



# SOCIO-ECONOMIC SUCCESS FACTORS AND EMPOWERMENT OF WOMEN ENROLLED IN TABLE BANKING IN KAKAMEGA COUNTY, KENYA

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## Abstract

*The main objective of this study therefore was to investigate influence of socio- economic success factors on empowerment of women enrolled in table banking in Kakamega County, Kenya. The study's specific objectives were to establish influence of funds mobilization, capacity building and social capital on empowerment of women enrolled in table banking in Kakamega County. Descriptive research design will be used in the study. The study targeted 2094 women from 9 table banking groups in Kakamega County. Three hundred and thirty six (336) respondents were selected using stratified random sampling techniques. The study used primary data which was collected using structured questionnaires. Pilot test was conducted to test validity and reliability of data collection tools. Descriptive and inferential analysis was done by the use of Statistical Package for Social Sciences (SPSS 23). Using Pearson correlation coefficient, the findings established a direct and positive relationship between empowerment of women enrolled in Table banking group and independent variables; fund mobilization, Social capital and capacity building. This study observed that fund mobilization showed the greatest positive significant predictive power towards empowerment of women enrolled in table banking*

*while social capital had least positive significant predictive power. The study recommended that women enrolled in table banking should enhance social capital through social networking. Further, the study recommended that women enrolled in table banking should enhance social capital through social networking. This would ensure that table banking groups within or outside the County are able to recognize, create or act upon business opportunity and carry the group's visions and objectives to greater heights in order to ensure women empowerment.*

*Keywords: Fund Mobilization, Social Capital, Capacity Building, Socio-Economic Success Factors, Women Empowerment, Table Banking*

## **INTRODUCTION**

Women empowerment became a developing concept which was perceived to bring a better society in the world. Empowerment is the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes (Singh & Gupta, 2018). The quality of life of the citizens of a nation can be effectively improved by raising the standards of living of the people especially poor women. Social, economic and political empowerment in particular is very fundamental in achieving this goal (Malhotra, Schuler & Boender, 2017). Empowerment leads to increased wellbeing, self- sufficiency, expansion of individual choice and overall community development. Empowering women economically boosts both gender equality and wealth of the nations. This entails enabling the women to have the capacity to control income and other key economic resources

The United Nations sustainable development goals and the vision 2030 highlight the importance of women empowerment (Okirigiti & Raffey, 2015). Table banking is one of the strategies that have been adopted to enhance women empowerment and hence livelihood (Mwobobia, 2016). The far reaching implications of table banking on economic empowerment compel the need to understand the link socio-economic success factors and empowerment women enrolled in Table banking in Kakamega County.

Table banking is unique among development interventions because it can deliver social benefits on an ongoing, permanent basis and on a large scale at the grassroots of our society. It is a dual system which blends both formal and informal financial systems. If well managed it can provide financial services in a sustainable way, free of donor support. It thus offers the potential for a self-propelling cycle of sustainability and massive growth, while providing a sustainable socio-economic empowerment of women. The other alternatives of microfinance that offer family loans, savings, or money lenders are usually limited by amount, rigidly administered, or available only at exorbitant interest rates (Coleman, 2006). Table banking therefore is a new

concept which tries to fill this gap because it has both formal and informal aspects which enable women to access finances especially in rural areas. It has simple structure, procedures, conditionalities and low interest rates that enable rural women to access finances for their socio-economic development.

According to Murunga (2017) in Kenya, there is still a challenge in women empowerment and their role in community development. According to him, women in Kenya are greatly discriminated, undermined and never put on the spheres of development. In Kenya, women historically have held control over wages derived from market sales in the agrarian sector (Dolan, 2017). Agricultural diversification in Kenya has led to greater involvement of men in agriculture, thus eroding women's control over income-generating production, and subsequently, their relative power in the household (Dolan, 2017). Changes in milk marketing opportunities in pastoral communities in Kenya highlight non-cooperative models of household decision-making. McPeak and Doss (2016) find that husbands resist their wives' increased opportunity to gain assets through milk sales by making strategic migration decisions that curtail women's access to markets (McPeak & Doss, 2016).

Findings of the latest Kenya National Bureau of Statistics (KNBS) & United Nations Children's Fund (UNICEF) 2020 Comprehensive Poverty Analysis report shows that 65 percent of women aged 35-59 years are multidimensionally poor compared to 56 percent of their male counterparts. Incidence of monetary poverty among women aged 35-59 years is 34 percent, while that of men is 30 percent. Similarly, 30 percent of women headed households live below the monetary poverty line compared to 26 percent of those headed by men (KNBS, 2018: 64). The KNBS Economic Survey 2019 figures show that women are underrepresented in wage employment comprising slightly above a third (37%). Similarly, they are underrepresented in most sectors of formal employment requiring high education or specialised skills, including information and communication (36%), financial and insurance activities (39%), real estate (23%), manufacturing (20%), administration and support services (10%), and professional, scientific and technical activities (29%). In addition, they are overrepresented in vulnerable employment (68% compared to 39% of men) and in sectors that highlight women's traditional roles in the society, namely human health and social work activities (58%), and activities of households as employers or domestic work services (61%). Women are also more disadvantaged than men in access to Information and Communication Technology (ICT) which enhances their empowerment through improved access to information, financial services and products, and a higher degree of independence and autonomy including for professional purposes. According to Kenya Integrated Household Budget Survey (KIHBS) 2018/19 data,

nearly 69 percent of women aged 15 years or over have a mobile phone compared to nearly 73 percent of men (KNBS, 2020).

