	58
Figure 4. 4: Where do the group members get professional support and training from?.....	61
Figure 4. 5: Source of income	64

ABBREVIATIONS AND ACRONYMS

CBK	Central Bank of Kenya
GB	Grameen Bank
GDP	Gross Domestic Product
IJBSR	Internal journal of Business Social Research
ILO	International Labor Organization
IMF	International Monetary Fund
JOYWO	Joyful Women Organization
KNBS	Kenya National Bureau of Statistics
MDG 1	Millennium Development Goals one
MFI	Micro Finance Institute
MYWO	Maendeleo ya Wanawake
NGO	Non-Governmental Institution
OECD	Organization for Economic Cooperation Development
PEC	Poverty Eradication Commission
SDGs	Sustainable Development Goals
SHG	Self-help Group
SMEs	Small and Medium Enterprise
SPSS	Scientific Package for Social Sciences
UN	United Nations
UNEP	United Nations Environment Program
VSGL's	Village Savings & Loans
WEF	Women Empowerment Fund

OPERATIONAL DEFINITION TERMS DEFINITIONS OF TERMS

Economic Activities - Activities that women groups engage in to earn an income.

They include small businesses, cash crop farming and rearing of animals by the women.

Economic Empowerment - Capacity of women to participate in, contribute to and benefit from growth process in ways which recognize the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth

Leadership - Mode of guiding, offering direction and focus to members of a given women group

Motivation - Why people do things.

Savings mobilization - Encouraging members of the group to practice money savings every time they meet in their groups

Table banking - Generating funds internally through the accumulation of savings from members in order to establish a pool of financial resources for the purpose of borrowing.

CHAPTER ONE

INTRODUCTION

1.1 Introduction

This chapter contains the introductory section of the study, encompassing the background of the study, a statement of the problem, the purpose as well as significance of the investigation, the delimitation of the study, and the limitations of the study along with its restrictions.

1.2 Background of the Study

According to Taylor and Perezniето (2014), the process of attaining women's equal entitlement to and control over economic resources, as well as ensuring that they also have the ability to use these resources to exercise greater influence over other aspects of their lives, is referred to as women's economic empowerment. As a result of the potential contribution that it could make to the Sustainable Development Goals (SDGs), women's economic empowerment and its achievement have become a global policy priority. This is reflected by the fact that the United Nations Secretary-General has convened a devoted High-Level Panel to strengthen progress in this area. The accumulation of physical, human, and financial assets, such as pensions and insurance, affects the amount of income that women have available to them.

There are a number of important mechanisms that contribute to the accumulation of personal assets, one of which is a woman's own income. Other mechanisms include inheritance and programs involving distributing land. In addition, a woman's personal assets are a significant factor in her capacity to deal with unexpected events, as well as to make investments, increase her earnings, and broaden her economic opportunities. (World Bank, 2012). There is a significant contribution that female

entrepreneurs make to the economies in various developing countries. By gaining access to financial services, these businesswomen are able to make investments in their companies, which allows them to maintain their competitiveness and profitability. However, formal financial institutions such as banks and credit institutions have remained out of access for a significant number of women living in developing countries (CESO, 2012).

According to the findings of a study conducted by Fletcher (2009), the majority of the factors that restrict women's access to financial resources are biased lending practices. These practices arise when financial institutions in the region consider women to be smaller, less experienced, and therefore less attractive clients. Additionally, these practices arise when these institutions lack the knowledge to offer products that cater to women's preferences and constraints. It is estimated that seventy percent of the world's poorest people are women. In 2008, the average wage gap between men and women was 17 percent. This means that women frequently earn less than men for their work. When it comes to applying for funding for business or self-employment, women are frequently subjected to persistent discrimination, and they are frequently concentrated in jobs that are unstable, unsafe, and pay low wages.

According to estimates, eight out of ten women workers in sub-Saharan Africa and South Asia are deemed to be in vulnerable jobs. This is because the global economic changes are having a significant impact on their ability to make a living. (United Nations Women, 2011).

On the other hand, there is no "win-win" situation that can be drawn automatically between wider development outcomes and gender equality. Even though the latter is obviously beneficial for growth, it is not always the case that the economic benefits of

growth are distributed in a manner that is equitable to both men and women (Duflo, 2012; Kabeer and Natali, 2013; International Labor Organization, 2016). Furthermore, according to Graham and Chattopadhyay (2012), growth does not necessarily directly correlate to improvements in the well-being of women. Therefore, in order to achieve the goal of women's economic empowerment, it is necessary to make concerted and targeted efforts that prioritize the needs and preferences of women and acknowledge the heterogeneity of women populations. For example, women work longer hours and are paid less for their output.

Additionally, a woman's wage contributes to the income of her household, and she devotes a greater proportion of her resources to the welfare of her family than her male counterpart does Negash's (2010). According to the Organization for Economic Cooperation and Development (OECD), in 2011, women's employment did not result in a comparable extent to economic empowerment compared with that of men. The process of obtaining credit can be difficult with discrimination for women. This type of economic disempowerment is made even worse by the fact that women do not have access to other significant socioeconomic and secure assets, such as land and property. The lack of economic rights, which include access to assets and ownership of those assets, frequently results in women being dependent on their husbands, fathers, or brothers for the entirety of their lives. Because of this economic disempowerment, they are unable to exercise their autonomy in many aspects of their lives, including employment and education, the ability to make decisions regarding their reproductive health, and the ability to flee situations that involve violence. The statistical year book for Asia and the Pacific report was published in 2011.

Only seven percent of the land in Uganda is owned by women, despite the fact that they are the primary cultivators. When it comes to agriculture in Cameroon, women are responsible for more than 75 percent of the work, but they only hold less than 10 percent of the land certificates. Home-based production, self-employment as a producer, or working as a subcontractor for larger companies are all ways that a sizeable number of women with low incomes create additional income for themselves. It is difficult to gain access to credit when there is no title to the land or property, which in turn restricts the expansion of farming businesses. Access to land must be accompanied by access to rural extension, credit, production inputs, technology, and human capital development in order for women farmers to realize their full potential as producers. This is necessary in order for them to realize their full potential. The protection of women's property rights not only helps women to improve their ability to earn a living but also serves as a form of additional social protection.

SIDA, (2009) Report There is a significant gender gap in poverty in Kenya, with 54 percent of rural women and girls and 63 percent of urban women and girls living below the poverty line. To a greater extent than men, women in Kenya are more likely to be impoverished and susceptible to adverse shocks. The reason for this is that they have a restricted capacity to own land and property, which has a detrimental impact on their capacity to participate in economic growth. The foundation for sustainable development explains that women in Kenya are restricted from owning, acquiring, and controlling property regardless of their social class, religious affiliation, or ethnic group. This discrimination exists across the country. Whenever women make an effort to assert their property rights over men or their in-laws, they frequently face social exclusion from their families and communities. (World Bank, 2006).

Inadequate access to educational opportunities, training, and technological resources, lack of access to sanitation facilities, clean water, and absence of access to reproductive and health care services have contributed to unsafe working condition also traditional practices, cultural norms, and religious interpretations of women's roles and responsibilities have denied them their rights and laws to make adequate decision-making positions and governance structures which has led to significant impact on the economic empowerment of women Negash (2006).The economic empowerment of women is a vital component of the achievement of all of the Millennium Development Goals (MDGs), as well as for sustainable development and growth that is beneficial to marginalized groups.

A multiplicity of development efforts can be attained through the promotion of gender equality and the empowerment of women. When it comes to development investments, investments in gender equality yield the highest returns of any other type spent. When compared to men, women typically devote a greater portion of their earnings to making contributions to their families and communities. However, if the members of the women's group do not go beyond these household purchases or social welfare goals, it is possible that economic empowerment will not be achieved. Because of this, there is an immediate requirement to empower women economically through the utilization of alternative methods of financing.

1.2.1 SMEs in Kirinyaga County

In a report published by World Vision (2012), it was demonstrated that ERE generated opportunities by forming saving groups consisting of up to 25 individuals each. This allowed the women to pool their resources, which resulted in them either receiving individual loans from the group or investing in a shared activity such as

planting crops. The lives of the women who participated in the groups transformed as a result of their participation in the groups, which allowed them to save money, borrow money from the group, start new businesses, and improve existing businesses. Murang'a County, Embu County, and Nyeri County are in close proximity to Kirinyaga County, which is located in the Mount Kenya Region.

Agriculture is the primary economic activity that is carried out within the county, and more than seventy percent of the residents are engaged in farming on a small scale. Members of the business community, educators, and public servants who are employed by government institutions are also included (County fiscal report, 2017). Coffee, tea, rice, horticulture, dairy farming, maize, and beans are some of the most important agricultural products produced in the county for food production. According to the United Nations (2013), the activities of small and medium-sized enterprises (SMEs) in the administrative towns of the surrounding areas have demonstrated that these SMEs serve as powerful nodes that link the rural areas in the surrounding areas to the local, national, and regional markets through forward and backward linkages. It is becoming increasingly acknowledged that the empowerment of women economically is necessary not only for the realization of women's rights but also for the accomplishment of greater development objectives such as economic growth, the reduction of poverty, health, education, and welfare benefits. Over the course of the past five years, a wide variety of organizations have made a commitment to the objective of achieving economic empowerment opportunities for women. The organizations in question are aware of the fact that empowering women economically is a win-win situation that can be advantageous not only to women but also to society as a whole.

The ability of women to achieve their rights and well-being is promoted, and at the same time, it helps reduce poverty in households, boosts economic growth and productivity, and improves efficiency. The creation and igniting of virtuous circles of rural-urban economic linkages is achieved through the strengthening and opening up of opportunities for small and medium-sized enterprises (SMEs) in those towns. According to the United Nations Environment Programme (UNEP) (2014), female entrepreneurs are capitalizing on the unplanned expansion of businesses in the Mount Kenya region.

1.3 Statement of the Problem

According to SIDA, (2009) Report indicates that there is a significant gender gap in poverty in Kenya, with 54 percent of rural women and girls and 63 percent of urban women and girls living below the poverty line. To a greater extent than men, women in Kenya are more likely to be impoverished and susceptible to adverse shocks, one of the most important ways to overcome the gender disparities that have so far neglected the wellbeing of half of the world's population is through the economic empowerment of women. Numerous obstacles stand in the way of women's economic empowerment, particularly in rural areas. The current state of affairs is far from ideal, even with the numerous projects and programs launched by governmental and non-governmental organizations. In the household and the larger community, many rural women continue to be dependent and lack the means to become economically independent. Due to obstacles preventing them from joining the labor and contributing to the economy in a meaningful way, women are unable to secure their own well-being and realize their full economic potential. The inability of women to obtain credit facilities and other forms of funding to launch businesses is a major contributing factor to this (IMF, 2012). Economic disempowerment negatively impacts the livelihoods of

millions of Kenyans who are less fortunate in having access to mainstream institutions for financial services, as well as the development of the impacted communities. Given the broad ramifications of economic empowerment, it is imperative to comprehend the relationship between table banking—which is prevalent in these regions—and the growth of small and medium-sized enterprises that engage in this type of banking.

The Organization for Economic Cooperation and Development (OECD, 2011) states that women's labor has not led to the same degree of economic empowerment as men's. The KNBS Economic Survey 2019 data indicates that women make up slightly more than one-third (37%), which is an underrepresentation in paid employment. They are also underrepresented in the majority of formal employment sectors that demand advanced education or specialized skills, such as real estate (23%), manufacturing (20%), finance and insurance (39%), information and communication (36%), administration and support services (10%), and professional, scientific, and technical activities (29%). Furthermore, women are overrepresented in fields that emphasize women's traditional roles in society, such as human health and social work (58%), household activities as employers or providers of domestic labor services (61%), and vulnerable employment (68% compared to 39% of males). Less than one-third of Kenyan women are empowered, according to other significant findings of the first study conducted utilizing the new Kenya Women's Empowerment Index. Using the Index, only 29% of Kenyan women are deemed empowered. Urban women are more powerful than those in rural areas; here, 40% of women perceive themselves as powerful, compared to 22% in rural areas. As a result, national, regional, and international state and non-state entities have set out to economically empower women. In actuality, the majority of low-income women lack the resources and expertise necessary to communicate with official financial institutions. The uneven

allocation of household resources is a challenge for women in terms of saving up the required funds and taking part in MFIs. Nonetheless, opinions on whether table banking would influence the type and extent of their investment decision have varied (Ahlen, 2012; Masinde, 2013), which may contribute to the limited economic empowerment in these areas.

Therefore, the study will try to find out how table banking affects the economic development of women in small and medium-sized businesses in Kirinyaga County, Kenya.

1.4 Objective of the Study

Generally, the main objective of this study is to evaluate the effect of table banking on economic empowerment of women SME'S in Kirinyaga County Kenya.

1.4.1 Specific objectives

- i. To examine out the effect of savings mobilization on economic empowerment of women in Kirinyaga county.
- ii. To explore the effect of professional support/training on the growth of women in SME'S in Kirinyaga County.
- iii. To examine the effect of group cohesiveness on economic empowerment of women in SME'S in Kirinyaga County.
- iv. To establish the contribution of networking in table banking on economic empowerment of women in Kirinyaga County.

1.5 Research Hypothesis

H₀₁: Savings mobilization has no significant effect on economic empowerment of women in Kirinyaga County.

H₀₂: Professional training and support has no significant effect on economic empowerment of women in Kirinyaga County

H₀₃: Group cohesiveness has no significant effect on economic empowerment of women in Kirinyaga County.

H₀₄: Contribution of networking has no significant effect on economic empowerment of women in Kirinyaga County.

1.6 Significance of the Study

The study will be of great importance to government agencies in that it will provide useful information on the status of women in regards to economic empowerment as well as provide a useful guideline for policy formulation. The research will also be of significance to women groups in that it will highlight the importance of self-help groups and provide insight on the measures that these groups can take in order to empower women. The study will be significant to investors of SMEs as it will outline the essence of their growth and how table banking enhances their business performance. The findings also contribute to the growing body of researchers and scholars that sought to understand reasons for success or failure of women owned enterprises.

