

May 2021

Evaluation of Self-Help Groups in Promoting Women Socio-Economic Empowerment in Kibra Sub-County, Nairobi County, Kenya

Philip Onyango Were
Mount Kenya University, Kenya

Sarah Wairimu Kimaru-Muchai
Mount Kenya University, Kenya

Recommended Citation

Were, Philip Onyango and Kimaru-Muchai, Sarah Wairimu (2021) "Evaluation of Self-Help Groups in Promoting Women Socio-Economic Empowerment in Kibra Sub-County, Nairobi County, Kenya," *Journal of Global Awareness*: Vol. 2: No. 1, Article 6.

Available at: <https://scholar.stjohns.edu/jga/vol2/iss1/6>

This Article is brought to you for free and open access by St. John's Scholar. It has been accepted for inclusion in *Journal of Global Awareness* by an authorized editor of St. John's Scholar. For more information, please contact karniks@stjohns.edu, fuchsc@stjohns.edu, fazzinol@stjohns.edu.

Abstract

Women play a crucial role in developing the economy, but their contribution has been negatively affected by limited financial services access. The study investigated the role of self-help groups (SHGs) in promoting women's economic empowerment in Kibra, Nairobi County, Kenya. The study adopted a descriptive survey research design. The sample size was 108 SHGs as respondents. The study utilized primary means of data collection by using questionnaires, key informant interviews (KIIs) and focused group discussions (FGDs). The findings showed that SHGs utilize group savings to expand credit access to vulnerable women in the sub-county. Leadership experience in SHGs has changed women's ability to make major decisions in their lives and improve confidence. SHGs have positively boosted the economy by empowering women and diversifying income sources. The study recommends periodical training on leadership and income-generating activities. The government needs to offer market and build infrastructure for products produced by groups' projects and provide subsidized loans to SHGs. Great emphasis should be put on women education and creating awareness while encouraging young women to join SHGs to start earning their incomes at early ages and making savings for their projects.

Keywords: Self-help group, empowerment, leadership, financial accessibility, Kenya

Introduction

Women's economic empowerment is vital for sustainable development and the achievement of sustainable development goals (Eyben, Kabeer & Cornwall, 2008). However, most women do not have adequate resources to start or sustain their startups (OECD, 2011). Through self-help groups (SHGs), women have changed living standards for themselves and close family members, such as children and spouses. Self-help groups are vital since they can eradicate poverty in a country, especially in rural areas (Beevi & Devi, 2011). SHGs result from persons who share common problematic conditions or experiences coming together for mutual assistance to deal with the phenomena they share (Zastrow, 2009). These groups are self-governing and self-regulating and create a productive ground for the emergence of communication networks. Professionals do not lead SHGs, and

leadership is rotated among members. Membership is voluntary, with members joining and leaving at any time (Eyben et al., 2008). Members benefit from these groups through mutual assistance from others dealing with similar problems. SHGs do not require a lot of resources to run because members share what they have.

Across the globe, studies show that the number of SHGs had increased tremendously. In Canada, the number of women SHGs grew faster by 14% compared to male SHGs which grew by 9% between 2009 and 2014 (World Bank, 2015). The number of SHGs in South East Asia in 2013 was approximated to be about 6.1 million (World Bank, 2015). In Malaysia, Harun & Chin's (2015) study indicated that the group's success was governed by the degree of cohesiveness. A study in India by Mehta, Mishra & Singh (2011) explained the socio-economic impact of SHGs upon the members. Another study carried out in India investigated the factors that influenced leaders to participate in SHG activities and effectively play their roles (Padma & Rathakrishnans, 2012). In India, Thangamani & Muthuselvi (2013) evaluated the performance and established that a clear understanding among members determined the success of SHGs. Furthermore, Sundaram (2012) showed that training was at the core of socio-economic development SHGs in India.

In Africa, women in rural and urban areas require financial accessibility such as ebanking, management training, microcredit, and insurance (Eyben et al., 2008). Advance loans from SHGs contribute to an increase in members' business and consumer assets (Banwo, Du & Onokala, 2015). In Malawi, Anyango (2012) found evidence that women's SHGs had helped increase household income and diversification of economic activities. SHGs are a voluntary gathering of persons of the same interest who come together to solve challenges that are not tackled by the government and other agencies (USAID, 2017). In Kenya, SHGs help provide services that the government may have failed to deliver. Their formation may be a burial, faith-based, women, or a youth group (USAID, 2017). Waithaka (2014) studied factors that determined the performance of SHGs and established that financial management was a key determinant of group performance. The involvement of members in budgeting, expenditure, and accounting of collective funds was an excellent performance indicator. Njeru's (2017) study established that a lack of budgeting skills hindered the performance of SHGs since they did not undergo any training.