Table banking was initially developed by the Poverty Eradication Commission (PEC) under the former Ministry of Planning and Vision 2030, targeting Millenium Development Goal (MDG) 1 on eradicating abject poverty, especially in rural settings in Kenya. Table banking is carrying out banking transactions of saving and lending money around a Table. Every member contributes towards the pool on monthly basis or within an agreed period of time. The group members then lend money to any member who needs it. The member will have to pay back the capital plus interest at an agreed period of time. Table banking takes on the model of the Grameen Bank of Bangladesh and the village savings and loans schemes of Zanzibar. Table banking is a concept whereby people form a group and members loan each other money (Kenya Gazette, 1999). Table banking was first piloted in Gatanga and Bondo constituencies. The results were very impressive but the government did not continue with the roll out thereafter.

Nevertheless, Women have adopted the Table banking concept and since then there has been an ever rising demand in various parts of the country especially in rural areas where it has spread over forty three counties (JOYWO, 2015). Table banking has an influenceive way of local resource mobilization. It enables group members to build their financial base and to start their enterprises. Consequently, the groups diversify their activities and have gone beyond financing household activities into small business creation through saving, borrowing their own accumulated money and repaying it at some interest (Tembo Kenya, 2012). Within this arrangement, therefore, an individual member may request for a Table banking credit depending on one's need and pay it back after a certain period of time with low interest which is ploughed back into the group savings (Grace Life Ministries, 2013). This activity is executed and controlled through members' efforts, checks, controls and behavior, with consultation when need arises. Consequent to these activities and the subsequent outcomes, members have realized that with little or no external support they can take charge of their own development and destiny and are also able to unleash their potential. This proposal therefore will investigate the influence of socio- economic success factors on empowerment of women enrolled in table banking in Kakamega County, Kenya

### **Statement of the Problem**

It has long been recognized that women's empowerment is a precondition for sustained economic development and poverty reduction; and that it is inexorably linked to social transformation. Empowerment of women and girls has therefore been incorporated in numerous

policy and legal instruments like the UN Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), the Millennium Development Goals (MDGs), the Sustainable Development Goals (SDGs), and the Maputo Protocol amongst others. In addition to signing and ratifying these documents, the Government of Kenya mainstreamed women's empowerment through several articles in its 2010 Constitution. The Women Enterprise Fund (WEF) was initiated to foster wealth distribution across various social groups through MSMEs projects (Shah, 2013; WEP, 2009). In addition, with the introduction of Uwezo Fund and other micro-finance funding like Kenya Women Finance Trust, WEP, Jamii Bora and other financial services specifically targeting women groups. Due to their lean success, inclination towards community-led self-financing emerged such as table banking. The government of Kenya through the Ministry of Devolution formulated policy and institutional arrangements to promote women's participation in entrepreneurial developments. Table banking is one of the opportunities through which group members can pool finances together, mutually borrow and learn investment opportunities. Proper utilization of table banking is instrumental in increasing women empowerment which has a trickle-down influence on the economic growth across the country through job creation.

With these efforts made by the government, non-state actors and financial institutions in empowering women (of which participation of women is greatest) (Ablorh, 2011) majority of women still face enormous social and economic challenges. Statistics from UN Women, World Bank, Ministry of Public Service and Gender Women Economic Empowerment Strategy 2020-2025 and Kenya National Bureau of Statistics (KNBS) women are still lagging behind in regard to empowerment. Women who account for almost half of the population are the main victims of unemployment and underdevelopment. In Kenya 13% of women are unemployed as compared to other EAC countries. By this we clearly see how opportunities are not equal for men and women. Most women occupy low areas of economic performance as compared to men who occupy high areas of production due to the culture of the society. KNBS (2020) showed that 29 percent of women aged 15-49 years in Kenya are empowered.

The statistics are worrying in Kakamega County which is predominantly rural county. The National Human Development Report of 2019 (UNDP, 2019) revealed that Western Kenya region remains one of the poorest in Kenya, where women still suffer cultural prejudices, domestic violence and economic alienation, which have serious implications on their health and economic status (UNDP, 2019). This was further supported by a study conducted by UN Women (2018) which indicated that women empowerment in Kakamega was behind other counties such as Baringo, Bomet, Kakamega, Kilifi, Kirinyaga, Kisumu, Kitui Marsabit, Meru and Turkana. Women in urban areas are nearly twice as likely to be empowered compared to those

in rural areas like Kakamega County, with incidence rates of 40 and 22 percent, respectively which is below national women empowerment index of 29%. While only 6 percent of women belonging to the poorest wealth quintile are empowered, in the richest wealth quintile the rate reaches 53 percent.

Studies have shown that despite the fact that women empowerment is directly proportional to their participation in community development; there is little to show in regards to women empowerment in the society (Chagaka and Rutatora, 2016). In fact, some studies carried out in developed countries like the USA, Netherlands, Sweden and China by the World Bank (2014) and scholars like Chagaka and Rutatora (2016) have shown that development in these countries has been achieved due to the power of empowering their women. However, Africa has been said to lag behind due to its poor traditional ideals and roles that discriminate the women and youth in the society (African Development Bank, 2017); leaving a gap for such a study. Therefore, this study sought to investigate influence of socio- economic success factors on empowerment of women enrolled in table banking in Kakamega County, Kenya.