1.7 The Scope of the Study

The study was carried out in Kirinyaga County in the following constituencies / sub county Kerugoya, Ndia, Mwea and Gichugu. The study focused on the effect of table banking on economic empowerment of women SME'S in Kirinyaga County Kenya. The independent variables were as follow; savings mobilization, group cohesiveness, contribution to network and professional training and support while the dependent variable was economic empowerment. The target population was 1345 while the

sample was 308 after using Yamane formulae. The data was collected using structured questionnaire. Field work and data collection was carried out over a period of five weeks from mid-September to late October 2023; questionnaires were used to collect data.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter presents a review of the related literature on the subject under study presented by various researchers, scholars' analysts, and authors. This chapter covers the contextual perspective of the Study that is table banking and women economic empowerment. This chapter contains also the theoretical and empirical review, conceptual framework, summary of literature review and research gaps. The theoretical review will focus on Lewin's model, resource-based theory by Barney (1991), group cohesion. Empirical review will focus on savings mobilization techniques, effect of group cohesiveness, business management skills, implications of monetary funds, contribution of networking and economic empowerment of women.

2.1.1 The concept of Economic Empowerment

According to Golla et al. (2011), economic empowerment is defined as the capacity to make and act upon choices that entail having control over and distribution of financial resources. Additionally, it is the system of women having the ability to be financially independent (Marielle Lea, 2020). One of the most important factors that enables other forms of empowerment is the economic empowerment of women. It empowers women to speak their minds, expand their options, and gain the dignity and self-assurance necessary to assert their place in society. (World Economic Forum, 2011).

According to the World Economic Forum (2015), women in many countries are significantly below men in terms of their exposure to market opportunities, their availability to choose a profession, and how much they earn. The restrictive gender norms that are enforced by both men and women prescribe that woman are mainly

accountable for raising children and household duties and that they are subordinate to men (for example, women have fewer power to make decisions and fewer legal protections than men do with regard to marriage, inheritance, and property ownership) Duflo, (2012).

In the context of development circles, empowerment is referred to as the process by which women become capable of organizing themselves in order to boost their own self-reliance, demonstrate their independent right to make decisions, and to control resources that will help in difficult tasks and eradicating their own subordination Keller and Mbwewe (1991). The process of empowerment was seen as progressing through a number of stages. Therefore, Sara Longwe (1999) developed the empowerment cycle, which explains, on five different levels, how the presence of inequality at one level inevitably results in disparity at the other levels. The first level is comprised of welfare, which is equivalent to an increase in the amount of charity grants that women receive. Access is the word that best describes the second stage, which is synonymous with the enhanced right of women to utilize resources. The third stage is something called conscientization, and it refers to the process of overcoming beliefs that are discriminatory against women. Increasing the number of women who participate in the process is equivalent to the fourth level, which is called mobilization. The final level of control is considered to be equivalent to the growing number of women who are employed in positions of decision-making authority. The concept of economic empowerment refers to the process that involves making markets accessible to women at the policy level and empowering women to stand out in markets at the agency level (World Bank, 2007). Both the realization of women's rights and the achievement of broader development goals, such as economic growth, poverty reduction, health, education, and welfare, are dependent on the economic

empowerment of women (Golla et al., 2011). It is his belief that a woman is economically empowered when she possesses not only the capacity to achieve economic success and advancement but also the authority to make and carry out decisions regarding economic matters. In their study, Sureshrajana and UmaPriyadharshini (2003), investigated the economic empowerment of women in South India through the use of microfinance programs. The authors made the observation that self-help groups were effective in the management of creditors and finances. In addition, it was observed that microfinance, which was administered by self-help groups, had the potential to have an effect on the empowerment of women by enhancing their financial foundation and the economic contribution they made to their families and communities. In point of fact, it was discovered that there was a significant improvement in the standard of living, as well as significant improvements in the contribution to household income, participation in household financial decisions, and most importantly, the standard of living. Badatya and Puhazhendi (2002) conducted yet another study in India to investigate the impact that self-help group programs offered by the National Bank for agriculture and rural development had on the empowerment of women. An increase in self-confidence was observed among members of the SHG, which was found to be a consequence of their membership in the SHG. It was also observed that the programs had a positive impact on the household's ability to make financial decisions, which is further evidence that the programs had a positive impact on the empowerment of the household.

According to Sheikh and Sadaqat (2015), a journal that focuses on measuring and modeling women's economic empowerment highlights the significance of empowering financially disadvantaged individuals, particularly women. The authors of the study on the economic empowerment of women in Pakistan found that 36

percent of women had lower levels of economic empowerment, while only 8 percent were highly empowered. This was one of the findings of the study. The study suggested that because women in the country were involved in household expenditures such as the education of their children, nutrition, and well-being, then empowering them and advancing their economic status would apprehend the full prospects of social and economic progress for the community and spur economic growth in the country. This was the conclusion reached by the study.

According to Banerjee and Basoah (2010), women groups in Ghana, particularly market women groups, petty traders, salaried workers, and artisans, participate in a "susu" scheme. This scheme is essentially a form of banking that deals in money and involves the regular and periodic collection of fixed amounts of deposits. These deposits are then made available to the owners after a predetermined amount of time or when borrowers require them at a predetermined fee. It should also be mentioned that the program was a significant step toward economic emancipation in an otherwise complicated environment in terms of gaining access to financial resources. It was observed that the program actually assisted the groups in improving their living standards.

According to WIEGO (2010), in order for women to achieve full economic empowerment, there also needs to be an integrated understanding of where women and men are situated in the workforce and in the economy, as well as what the consequences of gender differences are. When women are given more economic power, it is a win-win situation that can be beneficial not only to women but also to society as a whole. The ability of women to achieve their rights and well-being is promoted, and at the same time, it helps reduce poverty in households, boosts economic growth and productivity, and improves efficiency. In order to fulfill the

economic component, it is necessary for women to be able to participate in a productive activity that will grant them a certain degree of autonomy, regardless of how limited and difficult it may be to obtain at the beginning (UNESCO, 2000). The concept of economic empowerment encompasses not only the mere presence of women in the workforce but also the amount of economic involvement that women have. In quantitative terms, having females in the workforce has significance not only for reducing the unequal distribution of impoverished conditions among women, but also as a significant move toward increasing household income and fostering economic development in countries as a whole. This is because their presence in the workforce is important.

A significant amount of progress has been made around the world in the campaign against gender inequality, particularly in the occupational setting. The number of businesses that are actively promoting diversity initiatives in hiring, internal operations, and employee benefits has increased to an unprecedented level in recent years. Women are still more likely to take periodic breaks from their careers in order to care for children, manage family matters, and act as caregivers for older parents and relatives, despite the fact that these progressive actions have been taken. The Department of Labor of the United States of America reports that women have lower lifetime retirement savings than their male counterparts. This is partially due to the fact that women tend to have a lower income. Taking into consideration the fact that women, on average, live longer than men, this is an especially concerning finding. According to the (Women Empowerment Principles published, 2011), by the United Nations Women's Organization, it is essential to empower women to participate fully in economic life across all sectors and throughout all levels of economic activity. This is necessary in order to accomplish the following goals: to build robust economies; to

establish societies that are more stable and just; to achieve internationally agreed upon goals for development, sustainability, and human rights; to improve the quality of life for women, men, families, and communities; and to propel the operations and goals of businesses.

Empowerment, as defined by Wallenstein (2001), is a social action process that encourages the participation of individuals, organizations, and communities in order to achieve the objectives of increased individual and community control, political efficacy, improved quality of community life, and social justice. Despite the fact that Whitmore (2000) believes that the idea of empowerment needs to be defined in a more precise manner, she asserts that there are a few assumptions that are commonly held in the background; a) It is presumed that individuals have a better understanding of their own needs than anyone else, and as a result, they should have the authority to both define and act upon those needs; b) every individual possesses strengths upon which they can build; c) individual empowerment is an endeavor that continues throughout one's entire life; and d) personal knowledge and experience are valid and useful in effectively coping with adverse situations.

According to (World Economic Forum, 2005) the findings of research, there are compelling reasons to place an emphasis on the economic empowerment of women. This is due to the fact that economic empowerment is one of the most effective ways for women to realize their potential and advance their rights, given that women constitute the majority of the population. The lack of economic empowerment among women in Kenya is directly responsible for the rise in the number of women living in poverty in the country. Deprivation of resources (physical, economic, social, etc.) that

are necessary to achieve a sustainable livelihood is one definition of poverty. Poverty can be defined as the absence of these resources.

2.2 The Concept of Table Banking

The concept of table banking can be traced back to the early stages of civilization, when people used to exchange money at tables. During that time period, the practice of table banking consisted of money collectors receiving and documenting amounts deposited by individuals, and then lending the money to borrowers. According to Keter (2013), table banking is a financial support program that is commonly practiced by individuals with low incomes. The purpose of this program is to generate funds internally through the accumulation of savings in order to establish a pool of financial resources from which members who contribute can borrow funds for the purpose of entrepreneurship. The concept of table banking is based on the belief that the most effective method for those who are extremely impoverished, the majority of whom are women, is to start by constructing their financial assets and skills through savings rather than through debt (Kanyi, 2014). Table banking is a collaborative organization that Keter (2013) views as addressing restricted access to financing advancement for low-income earners with the intention of enhancing desired empowerment results. In the process of achieving critical economic empowerment outcomes, table banking acts as a mediator between entrepreneurial intentions that require implementation and the actualization of those intentions.

Table banking is a microenterprise support program that has been adopted and implemented in the majority of countries around the world, including those from Asia, Africa, and the Americas. There is a connection between table banking and economic sustainability, which is characterized by the ability to reach a large number of people

who are poor. It includes more than two billion people all over the world, primarily the "unbanked poor," who prefer to take advantage of this form of social banking and money lending due to the flexibility it offers. It is comprised of saving groups and networks. The acceptance of table banking can be traced back to the fact that there is a significant demand among the poor for assistance in managing their cash flow, particularly in urban slums or remote villages where there is no traditional brick-and-mortar financial institution (Olila, 2014).

Table banking was originally created by the Poverty Eradication Commission (PEC), which was a part of the Ministry of Planning and Vision 2030. The PEC's primary objective was to target the first Millennium Development Goal, which is to eradicate extreme poverty, particularly in rural areas of Kenya. The Grameen bank in Bangladesh and the village savings and loans schemes in Zanzibar serve as models for table banking, which are modeled after these two institutions. The Gatanga and Bondo constituencies were the first to test out the table-banking system. The results were very impressive; however, the government failed to continue the program's roll out after that point in time. Uasin Gishu, Nandi, Kakamega, Trans-Nzoia, Bungoma, and Nairobi were the locations where JOYWO adopted and implemented it. The aforementioned regions provided reports that indicated an ever-increasing demand for table-banking in other counties. The success stories that have come from these regions have been remarkable, and they provide justification for the possibility of a program that could be implemented across the entire nation. The activities of table banking are currently being carried out by JOYWO in 32 counties across Kenya, including Baringo county.

Table banking is a practice that is observed all over the world among village saving and lending groups, according to more recent trends. The concept of table banking is comparable to that of merry-go-round; the only difference is that the members of the group contribute the money, and then they take out loans of a more manageable amount until all of the money has been used up. When the next meeting takes place, each member will be responsible for paying back the money that was obtained through the use of soft loans. The interest rate will range from ten percent to twenty percent, depending on what the members of the group decide. When this is done, the amount of money that is contributed by the members of the group continues to grow, which means that there is more money available for members to borrow whenever they are in need of it (Asseto, 2014).

In order to create a banking system that is founded on mutual trust, accountability, participation, and creativity, Grameen Bank (GB) has reversed the conventional banking practice of removing the requirement for collateral. Without requiring any form of collateral, GB extends credit to the poorest of the poor in rural Bangladesh. Credit is a cost-effective weapon to fight poverty at GB, and it functions as a driving force in the overall improvement of socio-economic conditions of the poor. These individuals find themselves kept outside the banking orbit on the grounds that they are poor and therefore not bankable. Credit is an instrument that can be utilized to combat poverty. "These millions of small-scale individuals with their millions of small activities can add up and produce the biggest development wonder," Professor Muhammad Yunus, the founder of "Grameen Bank" and its Managing Director, reasoned. If financial resources can be made accessible to the poor people on terms and conditions that are suitable and acceptable, then "these millions of small people can add up to create the bigger development wonder." Yunus (1999). As of October

2011, it had 8.349 million borrowers, with women making up 97 percent of the total. With 2,565 branches, GB is able to provide services in 81,379 villages, which accounts for more than 97 percent of the total population in Bangladesh (World Bank, 2010). The International Food Research Policy Institute (IFPRI), (2013).

2.2.1 Financing Women through Table Banking and its Empowerment

When it comes to the financial success of organizations in a modern economy, the financial services sector is among the most important factors. According to Gugerty (2007), the success of women's entrepreneurial endeavors is overly dependent on providing them with credit. For instance, Marti and Mair (2009) argue that a stable financial situation is a significant asset that can be used to improve sustainable development. For the vast majority of people who earn low incomes and have bank accounts, the concept of financial stability is foreign to them. The reason for this is that they do not have a system in place that allows them to save money, such as by deducting money from their paycheck automatically. As a consequence of this, the majority of them turn to shylocks and other lenders who charge loans with extremely high interest rates (Anderson, 2012). Increasing access to credit is one of the ways that self-help groups (SHGs) are helping to eradicate poverty, promote social empowerment, and advance human development in a number of countries (Kumar, 2009). On the other hand, there are a variety of perspectives regarding the influence that these savings-led groups have on the members' ability to achieve financial success. Despite the fact that the presence of these informal financial services is evidence of an overall need for financial services, the quality of services that are available in rural areas is still insufficient to fully capitalize on the economic opportunities that are available there (Schlaufer, 2008).

2.3 Theoretical Framework

A theoretical review entails an examination and evaluation of various theories, concepts, and models pertaining to a specific issue being investigated. This paper presents a comprehensive and systematic analysis that provides a rationale for conducting the study and situates the research problem within a broader context. It emphasizes the interconnectedness of historical, contemporary, and prospective investigations. Kumar (2005) posits that a theoretical review serves the purpose of integrating appropriate hypotheses employed to explain a specific subject matter, while also scrutinizing them in relation to significant content fields, shared characteristics, distinctions, and predictive precision. The text offers a comprehensive overview of theories and their corresponding findings, elucidating the foundations upon which these theories were formulated or examined. It evaluates the strength and coherence of these theories in relation to established findings, and subsequently enhances and refines them.