Over the years, the concept of SHGs has been extended to benefit low-income women's economic empowerment. Women in Kibra have been forming SHGs for over two decades. The number of women SHGs have been growing over the years, and as of 2017, the number of registered groups stood at 150. Self-help groups in Kibra have been in existence for a long time. Many women in Kibra sub-county are members of one or more self-help groups. Others have had their mothers participate in the form of a self-help group. SHGs are, therefore, a known and common concept. The main aim of SHGs has been to advance the livelihood standards, especially amongst the poor (Preston & Chitere, 2018). However, it is unclear whether SHGs have achieved this objective as many people, especially women in slums, continue to live in abject poverty. This study determined the role of SHGs in promoting women's socio-economic empowerment in the Kibra Sub-County.

Literature Review

SHGs are informal groups that comprise between 10 and 20 members (Rajendran, 2012). Members voluntarily join the group and save regularly. Once members' savings deem to be adequate for borrowing, those who meet set criteria can borrow. Decisions are made collectively in these large democratic groups. Members are usually neighbors and people who share common interests and know one another well (Rajendran, 2012). Additionally, members are expected to regularly attend group meetings, during which they should repay previous loans, save some money, and borrow more money.

In Africa, SHGs have emerged in many countries. They have prompted a rush of ladies who have succeeded in contributing impressively to society. The groups are prevalent in East African countries like Kenya, Uganda, and Tanzania. Lately, it is different. They have been side-lined from the recognized sectors due to existing cultural challenges. In Kenya, an SHG is defined as a group of persons with fifteen or more members who have voluntarily come together for a specified objective (Njeru, 2017).

SHGs Leadership

Leadership strengthens women's activism and viewpoint. It directly influences their contribution to society as they are seen to impact their respective families significantly (Harun & Chin, 2015). Leadership on women enables them to be leaders. It affirms women's emphasis on organizing and planning out work using

an empathic approach. Kabeer (2011) pointed out that participation in SHGs has prompted an adjustment in individuals' status in their families. According to Mehta et al. (2011), good leadership skills lead to economic impact such as a positive change in the saving members' patterns, less reliance, inception, and development of activities to generate more income. Zakir and Baruah (2011) further observed that the unique characteristics of SHGs make the leadership of these groups a little unconventional. Findings showed SHGs to be democratic organizations, with each member having an equal vote in the group. Meetings are held regularly, in most cases, weekly or monthly. Membership is rotational, with each member having a fair chance of being elected. Elections are routinely conducted (Zakir & Baruah, 2011).

A study conducted in India by Padma & Rathakrishnan (2012) examined group leaders' roles in participation in SHG activities. They established that leaders guaranteed contribution, and meetings were held regularly. They also helped in creating awareness as well as encouraging the full participation of all members. The study also found out that despite leadership in SHGs, low social engagement still occurred, hampering its performance. Gathuni (2015) argued that leaders of SHG do not enjoy any privileges or financial benefits as the role is entirely voluntary. They play their roles as members, contributing material and economic requirements and borrowing loans like the rest of the group members. In essence, SHGs practice participatory democracy and participatory development, with members being ultimate decision-makers, including determining how to manage the groups.

Anyiro et al. (2014) suggested that when the group is steady in its working, interior variables like a great initiative, solidarity, and shared understanding among the individuals decide the pace of development and improvement. He indicated that a good leader should be educated, dynamic, sincere, and democratic. The leader should ensure stability in leadership, unity, cooperation, homogeneity in membership, transparency, and mutual understanding. Njeru (2017) found out that effective decision-making ability in areas such as investment was, at times, minimal. Lack of budgeting skills amongst SHGs leaders influenced the group performance. Njeru (2017) further ascertained that many group leaders had not undergone thorough training about management skills, leadership, or governance hence they fell short of transformational leadership.

Similarly, Waithaka (2014) aimed at establishing the factors that determined the success of SHGs. The researcher found that financial management was a key determinant of group performance. Good performance was realized when members were involved in budgeting, expenditure, and accounting of collective funds. When funds are managed effectively, members were willing to participate in group activities, attendance was consistent, and not many members left the group.