### **Objectives of the Study**

- i) To establish influence of funds mobilization on empowerment of women enrolled in table banking in Kakamega County.
- ii) To determine influence of capacity building on empowerment of women enrolled in table banking in Kakamega County.
- iii) To establish influence of social capital on empowerment of women enrolled in table banking in Kakamega County.

### **Research hypotheses**

**Ho1:** There is no significant influence of funds mobilization on empowerment of women enrolled in table banking in Kakamega County

**Ho2:** There is no significant influence of capacity building on empowerment of women enrolled in table banking in Kakamega County

**Ho3:** There is no significant influence of social capital on empowerment of women enrolled in table banking in Kakamega County

## **LITERATURE REVIEW**

### **Theoretical Framework**

This study was guided by Capital Formation Theory, Human Capital Theory and Social Network Theory.

### ***Capital Formation Theory***

According to Bramovitz (2010) capital formation theory holds that the process of capital formation involves three interdependent activities. These are, saving, this is the setting aside of resources that could be potentially used to meet the current needs in favour of future use. Second is finance sourcing, this is the assembling of resources from other sources in addition to the saved for purposes of investment. The third is investment, this is where the resources are assigned to the production means in order to accrue interest and plough back profits and/or returns. The success of capital formation is directly dependent on the intensity and how efficiently the three activities are implemented. Adhikary (2011) in support of the capital formation theory and its impact on empowerment argues that it results in increased employment chances, increases supply among other key benefits. Ndidi and Shuaib (2015) argue that any country that wants to strengthen its economy must prioritize capital formation.

According to them capital formation has a spillover influence whose impact is replicated in other spheres of the society starting at the household level. However, most scholars such as Malecki (2012) hold that capital formation is intertwined with social aspects more so at the micro level. Developmentally attentive communities of multiple community residents' relationship with children youth, Socializing and building community action can be initiated by economic and governmental platforms directly or indirectly. It represents an emergency conceptualization and inquiry advancing asset building capacity to individuals and systems (Benson, Scales and Mannes, 2013). Access to growing experiences such as affirmations, support, connectives, empowerment, engagement and socializing systems have positive empowerment of those involved (Benson & Saito, 2011). Being supportive and connected is a predictive significant of good health. This theory was significant in discussing influence of funds mobilization on empowerment of women enrolled in table banking in Kakamega County.

### ***Human Capital Theory***

Human Capital Theory was proposed by Schultz (1961) and developed extensively by Becker (1964). Schultz (1961) in an article entitled "Investment in Human Capital" introduces his theory of Human Capital. Schultz argues that both knowledge and skill are a form of capital, and that this capital is a product of deliberate enterprise growth. The concept of human capital implies an investment in people through education and training. This theory emphasizes the value addition that people contribute to an organization. It regards people as assets and stresses that investments by organizations in people will generate worthwhile returns.

Previous empirical research has emphasized that human capital is one of the key factors in explaining enterprise growth. Brüderl (1992) argues that greater entrepreneurial human

capital enhances the productivity of the founder, which results in higher profits and therefore lower probability of early exit. Moreover, highly educated entrepreneurs may also leverage their knowledge and the social contacts generated through the education system to acquire resources required to create their venture (Shane, 2003). In addition to education, specific human capital attributes of entrepreneurs, such as capabilities that they can directly apply to the job in the firm, may be of special relevance in explaining enterprise growth. The specific human capital can be attained through precise trainings and previous experience. More focused business training can provide entrepreneur with a specific knowledge, compared to a formal education. This kind of specific human capital also includes knowledge of how to manage a firm, that is, entrepreneur-specific human capital. This theory is relevant to this study since it informs capacity building variable.

### ***Social Network Theory***

Social network theory focuses on how the social structure affects individual and/or group relationships in solving their day to day problems. The theory was coined by J. A. Barnes in 1954. A social network is composed of individuals or organizations which have ties between them and through such ties, individuals or groups determine ways on how to solve their problems. This perspective of a social network provides a way of analyzing social entities and explaining patterns that have been observed in these social entities (Stanley and Catherine, 2014). To understand social entities a technique known as social network analysis is used. Scott and Davis, (2007) highlights that the technique is used to identify patterns, understand influential entities and understand the dynamics of the network

The construct of a social network provides a theoretical framework that is useful in studying relationships among individuals, groups and organizations. The ties that connect social units are the common contacts that belong to individual units. To be able to understand how social interaction happens, Scott, (2010) in his work on social network theory argues it is the relationships between units that need investigation instead of the units themselves. In regards to this study, the researcher found this theory very useful because it explained the importance of relationships that are formed in a social network. This laid a theoretical foundation for the hypothesis that women come together into groups because relationships formed in these groups are important in solving their problems, thus empowerment. It is through these groups that women enjoy the freedom to choose how they want to attain their empowerment.. There, this theory is relevant influence of social capital on empowerment of women enrolled in table banking in Kakamega County.