2.3.1 Lewin's Model

According to Kurt and Cartwright (1951), group cohesion is defined as the readiness of individuals to continue working together. They argued that a group would cease to exist without unity, and they believed that this was the definition of group cohesion. In an effort to provide a representation of the connection that exists between behaviors and goals, Lewin proposed the model. The model incorporates all of the elements that have an impact on an individual at a particular moment in time. The majority of these elements are psychological in nature, and they include the individual's objectives and their perceptions of the current circumstance. In addition, Lewin's model takes into account the biological and physical aspects that have a significant impact on the psychological state of an individual. When a member of the

group believes that the group is capable of achieving his or her objectives, the group becomes appealing to that member and the valence of it is to the positive.

The member, on the other hand, will be drawn toward the region of the group by forces that are present in their life space. The members' attraction to the group is heightened as a result of these circumstances. These beneficial factors in each member's life-space are the sum of the positive forces that contribute to the overall togetherness of a group. Cohesiveness can be defined as "the outcome of all influences operating on all the members to keep remaining in the group" (Cartwright, 1968). It is necessary for individuals who are a part of self-help groups to discover methods that can help them to keep participating in the groups and to persist with table banking as a means of bringing about personal empowerment.

2.3.2 Theory of Group Cohesion

There is a possibility that the theory of group cohesion can be traced back to the works of Tuckman (1965). According to this theory, groups can be exceeding the sum of their parts, and it also asserts that individuals can undergo transformations when they are placed in groups. The argument regarding the existence of dispositional and situational explanations served as the basis for this point of view. It has been asserted that synergy is produced when individuals possess complementary personality traits, and this occurs when these individuals are brought together. On the other hand, if the members of a group possess characteristics that are in direct opposition to one another, then they are never going to be able to work together effectively. The concept of situational explanations investigates the way in which groups have a life of their own, independent of the individuals who form them.

This suggests that groups progress through a series of stages, regardless of the personalities or goals of the individuals who are involved in the establishment of the group. When it comes to the development of groups, these stages include the forming, storming, norming, and performing model. During the stage of formation, members of a group start to become acquainted with one another, which results in an increase in mutual respect among the opinions that are freely expressed by individuals. During the performing stage, roles become more adaptable and functional, and relationships become more stable, which ultimately leads to the success of the group. In an ideal scenario, table banking would involve self-help groups made up of individuals from a wide range of demographics and backgrounds. To a large extent, however, the success of each group is dependent on the degree to which its members are cohesive. In point of fact, members who are more cohesive are more likely to guarantee each other in the event that members seek credit from table bankers. The opposite is also true.

The degree of cohesiveness among members, as defined by task and social cohesion, was found to be a significant factor in determining the success of the groups' performance, according to Harun and Chin (2015), who conducted an investigation into the relationship between group cohesion and group performance in the context of the cooperative movement in Malaysia. The findings of a study that investigated the concept of group cohesiveness in the context of sports revealed that group cohesion plays a significant role in group performances.

This finding lends support to the theoretical proposition that higher levels of group cohesion are associated with improved performance (Patterson, Carron, & Loughhead 2005). When it came to promoting and improving innovation in a novel group creativity task, the study conducted by Craig and Kelly (1999) and cited by Harun and

Mahmood (2012) discovered that group cohesiveness was an essential factor. On the other hand, Carron, Colman, Wheeler, and Stevens (2002) discovered that the degree of group cohesiveness had a moderate relationship with both performance and performance.

According to the findings of a study conducted in Nigeria (Banwo, Du, and Onokala 2015), the cohesiveness of a group is an essential factor in the performance of organizations. The results of the study were inconclusive because it was discovered that group cohesion was high in both the groups that performed well and those that performed poorly. In spite of this, the findings also demonstrated that groups with high cohesion, which were comprised of members who had a longer tenure with the organization, performed better than groups of employees who had a shorter tenure with the organization. Based on the findings of the study, it was recommended that organizations operating in Nigeria, particularly those with limited financial resources, should break away from the prevalent practice of deeming older employees to be of low value.

2.3.3 Leadership and Performance

Leadership is the ability of an individual to influence, motivate and enable others to contribute towards the effectiveness and success of the organization (s) of which they are members (Wango, 2009). Leadership is critical and integral to managing people in a group and has defining effect as to how a group governance and internal democracy would be (Tuckman, 2011). In the initial stages of group performance and formation natural leaders will occur. These individuals should always try to serve as sources of information and should try to be conversant with the phases of group formation

process and possess skills necessary to capitalize on stages to accomplish the objective of forming a productive and cohesive team (Wilfred, 2009).

The leadership style depends on the personal attributes of the leader. Transformational leadership is where the leader transforms the group with shared thoughts about the future. This identifies with a social group because a social group comes into being for purposes of transformation of the individual members which is only possible when the members have a vision of where they are headed to, because they believe in it and own it (Wango, 2009). A democratic leader allows members to ventilate issues and contribute their views as regards the management of the group. This approach places the burden of responsibility on the shoulders of the individual members and it assures the group of cohesiveness because every member has a stake in the decision – making and owns it for having partaken in it (Tuckman, 2011).

An autocratic leader exercises absolute power over the group and wields a lot of control over the members. The leader exhibits dictatorial tendencies and always wanted his views and opinion to hold sway over the rest of the member (Richard, 2003). These kind of leaders want everything done by the book and they were always quick to pass down judgment and, in many cases, do not accommodate changes; they wanted the status-quo maintained, their kind of leadership may have bad implications on the performance of the group as in instances of divergence of opinion; disintegration and lack of cohesiveness can easily set in. A group should thus seek to have a leadership style that will enable the members achieve their objectives such as transformational leadership. Cross-functional teams are required for effective group leadership.

A group of individuals from different departments and areas of an organization come together to form a group that will be in charge of a project. In a team structure, power can be distributed evenly across all issues; however, rotating leadership is one of the most common organizational structures. The member of the team who is most capable of managing any particular phase of the project is the one who takes on the role of the temporary leader. As stated by Ogbnnia (2007), being able to successfully integrate and maximize available resources within the internal and external environment for the purpose of achieving organizational or societal goals is an essential component of effective leadership. According to Ogbonnia (2007), an effective leader is a person who possesses the ability to achieve success in a given situation on a consistent basis and is acknowledged for meeting the expectations of an organization or society.

2.3.4 Empowerment Theory

The term "empowerment" refers to the process of transforming the human condition from a state of helplessness to one in which an individual exercises authority over their own existence as well as control over their own destiny and their own fate. According to Bandura (2012), it also involves the capability of an individual to make use of their immediate environment in order to improve their means of subsistence as well. The idea of empowerment can be interpreted in a number of different ways. In the first place, self-efficacy is considered to be the foundation of empowerment. Self-efficacy refers to the belief that members of table banking groups have in their own capabilities and the distinctive personal characteristics that they possess. This belief helps members develop self-confidence in their own capacity to take initiative in altering their lives and designing the futures they want (Fuchs & Berg, 2013). As a result of the debate that surrounds alternative development, however, a critical focus

of empowerment emerges from the concept of community development as viewed by Paulo Freire.

This reveals a critical awareness of the historical setting of a community in relation to the resultant social, cultural, and economic system in which the community finds itself (Freire, 2007). This viewpoint exemplifies the second definition of empowerment, which frames the concept of empowerment in terms of "ecological perspectives." One interpretation of the ecological definition of empowerment is that it takes place within community organizations, self-help groups, or other aspects of community life. The most important aspects that are essential to this definition are the following: a mentoring relationship, supportive peer relationships with collective organizational action, and the development of a greater understanding of social and political relationships in order to improve the goals of groups on an individual level (Adams, 2008).

According to Bandura (2012), the theory of empowerment identifies various mechanisms that community organizations, such as VSLs that participate in table banking activities, use to acquire internal power. These mechanisms include the processes of team formation, capacity building, group dynamics, and team building. According to Fazio (2004), the empowerment theory is being co-opted as an alternative development approach in order to counteract the failures of mainstream development theories. The position that mainstream development theories had previously taken on the state of poverty in nations that are developing was unsuccessful because of their excessive focus on the pursuit of growth and industrialization, as well as their adherence to the unfulfilled pledges of an improved livelihood for the majority of those who were oppressed. As a consequence of this, a

great number of people who were already living in poverty were pushed further down the spiral of a life defined by a lack of resources and became entangled in a vicious cycle of poverty (Kahle, 2012).

Empowerment thus has become a common concept of discussion by most development and international agencies with a focus on areas of power relations, awareness, control, poverty eradication, development and empowerment (Adams, 2008). The contributions of Friedmann (2007), Griffith (2010), Chambers (2014), Myrdal (2012) was vital in this discussion for the understanding of this thesis. However, greater emphasis was placed on Friedmann's work which led 'Empowerment: The Politics of Alternative Development' where he provides the basis for an alternative development approach defined in the politics of empowerment. He asserts a universal human awareness and rights of people within a given social setting.

According to Bandura (2012) the focus is on the voiceless, marginalized, underprivileged, the households and all classes of disempowered people; men and women alike who constitute a majority in their political communities. Friedmann (2007) does not negate the politics of sustainable economic growth in his emphasis on the independence of power and self-reliance initiatives but instead seeks to see a form of political, economic and social integration of communities regardless of their social status in the overall decision-making process. The theory of empowerment is pertinent to this investigation because it promotes the idea of a bottom-up approach to the control and operation of organizations, which is reflected in the activities of table banking. According to the theory, the manifestations of the converging of power relations from top-down to bottom-up autonomy are presented in a clear and concise

manner. In order for the powerless to make use of their initiatives and capabilities for the improvement of their social conditions and settings, it demonstrates the benefits that are realized when power and broader opportunities are extended to those who are powerless. In addition, not only in terms of enhancing their means of subsistence, but also in terms of gradually removing them from poverty in a manner that is sustainable. This theory proposes that individuals who have the appropriate educational opportunities are able to make more informed choices and, as a result, are empowered to determine the path that their lives will take. This theory is helpful in demonstrating how organizational learning contributes to the empowerment of individuals, which is why it resonates with this study.

2.4 Empirical Review

This section presents a review of empirical studies that are in tandem with the study objectives. The study touches on table banking elements as encapsulated in groups.

2.4.1 Savings Mobilization on Economic Empowerment

The term "savings mobilization" refers to the process of establishing secure and reliable institutions in which individuals who have saved money can deposit their money with the expectation of knowing they will get the full amount of their funds, in addition to a real return, when they withdraw their money. The development of suitable products to meet the demand for voluntarily savings services in the local area and the marketing of those products to savers with varying income levels are considered to be part of this undertaking. To put it another way, savings mobilization is the process of collecting voluntary savings deposits, safeguarding them, managing them, and utilizing them to fund loan portfolios when necessary. There is a correlation between the mobilization of savings and the financial oversight of an organization.

According to FSD Kenya (2009), a survey that was carried out by CBK indicates that savings provide micro, small, and medium-sized enterprises (MSEs) with the ability to transform a series of small sums into useful lump sums. Furthermore, in real-world situations, MSEs prefer to save rather than borrow because saving is less expensive and provides them with more control over their lives.

The authors Kesanta and Andre (2015) investigated the impact that community savings groups had on the empowerment of women and the general effect that this had on the well-being of their families more generally. According to the findings of the study that was conducted in Mgubwe, Tanzania, there were 83 respondents from four different villages. These respondents represented a total of 12 Village Savings and Loans Associations (VSLAs). When people have inconsistent income streams, they have a tendency to save money. The savings of low-income households are put aside for a variety of reasons, including protection against ill health, disability, and other unexpected events, investments, fulfilling social and religious obligations, and preparing for future consumption. Due to limited access to appropriate deposit facilities, low-income households save in cash, in kind (including animals, gold, grain, land, raw materials, and other similar items), and through rotating savings and credit associations as well as various forms of financial and non-financial savings and loan associations. There is evidence to suggest that individuals with low incomes will keep their savings in savings accounts with financial institutions, provided that the facilities necessary to do so are available. Each of the following elements plays a role in determining whether or not a household will maintain a savings account: On August 13, 1998, No. It is also referred to as "the trust factor," which refers to the security of savings as well as the trust and confidence in the depository of the savings.

This refers to the liquidity of the savings offer. It is especially important for low-income households to have quick access to deposits in order to prepare for unexpected investment opportunities and unexpected household emergencies. There are costs associated with transactions, such as the cost of making a deposit and the cost of liquidating it. It is possible for the amount of time spent traveling to the financial institution, waiting in line, and filling out paperwork to result in such high costs that a rate of return that appears to be positive actually becomes negative. Inevitably, individuals who save a small amount of money will prefer to use informal means of saving. This is the actual interest rate. Although there is evidence that rural savings occur even when the informal sector offers negative real returns, the demand for savings products among all savers, including the poor, has grown in many countries as interest rates have risen. This is the case in many countries.

2.4.2 The Benefits of Savings Mobilization for MFIs

MFIs can benefit from the mobilization of savings in order to broaden and expand their outreach. Savings services are utilized by a greater number of low-income households than credit services are utilized by these households. With regard to the poorest households, it is possible that they will rely on savings before they are able to effectively demand credit. Additionally, deposits from the public sector are a source of funds that are less susceptible to fluctuations in value compared to other sources of funds, such as rediscount lines from the Central Bank or funds from donor organizations. This reliable source of funding has the potential to expand lending operations, which will, in turn, be beneficial to low-income borrowers.

Making use of micro savings and small savings can help microfinance institutions (MFIs) become more self-sufficient by supplying them with funds that are more affordable than those obtained from the interbank market. The relatively high

expenses of mobilizing and managing small deposits, on the other hand, may indicate that there is a potential tradeoff between the reduced financial costs and the comparatively high costs. Increasing public confidence and fostering a more demand-oriented and thrifty approach to the operations of microfinance institutions (MFIs) can be accomplished by attracting depositors. Savers are becoming increasingly important stakeholders in deposit taking institutions, which lead to these institutions being compelled to enhance the variety of products they offer and the effectiveness of the services they provide. Moreover, the public's confidence in the financial operations of a microfinance institution (MFI) can be increased through the implementation of prudential regulation and supervision.