SHGs Financial Accessibility

Access to finance refers to the level at which monetary services are accessible at a reasonable cost (Doepke & Tertilt, 2011). Participation in SHG provides microcredit accessibility. Financial accessibility is a critical factor in running any business since it helps business growth, sustainability, and expansion. Providing finances to women rather than men brings more family benefits. Das (2012) argued that income for women and the economy, income upgrading intercessions for ladies could change conventional gender orientation standards that impact girls' family spending. According to Eyben et al. (2008), the availability of these financial services is the foundation of setting up SMEs that will allow women to expand their economic potential. Such empowerment enables women to be involved in and reap the benefits of economic growth according to the value they contribute. This improves the women's bargaining authority and dignity (Eyben et al., 2008).

Financial accessibility by women is constrained by factors such as insurance, loan costs, additional bank charges, incapability to assess budgetary recommendations, and absence of money-related administration aptitudes, all obstacles to small undertaking development. Undeveloped monetary markets force new imperatives (Harun & Chin, 2015). There are no financial tools and no free cash-related sources that are showcase-driven. Absence of credit accessibility influences innovation-decision by constraining the number of choices to consider. In Malawi, Anyango (2012) found evidence that women groups had helped increase household income and diversification of economic activities.

Similarly, Banwo et al. (2015) found evidence that advancing loans by women groups had contributed to an increase in business and consumer assets amongst group member households. However, the researchers found that enabling capital in other activities apart from small livestock and school fees was unsuccessful. In Kenya, Kimutai (2012) examined the performance of women's SHGs. The study

conducted a descriptive survey of 322 SMEs. Findings showed that among the factors that influence performance was the interest rate on credit. Loans to groups significantly boost the capacity of households to generate income. Women can use such loans to enhance their living standards since they learn different skills to start projects. The use of groups increased household assets and knowledge on how to use financial capital.

Theoretical Framework

Both the human capital and stakeholder theories form the basis of this study. The human capital theory was founded by Becker (1993), while Freeman and Shipp (1984) first proposed stakeholder theory. Becker noticed that the most significant of all capital is investment in human being. He recognizes firm-particular human capital from broadly useful human capital. Cases of firm-particular human capital incorporate instruction and training in administration data frameworks, bookkeeping techniques, or other aptitudes particular to a specific firm. General-purpose human capital is knowledge gained through education and training in areas of value to a variety of firms such as generic skills in human resource development (Lawler, 2009).

This theory's relationship to this study is based on the concept that entrepreneurs should invest in training to increase their productivity. The organization's ability to develop employees and motivate them by using financial and non-financial resources is one of the drivers of organizational execution. According to Gates & Langevin (2010), entrepreneurs' ability to create a conducive working environment enhances employee inspiration to perform effectively towards company objectives. The theory's relevance in this study is that women entrepreneurs are more likely to succeed if operators have managerial skills. Such skills enable them to plan, organize, provide leadership, develop staff, and control activities to achieve short-term and long-term goals using scarce resources.

Stakeholder theory was first proposed by Freeman and Shipp (1984). According to the theory, directors have a system of relations to serve, incorporating workers and business collaborators and suppliers. The focal idea is that the firm's prosperity depends on how well it deals with the associations with key groups, such as clients, workers, providers, networks, lenders, and others that can influence its achievement. The manager's task is to assist these groups by adjusting their interests

while making the group a place to boost stakeholder interests. In SHGs, the leaders act as the groups' custodian and represent the members in outside matters. Any individual or group of people who influences the achievement of the organization's objectives can be termed as a stakeholder(s) (Freeman, 2010). It is good to introduce the stakeholder theory with the SHG projects and utilize it as a decision-making basis.

In SHGs, all the associates are assumed to have come together to achieve certain objectives. It is expected that women who have formed SHGs aim to achieve goals such as empowering themselves economically. The theory argues that the stakeholder's decision is dependent on the connection between the numbers of groups (Freeman, 2010). It relates to aspects of relationships about procedures and results for both the stakeholders and the company (Donaldson & Preston, 1995).

Research methodology

Descriptive research was employed in the study. Women from Kibra Sub-county formed the target population. The sample size was 108 SHG groups. The study utilized primary means of data collection. Thus, questionnaires, key informant interviews, and focused group discussions were used. The SPSS version 26 software was used in analyzing quantitative data. The first stage of analysis involved coding the data appropriately before entering it on SPSS. The data was then queried using frequencies, descriptive statistics, crosstabs, and regression analysis.