## Conceptual Review

According to Mugenda and Mugenda (2003), a conceptual framework helps the reader to quickly see the proposed relationships between the variables in the study and show the same graphically. In this study, funds mobilization, capacity building and social capital are independent variables while empowerment of women enrolled in table banking as dependent variable. Figure 1 highlights the relationship between the independent and dependent variables.

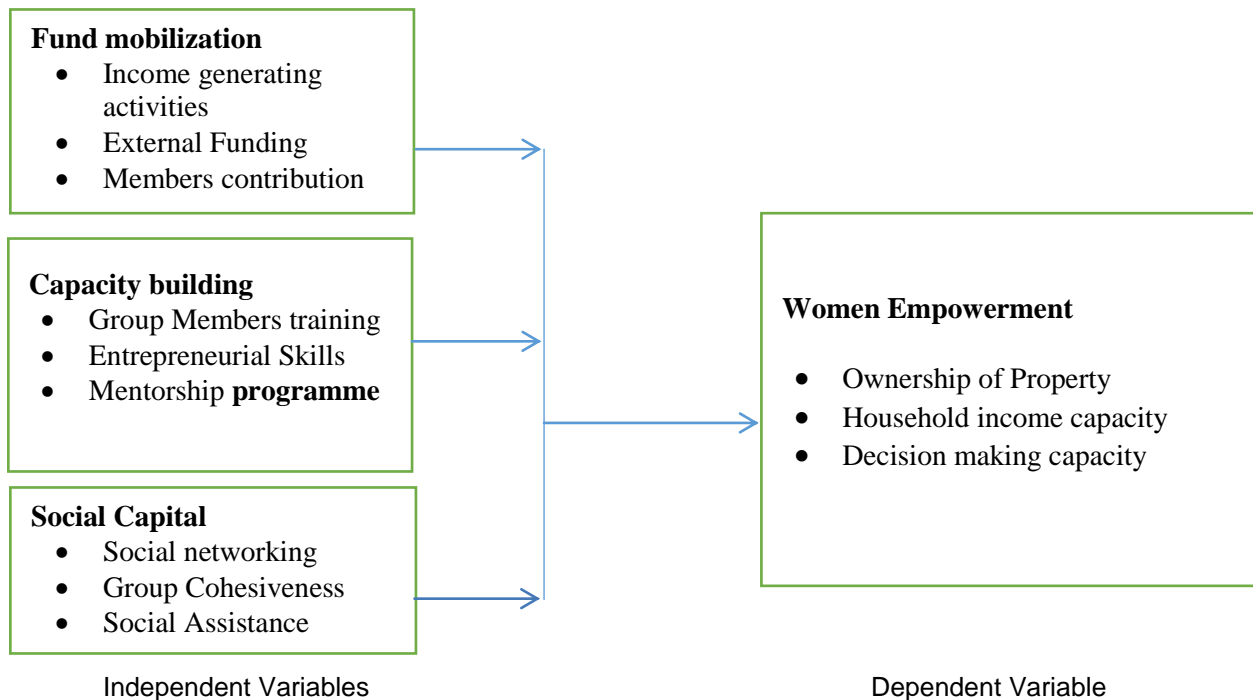


Figure 1: Conceptual Framework

## Empirical Review

### *Funds mobilization and Empowerment of women enrolled in table banking*

Odenyo and Rosemary (2018) sought to bring out the influence of funds mobilization on performance of women group projects. The variables namely acquisition of financial resources, mapping human resources, acquisition of physical resources and community participation were regressed and the study findings showed that all independent variable significantly and positively influenced the empowerment of women enrolled in table banking projects in Kakamega County, Kenya. Kikaya (2018) explore the determinants of women owned microenterprises (WOEs) performance in the County of Vihiga in Western Kenya. Capital accessibility had a positive and significant influence on sustainability. The positive relationship means, if Capital Accessibility increases by 1, microenterprise sustainability will increase by 0.572.

Gituma (2017) examined the entrepreneurial determinants affecting sustainability of women owned small and medium enterprises in Kenya. The study found that factors components access to capital has a great positive influence on the sustainability of women owned SMEs. Mochoge (2016) focused on the influences of village savings and loans on rural women livelihoods outcomes among women groups in Kisii County. The findings of the study revealed that the members who save with village savings and loans group members, increase their likelihood of improving their livelihood outcomes. Mzungu (2018) investigated the determinants that influence the sustainability of projects owned by women with disabilities in Mombasa County, Kenya. There is a significant relationship between access to finances and the sustainability of projects. The study found out that indeed there is a relationship and the factors do influence sustainability of projects by disabled women.

### ***Capacity building and Empowerment of women enrolled in table banking***

Mutunga (2018) analyze the factors that influence sustainability of Uwezo fund projects in Maragua Sub County in Kenya. There was a strong positive correlation between capacity building for Uwezo funded groups and sustainability of the fund. Kakunya (2016) sought to establish the influence of microfinance institutions services on performance of women groups in Machakos County. The results indicated women have been empowered with entrepreneurial and management skills have been able to attend various training programmes offered by the MFIs and others have managed to further their level of education. The skills acquired during training have also enabled the women to venture into business opportunities they initially thought were beyond their capabilities.

Mabubi (2016) sought to assess the influence of formal education on resource mobilization and empowerment of women enrolled in table banking in Kakamega County, Kenya. The study established that the level of formal training of leaders and members of informal groups influenced the choice of income generating activities. Groups where members had formal education, there were diversified income generating activities well managed to benefit the members. It was established that the level of formal education and training of leaders and members of informal women groups influenced group sustaining. Study groups whose members had acquired formal education showed better leadership, higher participation in group activities and social cohesion.