2.4.3 Group Cohesiveness on Economic Empowerment

The International Journal of Business and Social Research (IJBSR), Volume 3, Number 12, December 2013, defines group cohesiveness as an emotional connection that drives people towards involvement in a particular group and opposes disengagement from that group. This definition was published in December 2013. In addition, Bettenhausen (1991), who was cited in Dyaram et al. (2005), discovered that cohesion was, in fact, an essential factor in ensuring the success of teams, teamwork, effectiveness, and communication, which ultimately led to an improvement in results among exercise groups and sports teams. On the other hand, Dyaram et al 2005 observed that the success of the group was not solely influenced by cohesion, but rather by a combination of other factors such as norms, the various types of tasks, and the interrelated nature of the tasks.

Among the many factors that are associated with cohesiveness and group performance, Chang and Bordia (2001) discovered that task cohesiveness was the sole significant indicator of subjective performance measures. This was the case despite

the fact that there were a number of other factors. The members of the group have faith in their objectives and value the work that the group does. Even in the face of challenges, they are willing to cooperate with one another in order to accomplish tasks that are in line with the objectives of the group. It is also possible to trace the origins of the theory of group cohesion back to the works of Tuckman (1965), which suggest that groups can be more than the sum of their parts and that individuals can undergo transformations when they are placed in their respective groups.

Malombe (2000) studied the Mabati Women Groups in Nyeri, Kenya; which constituted a movement of poor women in central Kenya who came together to address the immediate welfare needs of the members. They started off with an objective of house improvement, then to purchasing building materials for water tanks construction, later to construction of rental houses and conducting sewing and knitting classes. These groups have been in operation for a long time and their activities have significantly benefited the communities in this part of Kenya. Their activities have enabled the members to change the situation of their families, send their children to school and some bought property having borrowed from the revolving loan fund with their groups as collaterals.

Study by Maino (2002) showed that women in Kenya are finding there is strength in numbers if they pool their resources together in groups of their own creation, and that they can radically change their lives and that of their families and communities. He gave various test case examples of women groups, which had excelled and uplifted the livelihood of the individual members. One example is Nzoia Muungano Group (Western Kenya) where members pooled resources together. Some members have borrowed from the fund and bought dairy cows and are now reaping the benefits of selling milk. With the resources earned, they are able to send their children to school.

The health of their children has improved as they are able to buy food and clothing from the proceeds. This is a clear indicator of the success of women empowerment initiative which has yielded good fruits, after the firm-initiated programs targeting women groups. These studies show that women can achieve economic empowerment via solidarity groups. They can start up activities, through which they can earn an income.

2.4.4 Contribution of Networking on Economic Empowerment

It is the physical and social environment, as outlined within the framework of the Theory of Social Capital that is responsible for the influence that networking power has on business in general. There are a number of authors who point to poverty, gender violence, and certain cultural practices as among the factors that contribute to the failure of entrepreneurial endeavors by both groups and their members as individuals. The success of members' businesses can be attributed to the networking that occurs within groups, as well as to the regular meetings and trainings that members attend in order to grow their skills and share their experiences in business. In India, it has also assisted members who have no prior experience in running a business and who are typically anxious and wary about beginning their own business in overcoming their fear of doing so (Subramaniam, 2013). This article discusses the influence of networking power in table banking on the economic empowerment of women.

The power of organizational networking takes advantage of the concept of bridging, which is expressed through a variety of constructs that are expressed in the principle of social capital. According to the findings of a study that was carried out in Sudan in 2009, women were able to settle group conflicts among themselves regardless of the

presence of the group's leaders after they had joined groups. According to (Chakrabati, 2004) Members are able to freely express their opinions without the fear of being publicly criticized. Website address: www.ijstdc.org; published in the International Journal of Social and Development Concerns 7 March 2018 Vol. 2 | Social and development concerns in Africa another study carried out by Swain in Tanzania, it was discovered that the education and mentoring of members offered by the self-help group (SHG) program improved their entrepreneurial competencies in addition to their capacity to understand and process novel information, and assess and respond changes, which in ultimately boosted their efficiency and confidence in themselves (Swain & Wallentin, 2009; Swain & Varghese, 2009).

Individual social networking derives its relevance from the social competency of its members, who possess the ability to recognize opportunities that are already present in the environment, thereby demonstrating their capacity to capitalize on the perceived opportunity for entrepreneurial endeavors.

Kavanula (2010) found that an entrepreneur's social perceptions, social adaptability, social expressiveness, and self-promotion all play a role in determining whether or not they are likely to respond positively to threats that are present in the environment in Kenya. A number of donors are supporting the initiatives that are aimed at enhancing the opportunities available to women and the capacity of women to organize themselves in order to form associations and act collectively, with the objective of achieving common interests. Associations and civil society groups that are led by women have the potential to effectively raise the voice and visibility of women, in addition to providing a wide range of services and benefits to their members.

According to Aryeeteh (2014), there is a growing demand for businesses to increasingly rely on a new category of Internet software for table banking. The review makes it abundantly clear that the factors that contribute to the success of table-banking are defined in terms of outreach, financial sustainability, and networking. There are a number of authors who point to poverty, gender violence, and certain cultural practices as factors that contribute to the failure of individuals and groups to engage in entrepreneurial endeavors. (Hoang & Antoncic, 2003) Individual social networking derives its relevance from the social competency of members who identify existing opportunities within the environment depicting their capability to exploit the perceived entrepreneurial opportunity. This is the source of the relevance of individual social networking groups. According to Baron and Markman (2003), an entrepreneur's social perceptions, social adaptability, social expressiveness, and self-promotion all contribute to their probability of having a tendency to respond positively to threats that are present in their environment. "By making connections with one another, and keeping them going over time, people are able to work together to achieve things that they either could not achieve by themselves, or could only achieve with great difficulty," Field (2003) asserts in an in-depth analysis of the value of networks with the following statement: "By making connections with one another, and keeping them going over time." People are able to connect with one another through a series of networks, and they have a tendency to share values with other members of these networks.

To the extent that these networks constitute a resource, they can be viewed as forming a form of capital. This stock of capital can frequently be drawn upon in other contexts, in addition to being useful in the context in which it is currently being utilized. Since this is the case, it can be deduced that the greater the number of people

you know and the greater the degree to which you share a common perspective with them, the greater your social capital will be (Field 2003).

2.4.5 Professional Support / Training on Economic Empowerment

The development of personal skills and the modification of behavior are both components of education and training in entrepreneurship (Roomi, 2009). It is a term that refers to the abilities, knowledge, and ideas of business owners. When entrepreneurs receive training, their behavior evolves and at the same time, they gain new skills and become more experienced. Consequently, this enables them to carry out their obligations and responsibilities more efficiently. According to Roomi (2009), having skills enables business owners to gain a competitive advantage over other corporations. If women entrepreneurs do not have access to training facilities, it hinders their ability to manage the activities of their businesses (Roomi, 2009).

In Kenya, a significant number of women who own small businesses have inadequate levels of education, knowledge, and skills, which is critical for the growth and performance of businesses, particularly micro, small, and medium-sized enterprises (MSEs). Therefore, this has an impact on their ability to make decisions, as well as their general management styles and how they approach problems (Hill 2000). The owners of SMEs have poor managerial skills, which makes planning the business difficult. According to King and McGrath (2002), when managers fail to become responsive to external forces that have far-reaching effects on the performance of their businesses, the businesses suffer. As a result, MSEs will eventually collapse and fail. A number of academics and researchers have come to the conclusion that there is a connection between managerial abilities and the expansion of small businesses.

Okpara and Wynn (2007) state that the failure of businesses can be attributed to a lack of managerial experiences and training that is deficient. Women who own or manage micro, small, and medium-sized enterprises (MSEs) are therefore required to undergo training in managerial skills in order to improve their business operations and, consequently, the performance of their MSEs (King & McGrath, 2002). When it comes to the management of their micro and small businesses, table banking offers a platform for competent assistance that will be of great assistance.

2.5 Conceptual Framework

According to Zaina (2009), a conceptual framework is a diagrammatic representation of the relationship that exists between the variables that are independent and those that are dependent. This relationship serves as the foundation for the research. Specifically, it is a research tool that is designed to assist researchers in developing awareness and understanding of the situation that is being investigated, as well as in communicating this information. When conducting research, it is common practice to employ a conceptual framework in order to depict potential courses of action or convey a preferable strategy to an idea or thought. This is what Bourgeois and Brodwin (2009) mean when they say that a conceptual Framework is a fundamental structure that is made up of certain abstract blocks that represent the observational, experiential, and analytical aspects of a system or process that is being conceived of. The completion of the framework for certain anticipated outcomes is achieved through the interconnection of these separate blocks.

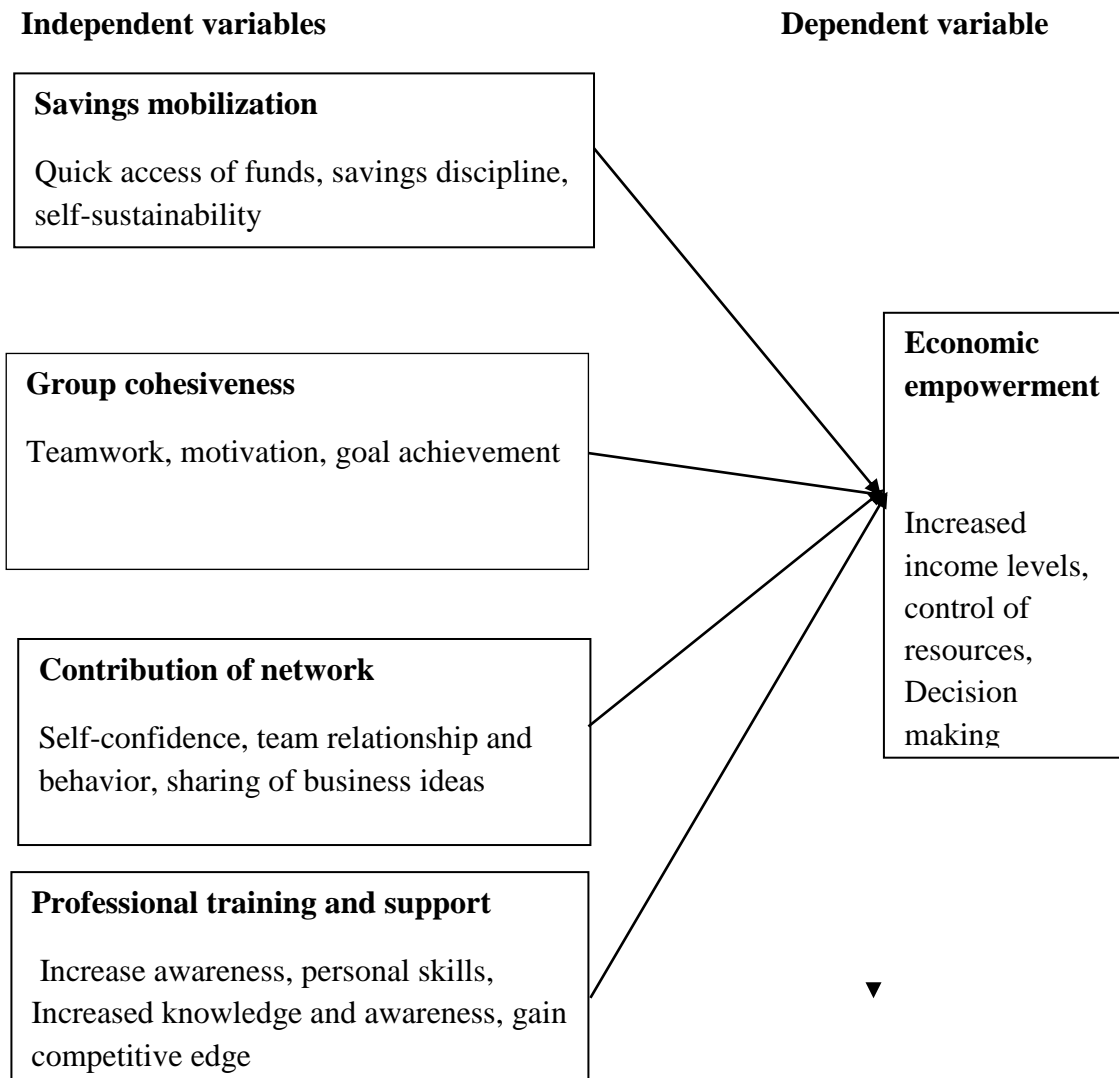


Figure 2. 1: Conceptual frame work

(Source: Researcher 2023)

Measurement of independent variables

Savings mobilization

This will be measured in terms of the savings deposits and its accessibility by my members of the group. The study will investigate whether the members had acquired savings discipline during their monthly contributions.

Group cohesiveness

This can be measured by checking team-work and relationship among the members and leaders in a group. It helps the members to resist separation from the group and get more focused in achieving their goals.

Contribution of networking

The formation of intra-organizational networking amongst groups inside table banking associations and the inter-personal networking ties between individuals within groups are two approaches to measure contribution of networking. Also, it helps the group members gain self confidence in and outside the group.

Profession training and support

This can be measured through the skills and knowledge acquired during after training the member which can reflect back in business performance and growth.

Measurement of dependent variable

Economic Empowerment

The ability of women to make more money through property ownership, household income potential, and decision-making ability was used to gauge their level of empowerment. Purchasing capital equipment, or the assets required to operate a business, as well as growing social capital and land were all part of being a property owner. Because of the increased revenue from their companies, members' access to food, education, healthcare, clean water, housing, and electricity was taken into consideration when determining the household income capacity. The ability to make decisions was assessed using the skills that were gained from taking on leadership and mentoring responsibilities. Additionally, this was assessed by looking for instances of

domestic violence against women both before and after they participated in table banking activities.