Results

The mean response for the statement; emphasizes the group's positive aspects, such as coping strategies having the highest mean (mean=4.11). Thus, the leadership of the group is very vital for group success. The strategies they implement ensure the success of the group. They agreed that leaders encouraged members to participate in examining problem-solving strategies and offering possible solutions (mean=4.05), the leaders were committed to the group's welfare, such as meeting the group's needs and the group's succession (mean=3.99), and that their leaders are quite willing to achieve the group's goals (mean=3.93). It implies that the group's elected leaders work to ensure their success by achieving the group goals. They agreed that they rarely elected new leaders because "we trust our officials" (mean=3.85). Thus, most group members believe in their leaders and do not

frequently elect new leaders. They were undecided whether the leaders treated all group members with respect, and whether their views were considered (mean=3.44).

Respondents agreed that members could increase their monthly contributions after starting projects and small businesses (mean=4.19); the group approached financial institutions (mean=3.91). Members got dividends yearly, which boosted and encouraged them to participate (mean=3.90). They agreed that their interest rates were affordable to the members who pay in small amounts over a long time (mean=3.57). They also agreed that members could take loans and start their projects and small businesses within the area (mean=3.56). It implies that SHGs' financial accessibility has a significant effect on the economic empowerment of women. The SHGs act as a financial base for women to acquire loans to start their projects and businesses within the area.

The predicted model is shown below.

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + e$$

where:

Y is women economic empowerment

B_0 is the constant

X_1 is Leadership in SHGs

X_2 is Financial accessibility in SHGs

$$\beta_0 = -.327 \quad \beta_1 = 0.120, \quad \beta_2 = 0.182$$

The predicted model is given by:

$$Y = -0.327 + 0.120 X_1 + 0.182 X_3 + e$$

Regression analysis results are presented in Table1.

Table 1

Regression Results

Model	Unstandardized Coefficients Beta	Standard Error	Standardized Coefficients Beta	t	p-value
(Constant)	-.327	.314		-1.042	.300
Leadership	.120	.059	.152	2.035	.044
Financial Accessibility	.182	.070	.188	2.615	.010

SHGs leadership has an unstandardized beta value of 0.120, standard error of 0.314, the standardized beta value of 0.152, t value of 2.035, the p-value of 0.044. Thus, the relationship between SHGs leadership and socio-economic empowerment is positive. The relationship is statistically significant since $p < 0.05$. This study conforms to the study conducted in India by Padma & Rathakrishnan (2012), who examined group leaders' roles in participation in SHG activities. Their findings showed that leaders guaranteed contribution, and meetings were regularly held. Leaders also helped in creating awareness as well as encouraging the full participation of all members.

Financial accessibility has an Unstandardized Beta Value of 0.182, Standard Error of 0.070, Standardized Beta Value of 0.188, t value of 2.615, the p-value of 0.010. Thus, the relationship between SHGs' financial accessibility and socio-economic empowerment is positive. The relationship is also statistically significant as the p-value is less than 0.05. This result is consistent with Anyango (2012) in Malawi, where she also noted that women groups had helped increase household income and diversification of economic activities.

Summary and Conclusion

The study explored elements of SHGs that influence women's economic empowerment. The findings showed improvement in the key elements under study. SHGs utilize group savings to expand credit access to vulnerable women in the sub-county. Leadership experience in SGHs has changed women's ability to make major decisions in their lives and improve confidence. It is worth noting that most of the groups conduct regular elections, and every member of the group is capable of

leadership. The group leader listened to every member's opinion and considered it. Increased earnings by women have also changed their decisions to purchase household assets. The study marks that before, women were not involved in purchasing household assets, but with the increased income, they can decide what type of assets households can possess.

Women involved in SHGs also improved social status and learned legal and political awareness as leadership positions were elective to all members. The study results show that group training and interaction with stakeholders have increased women's awareness and achieve social recognition. The study shows that the group structure was less hierarchical and more informal than in most formal organizations. The constitution was not strictly followed as the national rule of law. Group activities of merry-go-round strengthen the ties of sisterhood, and members shared dividends on short-term durations. Microfinance and banks report that the SHGs have empowered women financially and have increased their incomes, and they have started offering training on financial utilization and providing easy loan access. Women's increased economic capability has improved their position in society by their substantial financial contribution to their families, which conferred their greater value and gave them more entitlements in the family and the community.