Anampiu (2020) sought determine the influence of entrepreneurship education on the growth of women groups" businesses funded by the Women Enterprise Fund in Meru County, Kenya. Some of the findings include: that training on financial management skills contributed positively towards the growth of women groups" businesses funded by Women Enterprise Fund

in Kenya, that 51% of the respondents strongly agreed that mentorship enabled them to be proactive and in turn the growth of their businesses, that though training on business knowledge skills had a positive influence in the growth of women groups" businesses funded by Women Enterprise Fund, the two major areas of influence were on negotiation skills and focusing goals and finally over two third of the respondents felt that training on innovation significantly influenced the growth of women group businesses funded by Women Enterprise Fund.

### ***Social Capital and Empowerment of women enrolled in table banking***

Muhia (2020) measured the influence of social factors on sustainability of women groups in the pastoralist communities in Kenya. The study established that social capital had a strong positive Pearson correlation coefficient influence on sustainability of women empowerment groups. Secondly women groups had helped women to meet other peers within the group who had encouraged them and shared their ideas (and women groups enabled women to have a stronger voice in seeking resources and opportunities. Kamala and Jyothi (2018) designed a study to determine social capital of women self-help groups, their growth Pattern and factors contributing to the sustainability of women's groups, in agriculture and allied sectors. Results revealed that out of 447 SHGs studied over a period of 5 years, it was observed that no SHG was defunct or discontinued. It was interesting to note that all the SHG members were working in a coordinated manner with group working spirit. Mwaura (2018) aimed at determining the influence of social capital on the Performance of Women Owned enterprises. The study found that social capital was a key characteristic of most of the businesses in the study region with most of these businesses being observed to apply various Entrepreneurial Group Dynamic strategies such as training, networking and leadership in their operations.

## **RESEARCH METHODS**

The study design that was used is descriptive in nature. The design was to help the researcher to obtain information concerning the current status of the problem under study and describe it with respect to the dependent and independent variables. The study targeted 2094 women who are still enrolled and active in table banking groups since 2010. The study's sampling frame included 9 table banking groups implementing table banking. For ease of field data collection; women group inventory was acquired from ministry of women group inventory that contained all active registered women groups in Kakamega County. A sample size was calculated as per Taro Yamane's formula shown below;

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

Where, n = Sample size; N = population under study; e = margin error (0.05); I = constant

Therefore;

$$n=2094/ (1+2094 (0.05)^2)$$

n= 335.8460305 rounded off to 336

A total of 336 respondents were selected using stratified random sampling from a target population of 2094. The respondents were stratified according to table banking groupings. From each table banking group, the respondents were selected using random sampling techniques.

Table 1: Sample Size

<b>Strata</b>	<b>Target Population</b>	<b>Formula</b>	<b>Sample Size</b>
Kakamega County Widows Empowerment Project	345	345/2094*336	55
Munchete Women Chama Group	224	224/2094*336	36
Kakamega Wanadasa Women Organization	126	126/2094*336	20
Magharib Women Chama Group	322	322/2094*336	52
Reallow Women Chama Group	248	248/2094*336	40
Light Women Group	173	173/2094*336	28
Butere Women Development Organization	311	311/2094*336	50
St. Rita Women Chama Group	156	156/2094*336	25
Mayoni Vumula Women Chama Group	189	189/2094*336	30
<b>Total</b>	<b>2094</b>		<b>336</b>

In this study, the researcher used questionnaire which was self-designed. A 5 point Likert scale of 1-5 was used to measure respondent's response where 1 stood for strongly disagree and 5(five) stood for strongly agree. The pilot test was conducted to ensure that there was validity and reliability while conducting the research in order to obtain data that was consistent with the main objective. The tests were conducted to test the reliability and validity of the questionnaires and entailed picking five respondents from each stratum and issuing them with the questionnaires. The study used content validity to ensure that the questions measured what they were intended to measure, whether the wording is clear, whether the questions provided response and whether there was research bias by consulting the supervisors and other lecturers in the area of concern. The statistical method for this study was descriptive and inferential statistics. After the fieldwork, the data was coded and tabulated by use of tables. Data analysis was done using Statistical Package for Social Sciences computer software (SPSS version 23.0) for windows. Descriptive statistics such as mean, percentage and standard deviation was used to present the various characteristics for the data sets.

The study adopted the following multiple regression model;

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

Where;

Y = Empowerment of women enrolled in table banking;  $X_1$  = Funds mobilization;  $X_2$  = Capacity building and  $X_3$  = Social Capital

## RESULTS AND DISCUSSION

### Preliminaries Results

Three hundred and thirty six (336) questionnaires were distributed to respondents, two thirty nine (239) were received which represented 71.1% response rate and 97 questionnaires were not received accounting for 28.9% of the total questionnaires distributed. Content validity was used to test instrument validity; all aspects of the questionnaire were pre-tested to check for question content, wording, sequence, form and layout, question difficulty and instructions. The questionnaires were confirmed to be well written and no respondent had problems with them during the pilot study since the questions were clear and well understood by respondents in the pilot study. For reliability tests Cronbach alpha was applied for each variable which had a range 0.801 to 0.913 thus for this, Cronbach alpha statistic with a value of 0.7 or more was considered reliable. The test items were retained and used in this study hence considered reliable as shown in the Table 2