2.6 Research Gap

According to the available literature, there has been a limited amount of study conducted on the topic of the effects of table banking on the economic empowerment of women. It is recommended that additional research be conducted on this subject. In addition, the literature has displayed a very limited amount of information on the implications of finances in the informal sector and the unique effects of table banking on the economic empowerment of women. The linkages between the personal development of individual entrepreneurs and the table banking loans have not been as well explored as they should have been until now. With regard to this matter, the purpose of this study is to investigate further the effects of table banking on the economic empowerment of women working in small and medium firms in the county of Kirinyaga.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

In this chapter, the researcher discusses the procedures he will employ in order to collect and examine the data that he will be gathering during his investigation. This chapter will provide a detailed overview of the research methodology, which includes the research design, the target population and sample size, the selection of the sample, the research instruments, their validity and reliability, the procedures for data collection and analysis, and the research instruments themselves.

3.2 Research Design

In accordance with the findings of Sounders, Lewis, and Thornhill (2012), research design is the overall approach that the researcher will implement in order to answer the research questions. For the purpose of the investigation, it is helpful for the researcher to arrive at decisions concerning what, where, when, how much, and how to conduct the investigation. In it, the kind of data that is to be gathered, how it is to be collected, and how it is to be analyzed in order to provide an answer to the researcher's question are all outlined.

Research design, as defined by Mugenda Mugenda (2003), is the scheme outline or plan that is utilized in order to generate answers to research problems. According to Mugenda (2007), it offers a plan that outlines the manner in which the research is going to be carried out in such a way that it functions as the research questions. In accordance with Riazi (2016), the scientific investigation will utilize an explanatory design. The term "explanatory research" refers to research that is centered on the topic of explaining actions and behaviors. To put it another way, explanatory research is concerned with determining possible causes and reasons, as well as providing

evidence to either support or refute a prediction or explanation. The purpose of this research is to identify and report on the relationships that exist between the various aspects of the phenomenon that is being investigated.

According to Riazi (2016), explanatory research seeks to establish cause and effect relationships and/or test hypotheses in order to accomplish this goal. Through the utilization of statistical methods such as correlation and regression, the researcher intends to evaluate the relationship between the variable(s) in question. It is possible for a researcher to "not reject" or "reject" the hypotheses that were developed through the use of these statistical tests. For this study, a quantitative approach will be utilized, and a questionnaire will be distributed to group officials within the groups in order to collect responses to the questions that have been posed. This study will focus on women working in small and medium-sized enterprises (SMEs) in Kirinyaga County who engage in table banking. In order to determine the validity and reliability of the data collection, data collection methods will be tested Kothari's (2006)

3.3 Target Population

According to Cooper and Schindler (2008), the term "target population" refers to the whole population of people or things that the research attempts to generalize its findings from. On page 52 of the Kirinyaga County Integrated Development Plan for 2018-2022, it is stated that there are 4,763 registered self-help groups in the county. Of these groups, 1,345 are women's groups, and 1,164 are youth groups. A method known as stratified random sampling will be utilized in order to select the participants who will participate in the study. The study will use the three officials (chairlady, treasure, secretary) from each group practicing table banking to administer the questionnaires.

3.4 Sampling Technique

According to Denning (2001), sampling is the process of selecting and analyzing a relatively small number of individuals, objects, or events in order to learn something about the population as a whole from which it was selected. This is done in order to gain insight into the population whose members were selected. According to Mugenda and Mugenda (2003), the target population is defined as a comprehensive collection of individuals, cases, or objects that share similarities in terms of their observable characteristics. Sampling technique refers to the process of selecting a sample from a population that is already known. In light of the fact that the population of interest is not homogenous and could be subdivided into groups or strata in order to obtain a sample that is representative of the whole, the technique of stratified random sampling will be utilized. Through the application of this method, the study population was segmented into subpopulations, also known as stratum.

3.4.1 Sample Size / sampling procedure

According to Gerring (2004), a sample in a case study is made up of several units that are observed at discrete points in time in relation to the variables that were being studied. The sample size formula developed by Yamane (1973) was applied in order in arriving at a sample size of 308 of different groups, which was derived from the target population of 1345 groups, as is demonstrated below. Furthermore, Kothari (2004) argued that the results from the sample can be employed to make generalizations regarding the whole population so long as the sample is representative of the population as a whole. The research will be carried out on a variety of personnel who are in accordance with the study design. Equation (i) provided the formula for the sample, which was based on a confidence interval of 95% and a significance level of 5%.

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

$$n = \frac{1345}{1 + 1345(0.05)^2}$$

$$n = \frac{1345}{4.3625}$$

$$n = 308$$

Where: n = Sample size

N = Population size

e = the sampling error

Table 3. 1: Sampling size

Constituency	Target population		Sample size
Kerugoya	440	440/1345*308	101
Ndia	330	330/1345*308	75
Gichugu	160	160/1345*308	37
Mwea	415	415/1345*308	95
Total	1345		308

(Source Researcher 2023)

3.5 Data Collection

The study used questionnaires to collect data. The questionnaires consisted both open ended and closed ended questions. Closed ended questions was used in order to enable precise answers and efficient coding of information. Some of the close ended questions used 5 Likert scale point in order to measure perception, attitude, values and behavior of respondents. The socio-economic and demographic data, included gender, age, marital status, occupation, income levels, and educational attainment. Both

leaders of women's organizations and the officials from the women's enterprise fund served as the primary source of information for this research. The procedure for collecting data involved personal administration of questionnaire and. Two visits were made; the first visit was for the distribution of the questionnaires and the second visit for the collection of the filled in questionnaires and debriefing the respondents.

3.6 Research Instrument

The validity and reliability of the study will be maintained through the execution of a pilot study. Because it will give the researcher the opportunity to test the method of data collection as well as the items on the instruments, the pilot study will be an important part of the methodology. For the pilot study, the following was a desired outcome: Whether or not the questions that were chosen are measuring what they are intended to measure (quality of validity). In the event that the working is unambiguous and all of the questions are approached by respondents in the same manner (reliability). Finding out what kind of response was prompted and determining whether or not there was any bias in the research so that the context in which the data will be collected and the subject matter that will be discussed can be monitored

3.6.1 Validity and reliability

In the context of research, validity is defined as the extent to which the findings obtained from the examination of data accurately reflect the phenomenon that is being investigated (Mugenda, 2003). The degree to which a questionnaire, test, observation, or any other measurement method produces similar findings on numerous tests is what is meant by the term "reliability." The term "reliability" is defined by Joppe (2000) as "the extent to which results are consistent over time and an accurate representation of the total population under study." Furthermore, if the results of a

study can be reproduced using a methodology that is comparable to the one used in the study, then the research instrument is considered to be reliable.

In order to ensure that the questionnaire and interview schedule accurately measured the indicators of all the variables that are associated with the research, the content validity of the study will be achieved. In order to achieve reliability throughout the course of the research, it is necessary to make certain that the data collected was coded appropriately. Furthermore, the researcher will ensure that the respondents comprehend the questions that were posed to them in order to maintain reliability. Furthermore, during the data collection process, the researcher will use language that is straightforward and easy to understand.

3.7 Assumptions of Regression Model

An example of a parametric approach is regression. The term "parametric" refers to the fact that it makes assumptions about the data in order to perform analysis. The nature of regression is restrictive because of the parametric feature it possesses. Using data sets that do not satisfy its assumptions, it is unable to produce satisfactory results. For this reason, it is absolutely necessary to validate these assumptions in order to conduct a successful regression analysis.

3.7.1 Linearity

The purpose of the linearity test is to ascertain whether or not a connection between each of the predictor variables and the variable that is being predicted is linear (Zientek, Kim, and Bryn, 2016; Zikmund et al., 2013). The linearity test is a necessary step in the correlation analysis as well as the linear regression analysis. When it comes to regression models, a good piece of research is one that demonstrates a linear relationship between the predictor and the variables that are predicted. Plots will be

utilized in order to determine whether or not the variables in this study are linear. This relationship is considered to be linear if the value of the significant deviation from linearity is greater than 0.05; otherwise, the opposite is true. This is the rule of thumb that governs the relationship.

3.7.2 Normality

In order to determine whether or not the scores of the samples are normally distributed with the same mean and standard deviation, a normality test will be conducted using the Shapiro-Wilk and Kolmogorov-Smirnov Tests. If the test is significant ($P < 0.05$), it indicates that the distribution does not differ significantly from a normal distribution. On the other hand, if the test is not significant ($P > 0.05$), it indicates that the distribution of the sample is significantly different from a normal distribution (Kilungu et al., 2015).

3.7.3 Multicollinearity

According to Keith (2006), multicollinearity is a feature that occurs when there is a high degree of correlation between the independent variables. When there is a low degree of collinearity, the researcher is able to interpret the regression coefficients as the effects of the independent variables (Keith, 2006). The statistical packages for social science (SPSS) will be utilized in order to compute the variance inflation factor (VIF), which will be used for the purpose of testing for multicollinearity. Due to the fact that multicollinearity causes an increase in the standard errors of the coefficients, certain variables are rendered statistically insignificant, despite the fact that they should otherwise be significant (Osborne and Waters, 2014).

It was stated by Bowerman and Connell (2006) that lower levels of VIF are more favorable, whereas higher levels of VIF are known to have a negative impact on the

outcome associated with a multiple regression analysis. It was argued by the authors that a VIF that is greater than 10 is indicative of the existence of multicollinearity.

3.7.4 Autocorrelation

According to Zikmund, Babin, Carr, and Griffin (2013) and Tabachnick and Fidell (2001), autocorrelation indicates that the variable observations are not dependent on but rather independent of one another. Autocorrelation was defined by Gujarati and Porter (2009) as the correlation that exists between individuals who are part of a series of observations that have been appropriately arranged according to time and space. The Durbin-Watson test was utilized in order to determine whether or not it was being present. In light of this, the Durbin-Watson statistic can range anywhere from 0 to 4. In accordance with Zikmund et al. (2013), the presence of negative autocorrelation is indicated by a value that is closer to 4.

3.8 Data Analysis

In order to collect qualitative data, the researcher used questionnaires which were both open-ended and closed-ended questions were included in the research tools they were used with. After being edited, coded, classified, and summarized into categories, the data will be presented. The techniques of regression analysis and the Statistical Package for Social Sciences (SPSS) were utilized in order to conduct the analysis of the inferential data. In order to determine whether or not the various independent variables (such as saving mobilization, group cohesiveness, professional training and education, and so on) have a statistically significant effect, multiple linear regression models will be utilized. The inferential analysis will be guided by the regression function, which will be described in the following manner.

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon$$

Where:

Y = Economic Empowerment

β_0 = Constant

X_1 = Savings mobilization

X_2 = Group Cohesiveness

X_3 = professional training and education

X_4 = Table banking

ε = Error Term

$\beta_1, \beta_2, \beta_3, \beta_4$ = Regression coefficients

The link between the study variables will be examined using Pearson's correlation analysis (Montgomery, 2001). Regression analysis is a statistical method for determining the relationships between variables, according to Orodho (2007). When examining the relationship between a dependent variable and one or more independent variables, it encompasses a wide range of modeling and analysis tools.

The study's 95% confidence level will be used. To ascertain whether a set of variables collectively predict a certain dependent variable, multiple regressions will be employed, with a 95% confidence interval indicating a significance level of 0.05. The regression model is of the form: $Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$ Where: Y - is the dependent variable X_1 - n - are the independent variables β_0 - is the constant β_1 - n - are the regression coefficients or change induced in Y by X ε -is the error.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND INTERPRETATION

4.1 Introduction

The findings of the primary data that was gathered through the use of questionnaires are presented in this chapter. Data was collected from women in Kirinyaga county who were actively engaging table banking and who were members of SHGS registered under WEF. These women were involved in the practice of table banking. The findings are prepared in a manner that is consistent with the objectives. In first, the demographic information of the respondents is presented, then the findings that pertain to each of the specific objectives are presented, and finally, inferential statistics are presented.

4.2 Respondent Response Rate

For the purpose of the study, the sample size was anticipated to be 308 participants. On the other hand, only 292 respondents in total agreed to take part in this study, which results in a response rate of 95.01%. This response rate is sufficient for the analysis of this study and registered members of the group across all four constituencies in Kirinyaga county. In addition to Mwea, Kerugoya, Ndia, and Gichugu.

4.2.1 Number of registered members

Table 4.1 Registered members respondents

No of members	Frequency	Percentage (%)
10-15	70	24.0
15-25	93	31.8
25-45	65	22.3
45-60	43	14.7
Above 60	21	7.2
Total	292	100.0

(Source Researcher 2023)

The table above shows the number of registered members per group across Kirinyaga county, as evident, 31.8% of the respondents is the highest percentage indicating that registered members ranged between 15-25, followed by 24% which ranged between 10-15 and other groups which had the majority members ranged between 14.7% and 7.2. This shows that most of the respondents were more comfortable to have groups of less than 25 members.

4.3 Socio - Demographic information

This study presents the demographics of the respondents, which have been carried out along the following different demographic characteristics: age, marital status (married, divorced/separated, widowed, or single), and educational level (primary, secondary, and tertiary) are all factors that are taken into consideration.

4.3.1 Gender

Table 4.2 Respondents of the gender

	Frequency	Percentage (%)
Female	292	100.0

(Source researcher 2023)

According to the table above, the respondents who participated in answering the questionnaires were women only.