SHGs have positively boosted the economy by empowering women and promoting the spirit of self-reliance as women can generate their funds. They have empowered women economically by boosting their income earnings, building self-confidence, and training on income-generating activities. SHGs have offered women platforms to discuss their problems and give advice since they face similar economic problems and situations. SHGs have acted as a unifying factor and have succeeded in bringing many women with homogenous problems, and offered a platform to articulate these problems and find solutions. Some of the groups have successfully grown from small contributions to large contributions forming Savings and Credit Cooperatives (SACCO). SHGs offers affordable loans to members who pay small amounts for long period of time.

SHGs have proved an important sector of Kenya's economy, offering a platform for many women in low-income families, raising substantial income for their households, giving support from the government and non-governmental organizations, as well as banks. They may boost the economy by a greater

percentage. The SHGs have also proved that they can help reduce the country's unemployment rate as women can engage in their projects and employ many people. With an increased contribution of women in family affairs, domestic violence has been reduced as both women and husbands form concrete discussions about the household's financial position. A household with a good source of income creates a happy family.

There should be periodic training on leadership and income-generating activities. The government needs to offer a market and build infrastructure for products produced by groups' projects. The government should provide subsidized loans to SHGs to enable them to conduct their projects and develop poverty. Great emphasis should be put on women education and creating awareness. Young women should be encouraged to join SHGs to start earning their incomes early and save for their projects.

References

- Anyango, E. (2012). CARE Malawi Central Region Livelihood Security Project Impact Assessment Report on Village Savings & Loans Component (VS&L).
<https://www.findevgateway.org/sites/default/files/publications/files/mfg-en-paper-impact-assessment-report-of-village-savings-loans-component-vsl-jun-2005.pdf>
- Anyiro, C., Ajuka, P., Emerole, C., & Orji, I. (2014). Determinants of women's participation in self help group led micro-financing of farms in Isuikwuato Local Government Area of Abia State, Nigeria. *Scientific Papers Series Management, Economic Engineering in Agriculture and Rural Development*, 14 (3), 21-30.
http://managementjournal.usamv.ro/pdf/vol_14/art3.pdf
- Banwo, A., Du, J., & Onokala, U. (2015). The impact of group cohesiveness on organizational performance: The Nigerian Case. *International Journal of Business and Management*, 10(6), 146-154.
<https://doi.org/10.5539/ijbm.v10n6p146>

- Becker, G. (1993). *Human Capital: A Theoretical and Empirical Analysis, with Special Reference to Education*, University of Chicago Press, Chicago.
<https://doi.org/10.7208/chicago/9780226041223.001.0001>
- Beevi, S., & Devi, G. (2011). Role of self-help groups in empowering rural women in India. *International Journal of Interdisciplinary Social Sciences*, (9), 405-420. <https://doi.org/10.18848/1833-1882/cgp/v05i09/51863>
- Das, S. (2012). Best practices of self-help groups and women empowerment: A case of Barak Valley of Assam. *Far East Journal of Psychology and Business*, 7(3), 29-51.
https://econpapers.repec.org/article/fejarticl/v_3a7b_3ay_3a2012_3ai_3a3_3ap_3a29-51.htm
- Doepke, M., & Tertilt, M. (2017). Does female empowerment promote economic development? CEPR Discussion Paper 8441. <https://doi.org/10.1596/1813-9450-5714>
- Donaldson, T., & Preston, L. (1995). The stakeholder theory of the corporation: concepts, evidence, and implications. *Academy of Management Review*, 20, 65-91. <https://doi.org/10.5465/amr.1995.9503271992>
- Eyben, R., Kabeer, N., & Cornwall, A. (2008). *Conceptualizing empowerment and the implications for pro-poor growth*, Institute of Development Studies at the University of Sussex, Brighton.
<https://www.ids.ac.uk/download.php?file=files/dmfile/conceptualisingempowermentpaperforPOVNET.pdf>
- Freeman, R. E. (2010). *Strategic Management: A Stakeholder Approach*. Minesota: Cambridge University Press.
- Freeman, R. E., & Shipp, S. (1984). *Stakeholder Management and Industrial Marketing*. Minneapolis, Minn: Strategic Management Research Center.
- Gates, S., & Langevin, P. (2010). Human capital measures, strategy, and performance: HR managers' perceptions. *Accounting, Auditing and Accountability Journal*, 23(1), 111–132.
<https://doi.org/10.1108/09513571011010628>