Table 2: Reliability Tests

Variables (Constructs)	No. of items	Cronbach Alpha	Remarks
Funds mobilization	6	0.801	Accepted
Capacity building	6	0.826	Accepted
Social capital	6	0.833	Accepted
Empowerment of women enrolled in table banking	8	0.913	Accepted

### Descriptive Statistics

Respondents were asked to state their level of agreement with Empowerment of women enrolled in table banking. The statements were anchored on a five point Likert-type scale ranging from 5=Strongly Agree to 1= Strongly Disagree and respondents were asked to indicate the extent to which they agreed to the statements. Descriptive measures included percentage, frequency, mean and standard deviation. The pertinent results are presented in Table 3.

Table 3: Descriptive Results for Empowerment of women enrolled in table banking

<b>Empowerment of women enrolled in table banking</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>	<b>Mean</b>	<b>SD</b>
1. Members participation in table has increased members access and control of economic resources at home and community level	46 (19.2)	80 (33.5)	75 (31.4)	20 (8.4)	18 (7.5)	3.49	1.122
2. Participation in Table banking has improved the level of economic decision making of members at household and community level	14 (5.9)	46 (19.2)	78 (32.6)	80 (33.5)	21 (8.8)	2.80	1.038
3. Since joining table banking, members have been able to buy physical assets	18 (7.5)	108 (45.2)	58 (24.3)	43 (18)	12 (5)	3.32	1.017
4. Table banking promotes financial inclusion amongst their members	36 (15.1)	120 (50.2)	45 (18.8)	35 (14.6)	3 (1.3)	3.63	.952
5. Since joining table banking, member have been able to establish and improve income generating activities	50 (20.9)	71 (29.7)	75 (31.4)	32 (13.4)	11 (4.6)	3.49	1.103
6. Since joining table banking, members have managed to attend required clinics and visit the hospital when required	31 (13)	89 (37.2)	69 (28.9)	32 (13.4)	18 (7.5)	3.35	1.100
7. Through table banking, members have been able to pay school fees for their children	26 (10.9)	76 (31.8)	66 (27.6)	62 (25.9)	9 (3.8)	3.20	1.062
8. Table banking improves wealth creation among members	42 (17.6)	90 (37.7)	64 (26.8)	34 (14.2)	9 (3.8)	3.51	1.057
<b>Overall Scores</b>						<b>3.35</b>	<b>1.056</b>

**N=239; KEY: 1= Strongly Disagree; 2= Disagree; 3=Fairly Agree; 4= Agree; 5=Strongly Agree; SD= Standard Deviation.**

From table 3, few of the respondents confirmed that members participation in table has increased members access and control of economic resources at home and community level as indicated by 19.2% of the respondents who strongly agreed and further 33.5% who agreed on the same. However, 31.4% of the respondents fairly agreed which was supported by a mean of

3.49. The results also revealed that 19.2% of respondents agreed that participation in Table banking has improved the level of economic decision making of members at household and community level and additional 5.9% strongly agreed on the same with a mean of 2.80. This low mean was supported by 32.6% of the respondents who fairly agreed and 33.5% of the respondents who disagreed.

More so, 7.5% of respondents strongly agreed that since joining table banking, members have been able to buy physical assets and 45.2% agreed on the same although 24.3% of the respondents fairly agreed and 18.0% disagreed with a mean of 3.32. The study also established that 15.1% of the respondents strongly agreed table banking promotes financial inclusion amongst their members and 50.2% agreed, although 14.6% fairly agreed on the same. This was supported by a mean of 3.63.

In regard to improvement in income generating activities, 20.9% of the respondents strongly agreed and 29.7% of the respondents agreed with a mean of 3.70 that since joining table banking, member have been able to establish and improve income generating activities. However, 31.4% of the respondents fairly agreed while 13.4% disagreed on the same. The results also revealed that 13.0% and 37.2% of the respondents strongly agreed and agreed respectively that since joining table banking, members have managed to attend required clinics and visit the hospital when required although 28.9% of the respondents fairly agreed while 13.4% disagreed on the same.

In regard to through table banking, members have been able to pay school fees for their children, 31.8% of the respondents agreed and 10.9% strongly agreed on the same although 27.6% fairly agreed and 25.9% disagreed on the same. Lastly, 37.7% of the respondents agreed that table banking improves wealth creation among members with 17.6% of strongly agreed on the same although 26.8% fairly agreed with a mean of 3.51. Averagely, the level of empowerment of women enrolled in table banking had a mean of 3.35 implying that majority of the respondents fairly agree with empowerment of women enrolled in table banking statements.