4.3.2 Age distribution of the respondents

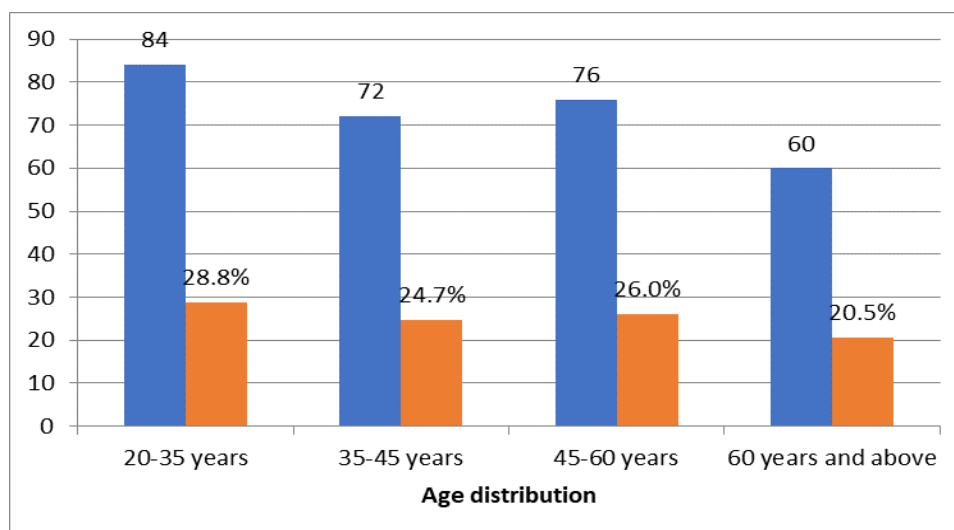


Figure 4.1: Graph on Age distribution

In the above graph, majority of the group members were youths ranging between age 20-35 years and having the highest percentage of 28.87% across all the constituencies, followed with ages 45-60 years with 26.0%, while those in age bracket of 35-45 years had 24.7% and the least aged between 60 years and above had 20.5%.

4.3.3 Highest level of education attained

Table 4.3 Level of education attained

	Frequency	Percentage (%)
Primary	85	29.1
Secondary	109	37.3
Tertiary	98	33.6
Total	292	100.0

(Source Researcher 2023)

The findings of the study are presented in Table 4.3. The study discovered that the majority of respondents had completed some kind of formal education. Specifically, 37.3% of the respondents had completed secondary education across all of the constituencies. Additionally, 33.6% of the respondents had completed primary level education, and 29.1% of them had completed tertiary level education. One possible interpretation of this is that the majority of the women who participate in group activities do not have a high level of education and entered these groups for the purpose of gaining economic benefits. Other women joined the groups in order to increase their income.

4.3.4 Marital status

Table 4.4 Marital status

	Frequency	Percentage (%)
Single	91	31.2
Married	119	40.8
Divorced	35	12.0
Widowed	47	16.1
Total	292	100.0

(Source Researcher2023)

The above findings as indicated in table 4.4 shows majority of the women practicing table banking were married with 40.8%, 31.2% were single, 16.1% were widowed, while 12.0% of the respondents were either divorced or separated. In the African society, being married and having children is the expected norm of every woman above every other achievement in her life (ibid). The high numbers of married women in the groups show that majority of the respondents are balancing family roles and group activities. Consequently, women may achieve economic empowerment through group activities if there is no denial from their spouses to partake in the group activities.

4.4 Table Banking Financing Effect on Women Empowerment

Table banking financing was the subject of the study, which aimed to determine the extent to which it contributes to the empowerment of women. In order to determine the availability of loans to members and the members' ability to repay those loans, it was discovered that the mobilization of savings was an essential factor. This, in turn, determines the rate of growth of the group fund, and consequently, the return on capital. The level of empowerment was evaluated by asking respondents to indicate the frequency with which members participated in activities such as saving money, applying for loans and repaying them, and creating group funds.

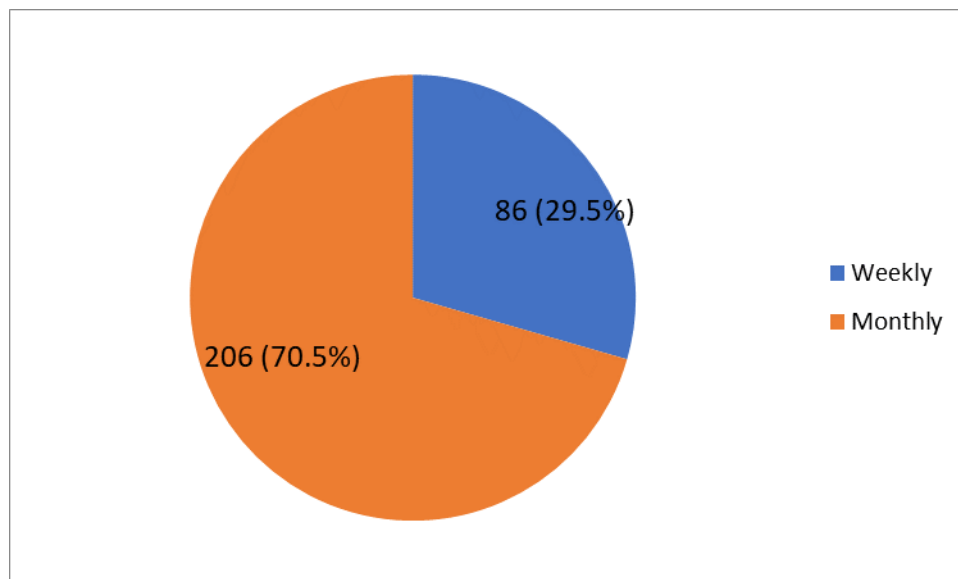


Figure 4. 2: Saving mobilization

(Source: researcher 2023)

According to the above figure 1 above indicates 70.5% of the women groups were able to do monthly savings as compared to 29.5 who were doing weekly savings. The purpose of this study was to determine the impact that the mobilization of savings has on economic empowerment. Savings mobilization is an essential instrument for members to make deposits, which protects them and helps them to access loans and

repay them within a specified time. Additionally, it determines the rate of growth of the group fund, which in turn determines the return on capital that is useful for investments in the ownership of property, household income, and making decisions independently on expenditure of extra funds generated by women.

4.4.1 The least amount that a member can contribute

Table 4.5 Contribution per member

Amount (in Kshs)	Frequency	Percentage (%)
Below 500	51	17.5
500-1000	118	40.4
1000-2000	90	30.8
Above 2000	33	11.3
Total	292	100.0

(Source: researcher 2023)

Majority of the group members during table banking contribution were able to contribute between Ksh 500-1000 which range at 40.4%, 30.8 were able to contribute Ksh 1000-2000 and 17.5% were able to contribute below Ksh 500 while 11.3% were able to contribute above Ksh 2000

4.4.2 Frequency of accessing loans from the group in table banking.

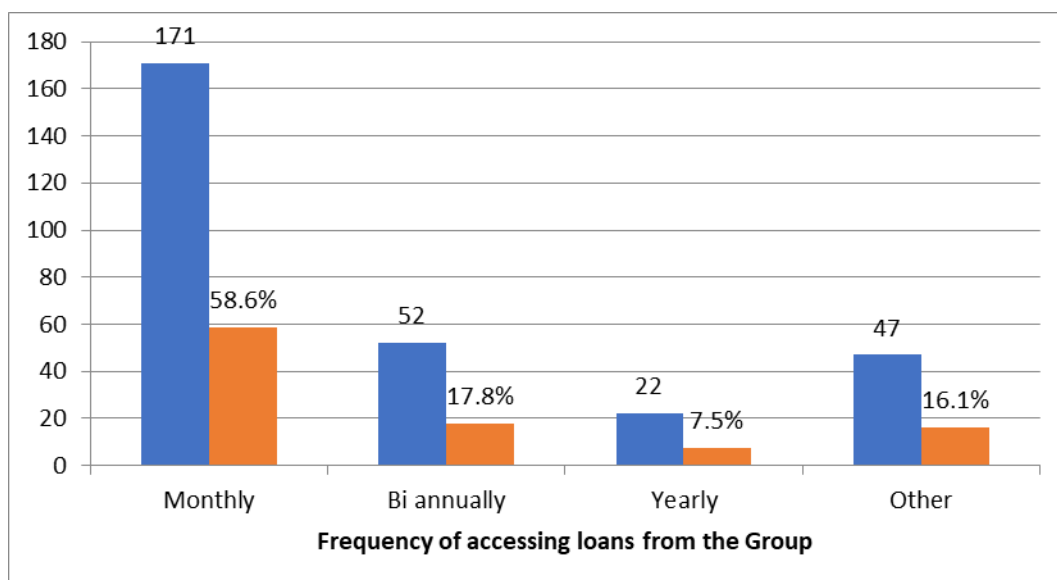


Figure 4. 3: Amount of loans that can be accessed by group members

(Source: researcher 2023)

According to the graph above majority of the respondents at 58.6% were able to access loans from table banking on monthly basis, 17.0 % accessed loans twice a year, 7.5% accessed loans on yearly and 16.1 % had no specific period or time for accessing loan from table banking.

4.4.3 Amount of loan a new member can access from the group

Table 4.6 Amount of loan for a new member

Amount (Kshs)	Frequency	Percentage (%)
Below 5000	139	47.6
5,000-10,000	72	24.7
10,000-30,000	35	12.0
30,000-50,000	21	7.2
Above 50,000	25	8.6
Total	292	100.0

(Source: researcher 2023)

According to the table 4.6 majority of the new members could access loans below Ksh 5000 with 47.6%, 24.7% received loans between to 5,000 to 10,000, 12.0%

received loans between Ksh 10,000 to 30,000, 7.2% received loans between Ksh 30,000-50,000 and 8.6% received loans above 50,000.

4.4.4 The extent that table banking savings help members repay their loans

Table 4.7 Repayment of loans by group members

Statement	Mean	Std. Dev.	Min.	Max.	N
You can now access more loans due to prompt Repayment of previous loans	4.1	.6	3.0	5.0	292
The income generated from businesses assist you to repay the loans on time	4.3	.6	2.0	5.0	292
The payments made by you and other members enables the group to clear outstanding loans from MFIs, commercial banks and other financial agencies	3.9	.8	1.0	5.0	292
Aggregate Mean & Std. dev.	4.1	.7			

(Source: researcher 2023)

From the table 4.7 above, the aggregate Mean & Std. dev. 4.1.7 shows that the money generated from table banking savings and businesses helped the group members across Kirinyaga county repay their loans on time from the group fund and also from the MFI's and other financial agencies, as indicated above.

4.5 Professional training and Support

The study tends to evaluate measure the skills and knowledge acquired during/ after training the group members in various categories such as business planning, book keeping, loan management, and conflict solution so that they can perform better in growing their businesses and expanding them.

4.5.1 Extent to which members have gained business development skills

Table 4.8 Status of development skills

Statement	Mean	Std. Dev.	Min.	Max.	N
Business plan	3.2	1.1	1.0	5.0	292
Book keeping	2.6	1.3	1.0	5.0	292
Loan management	2.0	1.0	1.0	5.0	292
Conflict resolution	2.4	1.4	1.0	5.0	292
Development of personal skills	2.0	.9	1.0	5.0	292
Adding skills and knowledge	1.8	.9	1.0	5.0	292
Gain competitive edge	2.4	1.2	1.0	5.0	292

(Source: researcher 2023)

According to table 4.8 above mean 3.2 and std. dev 1.1 of the respondents indicates that of the group members had average skills regarding business plan, mean 2.6 and std. dev 1.3 indicates that majority of the members had knowledge about bookkeeping, mean 2.0 and std. dev of 1.0 shows that most of the group's member had knowledge about loan management, mean 2.4 and Std.dev 1.4 indicated that majority had gained knowledge about conflicts resolution within the group while mean 2.0 and Std.dev.9 states majority of the members gained personal skills through training and had gained a competitive edge of mean 2.4 and std. dev 1.2 as compared to untrained ones

4.5.2 Where do the group members get professional support and training from?

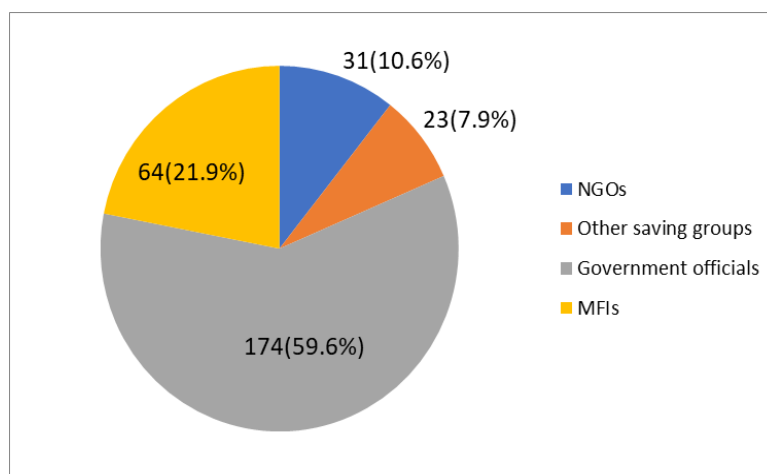


Figure 4. 4: Where do the group members get professional support and training from?

(Source; researcher 2023)

From the findings above, majority 59.6% of the respondents indicated other they get their trains from the government officials such as women enterprise fund, Uwezo fund, 21.9% gets their training from micro finance institutions such as Kenya women finance trust, Rafiki micro finance, 10.6% of the group members get their training from Ngo's such as women empowerment in Kenya (WEIKE) while 7.9% get training from other savings group members who has adequate knowledge regarding table banking.

4.6 Group Cohesiveness

This part focuses on the views of the respondents regarding cohesiveness amongst members in the groups.

4.6.1 What is the level can you gauge the relationship of your group members?

Table 4.9 Groups relationship

	Frequency	Percentage (%)
Strong	226	77.4
Average	64	21.9
Weak	2	.6
Total	292	100.0

(Source: researcher 2023)

According to table 4.9 above it was established that 77.4% of the respondents agreed that the relationship among the group members was strong 21.9% of the respondent agreed the relationship among the group members was average while .6% agreed the relationship was weak.

4.6.2 Are the group members motivated to work together to achieve their goals?

Table 4.10 Motivation among groups

	Frequency	Percent
Yes	287	98.3
No	5	1.7
Total	292	100.0
Does a leader have ability to motivate/ empower the members of the group?		
	Frequency	Percent
Yes	291	99.7
No	1	.3
Total	292	100.0

(Source: researcher 2023)

The findings above 98.3% suggested that the groups were well motivated to work together so as to achieve their goals by their leaders and 1.7% felt that they were not

fully motivated also on the other side of leaders 99.7% felt that the leaders had the ability to influence, motivate and enable others achieve their goals.

4.7 Economic Empowerment Activities

This study presents respondent carried out on economic empowerment activities that assist women to generate income how the income has helped them to over the barriers in their lives how it has changed their status.