- Gathuni, A. (2015). The impact of women self help groups on their social empowerment: A case study of Murera sub-location in Kiambu County (Kenya). *International Journal of Social Science and Humanities Research*, 3(4), 257-261. <https://researchpublish.com/issue/IJSSHR/Issue-4-October-2015-December-2015/4>
- Harun, M., & Chin, O. (2015). Examining the association between group cohesion and group performance in the cooperative movement. *International Journal of Business and Industrial Marketing*, 1(2), 26-30. <https://www.semanticscholar.org/paper/Examining-the-Association-Between-Group-Cohesion-in-Harun-Chin/4e42395d05245fa43ffe5bdca14d5234fe002bc7>
- Kabeer, N. (2011). *The Power to Choose: Bangladeshi Women and Labor Market Decisions in London and Dhaka*. Verso Books. London. <https://doi.org/10.1057/palgrave.fr.9400149>
- Kimutai, L (2012). Influence of Group Credit Lending Scheme on Performance of Women-Owned Small and Medium Enterprise in Kisumu Town East District, Kenya, Thesis and Dissertation, University of Nairobi. <http://erepository.uonbi.ac.ke/handle/11295/6635>
- Lawler, E. (2009). Make human capital a source of competitive advantage, *Organizational Dynamics*, 38(1), 1–7. <https://doi.org/10.1016/j.orgdyn.2008.10.007>
- Levy, B. (2015). Obstacles to developing indigenous small and medium enterprises: An empirical assessment, *The World Bank Economic Review* 7 (1), 65-83. <https://doi.org/10.1093/wber/7.1.65>
- Mehta, S., Mishra H., & Singh A. (2011). Role of self-help groups in socio-economic change of vulnerable poor of Jammu Region, *Proc. International Conference on Economics and Finance Research IPEDR*, 519-23. <http://ipedr.com/vol4/103-F10147.pdf>

- Njeru, P. (2017). Establishing the effect of corporate governance strategy to create sustainable, economically viable enterprises through women SHGs. *International Journal of Commerce, Economics and Management*, 5(2), 344-364. <https://1library.net/document/q7rwgjoy-establishing-effect-corporate-governance-strategy-sustainable-economically-enterprises.html>
- OECD (2011). Women economic empowerment. <https://www.oecd.org/social/gender-development/womenseconomicempowerment.htm>
- Padma, S., & Rathakrishnan, T. (2012). Determinants of participation of leaders and their role performance in SHG activities. *International Journal of Extension Education*, 8, 31-36. <https://studylib.net/doc/18572591/international-journal-of-extension-education>
- Preston O., & Chitere (2018). Self-help groups as a means for development and welfare: Their characteristics, membership and performance in Kenya. *International Journal of Social Work and Human Services Practice*, 6(2), 30 - 45. <https://doi.org/10.13189/ijrh.2018.060202>
- Rajendran, K. (2012). Micro-finance through self-help groups – A survey of recent literature in India. *International Journal of Marketing, Financial Services & Management Research*, 1(12), 110-125. https://www.kudumbashree.org/storage/files/wgikh_micro%20finance%20through%20self%20help%20groups%20%E2%80%93a%20survey%20of.pdf
- Sundaram, A. (2012). Impact of self-help group in socio-economic development of India. *IOSR Journal of Humanities and Social Science (JHSS)*, 5(1), 20-27. <https://doi.org/10.9790/0837-0512027>
- Thangamani S., & Muthuselvi S. (2013). A study on women empowerment through SHG with special reference to Mettupalayam taluk in Coimbatore. *IOSR Journal of business and management*. 9(7): 22-38. <https://doi.org/10.9790/487x-0861724>

- USAID (2017). Gender Equality and Women's Empowerment in Kenya.
<https://www.usaid.gov/kenya/gender-equality-and-womens-empowerment-kenya>
- Waithaka T. (2014). *Factors Influencing Performance of Self-Help Groups: A Case of Muungano Self Help Group in Kianjokoma, Embu County* (Unpublished Master's Thesis). University of Nairobi, Nairobi.
<http://erepository.uonbi.ac.ke/handle/11295/74292>
- World Bank. (2015). Expanding Women's Access to Financial Services. The World Bank Group.
<https://www.worldbank.org/en/results/2013/04/01/banking-on-women-extending-womens-access-to-financial-services>
- Zakir, A., & Baruah, S. (2011). *Management of Self-Help Groups*. Guwahati: State Institute of Rural Development.
https://sird.assam.gov.in/sites/default/files/swf_utility_folder/departments/sird_pnr_d_unecopscloud_com_oid_10/this_comm/Management_of_Self_Help_Groups.pdf
- Zastrow, C. (2009). *Social Work with Groups: A Comprehensive Workbook* (7th Ed.). Mason, OH: Brooks/Cole Empowerment Series, Cengage Learning.