### **Inferential Statistics**

Inferential statistics are used to make inferences about the population based on the survey results. The findings would be more generalizable to the population if the sample is more representative. To generalize from the study to the population, hypothesis testing techniques are used. Inferential statistics is a term used to describe this form of analysis (Mugenda & Mugenda, 2003). Inferential statistics consisted of multiple correlations and multiple linear regressions:

## Correlations Analysis

Table 4: Correlations Analysis

		<b>Funds mobilization</b>	<b>Capacity building</b>	<b>Social capital</b>
	Pearson Correlation	1		
Funds mobilization	Sig. (2-tailed)			
	N	239		
	Pearson Correlation	.455**	1	
Capacity building	Sig.(2-tailed)	.000		
	N	239	239	
	Pearson Correlation	.620**	.612**	1
Social capital	Sig. (2-tailed)	.000	.000	
	N	239	239	239
Empowerment of women enrolled in table banking	Pearson Correlation	.611**	.588**	.533**
	Sig. (2-tailed)	.000	.000	.000
	N	239	239	239

The results indicate that funds mobilization has a strong positive Pearson correlation ( $r=0.611$ ,  $p=0.000$ ) influence on empowerment of women enrolled in table banking in Kakamega County. This indicates that funds mobilization play a major role in empowerment of women enrolled in table banking. Koech (2014) study showed that the groups had averagely played a part in advancing the economic growth of women through improving their accessibility to economic resources at the family and community level. The study also showed that the groups had played a role in enabling women makes decision at the family and community level as well as in helping them access credit facilities

The results also indicate that there is moderate relationship between capacity building and empowerment of women enrolled in table banking in Kakamega County (Pearson correlation coefficient= 0.588,  $P=0.000$ ). Capacity building therefore has a positive influence in empowerment of women enrolled in table banking. Mutunga (2018) revealed that there was a strong positive correlation between entrepreneurial training for Uwezo funded groups and women empowerment.

The analysis shows that social capital has a moderate positive Pearson correlation coefficient ( $r= 0.533$ ,  $P=0.000$ ) influence on empowerment of women enrolled in table banking. This indicates that social capital factors cannot be ignored whenever considering the empowerment of women enrolled in table banking in Kakamega County. Muhia (2020)



established that social capital had a strong positive Pearson correlation coefficient influence on sustainability of women empowerment groups.

### Multiple Linear Regression Analysis

Multiple Linear Regression analysis for inventory control technique on Empowerment of women enrolled in table banking was done so as to find out the effect of inventory control technique jointly on the Empowerment of women enrolled in table banking in Kakamega County. This aided in coming up with the coefficients of the study model as well as R square of the study. The results are as shown in Table 5.

Table 5: Regression Analysis of Independent Variables and Performance of procurement function

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.744 <sup>a</sup>	.553	.545	.5617	.553	72.760	4	234	.000

ANOVA						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	91.344	4	22.836	72.760	.000 <sup>b</sup>
	Residual	73.829	234	.316		
	Total	165.173	238			

Regression Coefficient						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
		1	(Constant)	-1.091		
Funds mobilization	.558		.070	.448	7.921	.000
Capacity building	.402		.069	.325	5.789	.000
Social capital	.336		.061	.279	5.492	.000

a. Predictors: (Constant), Funds mobilization, Social capital, Capacity building

b. Dependent Variable: Empowerment of women enrolled in table banking

a. Dependent Variable: Empowerment of women enrolled in table banking

The results from the model summary give information on the overall summary of the model. It can be deduced that socio- economic success factors account for 55.3% significant

variance in empowerment of women enrolled in table banking (R square =.553, P=0.000) implying that 44.7% of the variance in empowerment of women enrolled in table banking is accounted for by other variables not captured in this model. The F Ratio was used in order to determine the relevance of the model, or simply if the study model is a more significant predictor of empowerment of women enrolled in table banking than the mean score, which was regarded to be a guess by the researchers. According to the data, the F value is more than one, as demonstrated by a value of 72.760, which indicates that the enhancement obtained as a consequence of model fitting is significantly greater than the model errors/inaccuracies that were not included in the model ( $F(4,238) = 72.760, P=0.000$ ) The big F value is very unlikely to have occurred by coincidence (99.0 percent), meaning that the final research model has significantly improved in its capacity to forecast empowerment of women enrolled in table banking as a result of the socio- economic success factors techniques examined. A regression of the four predictor variables against empowerment of women enrolled in table banking established the multiple linear regression model as below as indicated in Table 5.

$$Y = -1.091 + 0.558X_1 + 0.402X_2 + 0.336X_3$$

where:

$Y$  = Empowerment of women enrolled in table banking

$X_1$  = Funds mobilization

$X_2$  = capacity building

$X_3$  = social capital

From the findings presented in Table 5, if socio- economic success factors are held at zero or it is absent, the empowerment of women enrolled in table banking in Kakamega County would be -0.1.091,  $p=0.000$ . This implies that absence of socio- economic success factors the empowerment of women enrolled in table banking will be negative but significant. It was revealed that funds mobilization had unique significant contribution to the model with  $B=.558, p=.000$  suggesting that controlling of other variables (Capacity building and Social capital) in the model, a unit increase in Funds mobilization would result to significant increase in empowerment of women enrolled in table banking by 0.558 units. Findings agreed with past studies by Odenyo and Rosemary (2018) sought to bring out the influence of access to fund on women empowerment in Vihiga County, Kenya. The variables namely acquisition of financial resources were regressed and the study findings showed that all independent variable significantly and positively influenced women empowerment. Kikaya (2018) revealed that capital accessibility had a positive and significant influence on women empowerment. The positive relationship means, if Capital Accessibility increases by 1, women empowerment will increase

by 0.572. Gituma (2017) examined the entrepreneurial determinants affecting women empowerment in Kenya. The study found that factors components access to capital has a great positive influence on the women empowerment.