4.7.1 The extent group members have been engaged in economic empowerment activities

Table 4.11 Status of economic activities

Statement	Mean	Std. Dev.	Min.	Max.	N
Do the group members engage in any economic activities?	4.1	.7	2.0	5.0	292
Does the group members have the ability to organize with others to enhance economic activities and rights	4.0	.7	2.0	5.0	292
Do the group members have the ability to make financial decision?	4.2	.5	2.0	5.0	292
Aggregate Mean & Std. dev.	4.1	.6			

(Source: researcher 2023^o)

According to the table 4.11 above shows mean of 4.1 & Std. dev.7 indicates that majority of the group members were engaged in various economic activities within their locations which empowered them to generate income, a mean of 4.2 indicated that part of the group members had the ability to team work with others to enhance economic activities and mean 4.2 & Std. dev .5 shows that the part of the group members had the ability to make financials decisions on how to utilize and manage their finances and resources.

4.7.2 Main source of income in the groups

Graph 3. Source of income

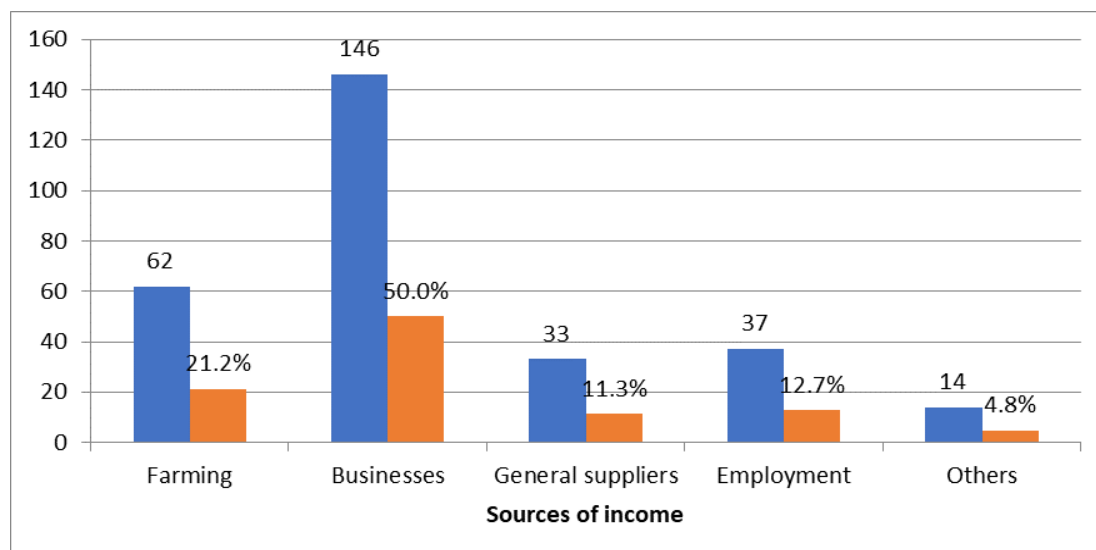


Figure 4. 5: Source of income

(Source: researcher 2023)

According to graph 3. above indicates that half of the respondents across Kirinyaga county were involved in various types of business activities at 50.0%, followed by farming at 21.1% farming in Kirinyaga county is the main source of income because of the good climate and rich soils within the county, part of the farming include rice, bananas, sweet potatoes, tomatoes, etc. 12.7%, of the group members are employed in various sectors within the county either as casual worker or a permanent worker. 11.3% of the group members are involved in general supplies of various products in different sectors within the county while 4.8% of the group members are engaged in other activities which are not specified such as soap making, mechanics etc.

4.8 Networking

The objective of the study was to investigate the impact that power in networking has on the empowerment of women. The following types of networking are taken into consideration when evaluating the power of networking: intraorganizational

networking, interorganizational networking, and interpersonal networking amongst members of the table banking group

4.8.1 Extent to which members have gained attributes as a result of networking

Table 4.12 Networking results

Statement	Std.				
	Mean	Dev.	Min.	Max.	N
Do you have interpersonal networking links formed among your members?	3.8	.6	1.0	5.0	292
Do you have intra-organizational networking among groups within table banking association?	3.7	.7	1.0	5.0	292
Do group members gain self confidence in and outside the group?	4.1	.7	2.0	5.0	292
Aggregate Mean & Std. dev.	3.9	.7			

(Source: researcher 2023)

At inter-personal networking level, the study sought to find out whether the members in the group had formed any networking links either internally or externally and the respondents agreed (mean 3.8; std.dev.6) formed networking link. The Intra-organizational networking involves the relationships among the members within the table banking groups of which part of the respondent agreed by (mean 3.7; std dev .7) to have such associations intra-organization networking which included: replication of one's group activities in another group while (mean 4.1; std dev .7) indicates had gained self-confidence meaning that they talk openly or ask questions before the group members.

4.9 Collective action and leadership

The section sought to find out who are the officials in the groups and what roles do they play in the group.

4.9.1 Are you an official of the group?

Table 4.13 Officials status

	Frequency	Percentage (%)
Yes	292	100.0
If yes, what kind of position do you hold in the group?		
	Frequency	Percentage (%)
Chairlady	145	50.2
Secretary	74	25.6
Treasurer	70	24.2
Total	289	100.0

(Source: researcher 2023)

Table 4.13 above indicates that only group official participated in filling the questionnaires where 50.6% were chairladies, 25.6% were secretaries and 24.2% were group treasurer.

b. How would you rate the performance of your women group?

Table 4.14: Performance of groups

	Frequency	Percentage (%)
Very good	180	61.6
Good	104	35.6
Fair	8	2.7
Total	292	100.0

(Source: researcher 2023)

According to the findings above majority of the respondents at 61.6% responded that women who were in the table banking groups performed very well, 35.6% performed good while 2.7 % of the respondents said some groups performed fairly.

4.10 Data Analysis Results

Both descriptive and inferential methods of data analysis were utilized in the course of this research experiment. With the help of frequencies, descriptive data was analyzed. In the first step of the data analysis process, descriptive statistics are utilized to provide a description or summary of the data, as stated by Mugenda and Mugenda (2009). After being edited, coded, classified, and summarized into categories, the data was then presented. Regression analysis methods were utilized in order to conduct an analysis of the inferential data. The purpose of this procedure was to ascertain whether or not the proposed variables have an effect on the dependent variable that was under investigation. A statistical package designed specifically for social science (SPSS) was utilized in order to perform the analysis on the data.

4.10.1 Inferential tests / Correlation results

Correlation test is usually performed to assess the relationship between two or more variables. They help researchers determine whether there is a statistical association, positive or negative, between these variables. This analysis aids in understanding patterns and potential cause-and-effect connections, contributing to the study's validity and interpretation.

Table 4.15 Correlation Results

		Saving mobilization	Professional training/support	Group cohesiveness	Networking in table banking	Economic empowerment
Saving mobilization	Pearson Correlation Sig. (2-tailed)	1				
Professional training/support	Pearson Correlation Sig. (2-tailed)	.408	1			
Group cohesiveness	Pearson Correlation Sig. (2-tailed)	.358	.589	1		
Networking in table banking	Pearson Correlation Sig. (2-tailed)	.091	.223	.175	1	
Economic empowerment	Pearson Correlation Sig. (2-tailed)	.674	.873	.799	.504	1
	N	290	291	290	291	291

(Source: researcher 2023)

The correlation results in the table above showed a strong positive relationship between economic empowerment of women groups and several factors. First, saving mobilization showed a Pearson correlation of 0.674, indicating a substantial positive association. Secondly, Professional training/support exhibited an even stronger correlation of 0.873, suggesting a highly positive connection. Thirdly, Group cohesiveness also demonstrates a strong positive relationship with a correlation of 0.799. Conversely, the correlation with Networking in table banking is weaker, with a correlation coefficient of 0.504, indicating a moderate positive association. The p-values (Sig. 2-tailed) for all these correlations are below 0.05, suggesting that they are statistically significant.

Therefore, these findings imply that there is a robust positive correlation between economic empowerment and Saving mobilization, Professional training/support, and Group cohesiveness within the context of this study. These factors appear to play a

significant role in promoting economic empowerment. However, the correlation with Networking in table banking is somewhat weaker but still statistically significant. This information can inform strategies and interventions aimed at enhancing economic empowerment, emphasizing the importance of these correlated factors in the process.

4.11 Regression Assumptions

4.11.1 Normality Test

The purpose of conducting a normality test is to evaluate whether the distribution of a given data set adheres to a Gaussian distribution. The Kolmogorov-Smirnov and Shapiro-Wilk tests were employed to accomplish this. Based on the results, the Shapiro-Wilk test results indicate that the p-values for saving mobilization, professional training, group cohesiveness, and networking are 0.061, 0.057, 0.230, and 0.421, respectively. Thus, based on both Kolmogorov-Smirnov and the Shapiro-Wilk test, results showed significance level of above 0.05, this imply that the data for all four variables (saving mobilization, professional training, group cohesiveness and networking in table banking) does not significantly deviate from a normal distribution and thus obeys a normal distribution as shown below.

Table 4.16 Normality Test Results

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	Df	Sig.	Statistic	Df	Sig.
Saving mobilization	.140	291	.091	.929	291	.061
Professional training/support	.128	291	.110	.928	291	.057
Group cohesiveness	.139	291	.083	.875	291	.230
Networking in table banking	.109	291	.701	.908	291	.421

a. Lilliefors Significance Correction
(Source: researcher 2023)

4.11.2 Linearity Test

Testing for linearity is important because it helps determine whether the linear model is a suitable method for analyzing the data. In this case, linearity test helped to assess the validity of the linear relationship in performing regression analysis. In general, when the correlation coefficient approaches a value of 1, it indicates the presence of a linear association between the variables. All variables in this case exhibited coefficients exceeding 0.5, indicating a linear relationship between them, as depicted in the table below.

Table 4.17 Linearity Test Results

Variables	Pearson Correlation value
Saving mobilization	0.779
Professional training/support	0.915
Group cohesiveness	0.784
Networking in table banking	0.835
Economic empowerment	0.788

(Source: researcher 2023)

4.11.3 Multicollinearity Test

Multi-collinearity means the existence of a perfect or exact linear relationship among some or all predictor variables of a regression model. Multi-collinearity leads to coefficients that cannot be estimated with great precision or accuracy. This assumption is usually checked by observing VIF values (>0.1). The obtained Variance of Inflation Factor (VIF) output was 2.45, 3.84, 1.87 and 2.06 for saving mobilization, professional trainings, group cohesiveness and networking as shown in table below. This shows that multi-collinearity symptom was not present.

Table 4.18 Multicollinearity Test Results

	Collinearity Statistics	
	Tolerance	VIF
Saving mobilization	0.79	2.45
Professional training/support	0.59	3.84
Group cohesiveness	0.64	1.87
Networking in table banking	0.49	2.06

(Source: researcher 2023)

4.11.4 Autocorrelation Test

This test is typically performed to assess the independence of the residual values and to verify that the observations are uncorrelated and independent from each other. The Durbin-Watson test was employed in this study to assess the degree of autocorrelation. The statistical value exhibits a variation between 0 and 4. A value close to 2 indicates non-autocorrelation, a value close to 0 indicates positive autocorrelation, and a value close to 4 indicates negative autocorrelation between independent variables. The following results indicate that the Durbin Watson statistic value is 1.95410. According to Chen (2016), within the range of 1.5 to 2.5, test statistic values suggest the absence of autocorrelations. Consequently, the study reached the conclusion that there was no autocorrelation observed among the independent variables.

Table 4.19 Autocorrelation Test Results

Model	Durbin-Watson
1	1.95410

(Source: Researcher 2023)

4.11.5 Regression Results

Regression test is conducted to examine and quantify the relationships between one or more independent variables and a dependent variable. They help in understanding the impact, strength, and direction of these relationships, enabling researchers to make predictions and identify factors influencing the dependent variable.

Table 4.20 Model Summary

Model	Std. Error of the			
	R	R Square	Adjusted R Square	Estimate
1	.612 ^a	.375	.367	.51048

(Source: researcher 2023)

a. Predictors: (Constant), Networking in table banking, Saving mobilization, Group cohesiveness, Professional training/support

From the findings above, the regression results under model summary table indicate that adjusted R-square value is f 0.367 thus suggesting that approximately 36.7% of the variance in economic empowerment is explained by the predictors included in the model, which are Networking in table banking, Saving mobilization, Group cohesiveness, and Professional training/support. The standard error of the estimate is 0.51048, indicating the average error in predicting the dependent variable.

In conclusion, the adjusted R-square value of 0.367 (36.7%) suggests that the model explains a significant portion of the variance in the dependent variable. The predictors included in the model seem to have a moderate level of predictive power in relation to the dependent variable.

4.11.6 Analysis of variance (ANOVA)

The results of the analysis of variance (ANOVA) suggest a significant relationship between the variables that predict the outcome namely saving mobilization, access to credit, entrepreneurship development, and pooled investment, and the dependent

variable, economic empowerment. This conclusion is supported by the significance value of $P < 0.000$, which is below the predetermined significance level of 0.05.

Table 4.21 ANOVA results

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.037	4	.009	4.251	.002 ^a
	Residual	.611	284	.002		
	Total	.647	288			

a. Predictors: (Constant), Networking in table banking, Saving mobilization, Group cohesiveness, Professional training/support

b. Dependent Variable: Economic empowerment

(Source: Researcher 2023)

The ANOVA table 4.21 above indicated that the sum of squares for regression is 0.037, with 4 degrees of freedom, resulting in a mean square of 0.009. The F-statistic is 4.251, and the associated p-value (Sig.) is 0.002. These results suggest that there is a statistically significant relationship between the predictors and the dependent variable. The F-statistic of 4.251 is greater than what would be expected by chance; indicating that at least one of the predictors significantly contributes to explaining the variance in economic empowerment.

In conclusion, based on these ANOVA results, we can infer that the predictors included in the model collectively have a significant influence on Economic empowerment. The p-value of 0.002 suggests that this relationship is not due to random chance.

4.12 Regression Coefficients

The regression coefficient results provide information about the relationship between the dependent variable and the predictor variables, including Saving mobilization, Professional training/support, Group cohesiveness, and Networking in table banking.

Table 4.22 Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	.910	.074		12.363	.000
	Saving mobilization	.090	.059	.100	1.528	.028
	Professional training/support	.024	.024	.077	1.019	.009
	Group cohesiveness	.036	.021	.123	1.697	.031
	Contribution to Networking	.026	.051	.031	.516	.006

Dependent Variable: Economic empowerment.

As per the SPSS generated table above, regression equation is:

$$EE = .90 SB + .024PT + .036GC + .026N$$

(Source: researcher 2023)

EE= Economic empowerment

SS= Saving mobilization

PT=Professional training/support

GP=Group cohesiveness

N=Networking in table banking

ε = Error Term

According to the table 4.22 above indicate that for the predictor variables, Savings mobilization has a coefficient of 0.09 (9%), and a p-value of 0.028. Professional training/support has a coefficient of 0.024 (2.4%) and a p-value of 0.009. Group cohesiveness has a coefficient of 0.036 (3.6%) and a p-value of 0.031. Networking in table banking has a coefficient of 0.026 (2.6%), and a p-value of 0.006.

Therefore, this implies that Saving mobilization, Professional training/support, and Group cohesiveness have statistically significant positive relationships with the economic empowerment, with p-values of 0.028, 0.009, and 0.031, respectively. On the other hand, Networking in table banking shows a statistically significant, albeit

weaker, positive relationship with a p-value of 0.006. These coefficients suggest that an increase in these predictor variables is associated with an increase in the dependent variable. These findings provide insights into the specific impact of each predictor on the dependent variable and can guide for decision-making in the study.

Table 4.23 Summary of Hypotheses Testing

Hypothesis	P-value	Decision
(Source: researcher 2023)		
<i>H₀₁</i> : Savings mobilization techniques in table banking have no significant effect on economic empowerment.	0.028	Reject H ₀₁
<i>H₀₂</i> : Vocational training and education has no significant effect on economic empowerment.	0.009	Reject H ₀₂
<i>H₀₃</i> : Group cohesiveness has no significant effect on economic empowerment.	0.031	Reject H ₀₃
<i>H₀₄</i> : Contribution of networking in table banking has no significant effect on economic empowerment.	0.006	Reject H ₀₄
(Source: researcher 2023)		

From the hypotheses test results above, the p-values associated with each hypothesis test are as follows:

H₀₁: Savings mobilization techniques have no significant effect on economic empowerment with a p-value of $0.028 < 0.005$;

H₀₂: Vocational training and education have no significant effect on economic empowerment with a p-value of $0.009 < 0.005$;

H₀₃: Group cohesiveness has no significant effect on economic empowerment with a p-value of $0.031 < 0.005$;

H₀₄: Networking in table banking has no significant effect on economic empowerment with a p-value of $0.006 < 0.005$;

In all cases, the p-values are less than the commonly chosen significance level (e.g., 0.05), indicating that there is strong evidence to reject the null hypotheses. Therefore, we conclude that each of these factors, namely savings mobilization techniques, vocational training and education, group cohesiveness, and networking in table banking, does have a significant effect on economic empowerment of women groups. These findings are statistically significant and suggest that these factors play a role in influencing economic empowerment.

4.13 Conclusion

This chapter explained how data was analyzed in order to meet the research objectives. The first objective was to examine out the effect of savings mobilization on economic empowerment of women in SME's in Kirinyaga county. The means and standard deviations were computed and the results shows that table banking financing had a significant positive relationship with economic empowerment of women. Explore the effect of professional support / training on the growth of women in SME's in Kirinyaga county. Similarly, the results indicated that professional training/support had a significant positive relationship with the economic empowerment, third objective was to examine the effect of group cohesiveness on economic empowerment of women in SME's Kirinyaga county. The result indicated that group cohesiveness had a significant positive relationship with the economic empowerment. The fourth objective was to establish the contribution of networking in table banking economic empowerment of women in Kirinyaga county

CHAPTER FIVE

SUMMARY AND CONCLUSION

5.1 Introduction

This chapter presents summary of findings, conclusion and recommendations on the effect of table banking of economic empowerment of women SME's in Kirinyaga County.

5.2 Discussion of the Findings

This section presents the findings based on the main study purpose to determine the effects of table banking on economic empowerment of women in SMEs in Kirinyaga county with themes of discussions on findings along the four objectives which guided the study; savings mobilization, professional support/ training, group cohesiveness, and networking.

5.2.1 Savings mobilization on economic empowerment

From the study findings savings mobilization had a great effect on the growth of SMEs. Frequency of savings and amount saved was found to moderately have effect on the growth of SMEs. The results support the previous literature that affirms that savings helps MSEs to turn a sequence of small sums into useful lump sums and in real situations MSEs prefer to save rather than borrow because it is low cost and gives them more control over their lives. FSD Kenya (2009). The member's response on this independent variable implies that to a great extent, access to credit from table banking, loan repayment period and credit duration affects SMEs growth. To a moderate extent, amount received and repayment period affects the dependent variable of the study.

5.2.2 Professional support/ training

The study found that education, management training, management skills in women were key skills to be conversant with in order to excel in their businesses. The groups were trained by professionals from the Government, MFI's, NGO's and some group members. The findings that through revealed training members improved their ability to learn new skills particularly in areas of financial management and farming techniques. Also increased financial responsibility and commitment of repaying loans without issues and improved their financial decision-making. The members had ability to solve conflicts and problems both within the group and their businesses, created new networks and increased their links, become more disciplined in time management and maintaining records which contributed to better business practices.

5.2.3 Group cohesiveness

The study found out the group members were motivated to work together so as to achieve their goals which is evidenced by 99.7% of the respondents. Cohesion is instrumental in ensuring team success, collective efficacy and communication which consequently improve performance among teams and exercise groups, Dyaram et al (2005). Group members value the work of the group and believe in their goals. Furthermore, the study showed that most table banking groups have a clear and consistent set of values that guide members on how they apply the leadership skills they have acquired from their leaders. Cohesiveness here can be demonstrated by own effort, mobilizing physical resources and savings and creating economic activities and enterprises capable of generating some income as a source of self-led (internal) financing and autonomy.

5.2.4 Networking

The study findings review that networking had a positive effect towards performance in table banking groups. The findings from the study revealed that developing networks, new business contacts and relationships by women who own SMEs has been a big barrier to the performance of their enterprises and access to business information is important for improved performance, survival and growth. The study established that members of certain groups have helped start other groups and that the activities of most of the groups were community action. The findings show that through networking the group members had developed good working relationships among themselves and built trust, which had fostered teamwork and collaboration.

5.2.5 Economic empowerment

The study found that the majority of the group members especially youth women were involved in some economic activities such as businesses, farming, employment, supplies as a social welfare support. Indeed, most of the respondents confirmed that the benefits conferred to them by the activities they carried out in the groups were individual. In addition, the study found that group members were regularly trained before settling on the economic activities to be undertake. The members contributed finances and shared out roles and responsibilities to sustain the projects of the groups. Through the economic activities carried out by women they were able to raise income which they used to expand their businesses, pay loans and feed the family. The study concluded that women have access to resources when they get involved in women groups and start-up income generating activities.

5.3 Conclusions

Most of the women groups engaged in economic activities geared towards shoring up the members' fortunes. The study concludes that some of the key economic activities included farming, businesses, employment, and social welfare functions. Through the use of networks, members were able to share business information with highly successful business owners who served as both role models and motivators. Women entrepreneurs were denied important opportunities that were necessary for the efficient operation of their businesses, which would have ultimately led to an improvement in their growth. This was ultimately due to a lack of business information and adequate networks. Having access to professional support had made it possible for respondents to acquire new ideas that could be beneficial to their businesses. A framework that allows women to interact with one another in order to form networks, gain access to credit and business information, and receive professional support is known as table banking.

5.4 Recommendation

The findings of this study can be used to formulate suggestions for the mobilization and savings of resources. In addition to providing an understanding of table banking and the ways in which it can be conceptualized, it can also assist in the comprehension of table banking and the impact it has on the empowerment of women. Considering that women make up the majority of those involved in the development of entrepreneurship, it is possible that providing women with more education and training in management skills could establish a solid foundation for the development of businesses. Furthermore, the study suggests that women receive continuous professional support in order to improve the overall management of their businesses.

The study also suggests that female entrepreneurs should congregate and establish business social networks for the purpose of pooling their financial resources together and, as a result, developing a method that is both simpler and more cost-effective for them to obtain credit for their companies. Women also benefit from increased networks because they provide them with opportunities, connections, the ability to raise their profiles, positive influence, the generation of referrals, and increased business, friendship, and satisfaction in helping themselves and others. In addition, they have the opportunity to become aware of and gain exposure to positive role models and mentors, which will be of great assistance to them in expanding their businesses, which will ultimately lead to success and sustainability. There are three levels of significance for women's empowerment: significant, partially significant, and insignificant, having a negative impact.

As a conclusion, the study suggests that the idea of table banking should be embraced by the government, and policies should be formulated and implemented, because this will make it simpler for women to gain access to capital, and at the same time, it will empower them more economically.

5.5 Suggestion for Further Studies

An additional study with a larger scope, such as a survey that covers the entire county, should be carried out in other counties in Kenya where women's self-help groups have been established, according to the findings of the study. From the study the researcher also recommends that a continuous, effective and thorough training of all groups involved in Table banking should be conducted to enhance their financial management capability and performance. The study also recommends that the government should consider increasing the avenues and mechanisms for economic empowerment of women and special interest groups especially in the rural areas. The

researcher further recommended that the groups find out various ways of raising funds other than from their own.

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APPENDICES

Appendix 1: Introductory Letter

Emily Edda Muriuki,
MBA student,
School of Business and Economics,
Moi University,
Nairobi.

RE: RESEARCH QUESTIONNAIRE FOR TABLE BANKING GROUPS OFFICIALS

I am a MBA student at Moi University specializing in business leadership and I am required to write a research project in partial fulfillment of the award of Masters of Business Management (MBA). The research topic is **Effects of table banking on economic empowerment of women in small medium enterprises in Kirinyaga county Kenya**. The information provided in this questionnaire is strictly for academic purpose only and shall be treated with confidentiality; thus, you will not be required to put your name anywhere on this questionnaire.

Your co-operation will be highly be appreciated.

A copy of the research report would be availed to you upon request

Yours Sincerely,

Emily Edda Muriuki

Appendix 2: Questionnaire

Instructions

Fill in the gaps as required and tick where appropriate

Section 1 Demographic Information

1.How many registered members do you have in your group?

a) 10- 15 ☐ b) 15- 25 ☐ c) 25-45 ☐ d) 45-60 ☐ e) above 60 ☐

2.Gender

Female ☐ Male ☐

3. Age bracket you fall in.

20-35yrs ☐ 35- 45yrs ☐

45 – 60yrs ☐ 60 and above ☐

4. What is your level of education?

(a) Tertiary ☐ (b) Secondary ☐ (c) Primary ☐

5. Marital status

(a) Single ☐ (b) Married ☐ (c) Divorced ☐ (d) Widowed ☐

Section 2 : Group Structure Attributes

6.Savings mobilization

How often does the group members do savings?

Weekly ☐

Monthly ☐

7. What is the least amount of money a member can contribute in a month?

Below ksh 500 ☐

500-1000 ☐

1000-2000 ☐

Above 2000 ☐

8. How frequently do you access loans from the group?

In this section kindly tick only one that best describe your choice (Note, please only tick one).

(a) Monthly ☐ (b) Bi annually ☐

(c) Yearly ☐ (d) Any other

9. What is the amount of loan that a new member can access after joining the group?

In this section, kindly tick only one that best describe your choice (Note, please only tick one).

(a) Below 5,000 ☐ (b) 5,000 – 10,000 ☐ (c) 10,000 – 30,000 ☐

(d) 30,000 – 50,000 ☐ (e) Above 50,000 ☐

10. To what extent has table banking savings helped you repay your loans in terms of the following attributes?

	I agree	I disagree	Not sure	I strongly agree
you can now access more loans due to prompt repayment of previous loans				
The income generated from businesses assist you to repay the loans on time				
The payments made by you and other members enables the group to clear				

outstanding loans from MFIs, commercial banks and other financial agencies				
--	--	--	--	--

Section 3.

11. Economic empowerment Activities

Economic empowerments activities	Agree	Disagree	Fair
Does the group members engage in any economic activities?			
Does the group members have the ability to organize with others to enhance economic activities and rights			
Does the group members have the ability to make financial decision?			

12. What is the main source of income in your group?

Farming ☐

Businesses ☐

General supplies ☐

Employments ☐

Others ☐

Section 4. Group cohesiveness

13. How can you gauge the relationship of your group members?

Strong ☐

Average ☐

Weak ☐

14. Are the group members motivated to work together to achieve their goals?

Yes ☐

No ☐

If no explain

.....

.....

.....

.....

b. Does the group leader have ability to motivate/ empower the members of the group?

Yes ☐

No ☐

If no explain

.....

.....

.....

.....

Section 5.

15. Contribution of networking

To what extent have you gained the following attributes as a result of the networking

Attributes	Strongly agree	Agree	Fair	Disagree
Do you have interpersonal networking links formed among your members?				
Do you have intra-organizational networking among groups within table				

banking association?				
Does group members gain self confidence in and outside the group?				

16. Professional training and support

a) To what extent have you acquired the following business development skills?

Statement	Not at all	Low Extent	Moderately	High Extent	Very High extent
Business plan preparation					
Book keeping					
Loan management					
Conflict resolution					

b) To what extent has training and support helped the members of your group to acquire the following attributes?

Attribute	Strongly Agree	Agree	Disagree	Strongly disagree
Development of personal skills				
Adding skills and knowledge				
Gain competitive edge				

17) Where does the group members get professional support and training from?

(a) NGOs []

(b) Other savings groups []

(c) Government officials []

(d) MFIs []

Section 6. Collective action and leadership

18. Are you an official in the group?

☐ Yes ☐ No

If yes what kind of position do you hold in the group?

.....

19. How has group training and literacy education helped women in your group?

.....

20. How would you rate the performance of your women group?

Very good ☐

Good ☐

Fair ☐

Thank you for finding time to respond to the questions