The coefficient of capacity building was 0.402, which was significant ( $p=.000$ ) and also positive. When the variance explained by all other variables (Funds mobilization and social capital) in the model is controlled, a unit increase in capacity building would result to significant increase in empowerment of women enrolled in table banking by 0.402 units. The results are in agreement with Mbai (2017) who examined the influence of self-help groups" activities on women empowerment in Miambani ward, Kitui County. The findings indicated that management skills were found to positively and significantly affect performance of SMEs; macro environment factors were found to significantly affect sustainability and Infrastructure did not significantly affect performance of SMEs in the study area. Anampiu (2020) sought determine the influence of entrepreneurship education on the growth of women groups" businesses funded by the Women Enterprise Fund in Meru County, Kenya. The results indicated that entrepreneurship education significantly influenced sustainability of women groups" businesses funded by the Women Enterprise Fund in Meru County.

Another variable that also had a unique significant contribution to the model was the value for social capital ( $B=.094$ ,  $p=.005$ ). When other variables in the model are controlled (Capacity building and Funds mobilization), a unit increase in social capital would result to significant increase in empowerment of women enrolled in table banking by 0.094 units. Muhia (2020) established that social capital had a strong positive influence on women empowerment groups. Kamala and Jyothi (2018) sought to study to determine social capital of women self-help groups, their growth Pattern and factors contributing to the sustainability of women's groups, in agriculture and allied sectors. The results indicated that social capital of women self-help groups significantly contributed to the women empowerment groups. According to Shane, (2003), the social capital theory, the cognitive theory and the theory of empowerment explain the concept of group membership and related factors that influence households' decision to join groups or cooperatives and how membership to these groups/cooperatives impacted on income and access to credit. Memberships are perceived to comprise social capital necessary for obtaining a critical mass to sustain fund pooling.

## CONCLUSION AND RECOMMENDATIONS

Going by the outcome of the study, there emerged a very strong, positive and statistically significant correlation between funds mobilization techniques and empowerment of women enrolled in table banking in Kakamega County indicating that the funds mobilization

techniques employed greatly affects the status of the Kenyan women. This implied that increase in utilization of automated empowerment of women enrolled in table banking in Kakamega County system would enhance empowerment of women enrolled in table banking. Access to fund played a very key role in ensuring that women were well empowered economically and help in sustaining their programs within the organization they subscribed to. Through access to funds, women were able to increase their incomes by putting the accessed money in various projects that could see their resources multiply.

The study concluded that capacity building has significant influence on the empowerment of women enrolled in table banking in Kakamega County. This postulated that capacity building plays major role in enhancing empowerment of women enrolled in table banking. Some table banking group officials were trained to run and support the group affairs which could influence the operations in the groups. Although trained group officials lead the groups in considered better ways compared to the untrained ones, most women in various table banking groups had not undergone necessary training to improve on their empowerment. This clearly indicated that capacity building necessarily result into good managing of the groups, but the skills the women had acquired were the key in gaining empowerment through table banking activities.

The study concluded that Social capital has significant influence on the empowerment of women enrolled in table banking in Kakamega County. This suggested that Social capital plays significant role in enhancing empowerment of women enrolled in table banking. Social capital aspect is very important aspect in achieving sustainable women empowerment. When in table banking groups, women are able to meet their peers with whom they share and encourage each other hence build self-confidence. By coming together in their table banking groups, they are able to have a stronger voice in seeking opportunities, receive emotional and psychological support and also participate in economic activities in their respective communities.

The study recommended that the women enrolled in table find out various ways of raising funds other than from their own contributions and invest prudentially. In this regard, the study recommends that the Table banking group members should also consider increasing the amounts of their contributions and savings and uphold high levels of financial discipline. The groups should as well pursue viable and economical external sources of funding to boost their capital base and support the group investment activities.

The women enrolled in table banking should equally be put on capacity building forums which allow the members to be trained and equipped on the challenges that bedevil groups. Active programmes by non-governmental organization players and civic advocacy organizations geared towards ensuring that the women enrolled in table banking have enhanced capacities

should be undertaken. This will give credence to the table banking groups already in place to hold for longer and it may inspire individuals not in table groups to seek out membership with an aim of having a change of fortunes as pertains livelihoods empowerment.

The study recommended that women enrolled in table banking should enhance social capital through social networking. This would ensure that table banking groups within or outside the County are able to recognize, create or act upon business opportunity and carry the group's visions and objectives to greater heights in order to ensure women empowerment.

## LIMITATIONS AND FURTHER STUDIES

This study investigated the influence of socio- economic success factors on empowerment of women enrolled in table banking in Kakamega County, Kenya. Four specific objectives were considered that is the role of fund mobilization, capacity building, and social capital. To begin with, the scope of the study was only limited to Kakamega County and therefore the findings may not necessarily reflect other counties in Kenya due to different socio-economic dynamics, thus there is a need for similar study considering all counties in Kenya.

Secondly, the study focused on four socio- economic success factors which did not fully determine empowerment of women enrolled in table banking in Kakamega County, Kenya. This implies there may be other independent, moderating, mediating or intervening variables which may influence empowerment of women enrolled in table banking. Therefore, further studies should focus on government regulations and policies as an intervening variable or other independent variable such as cultural orientation.

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