Performance Drivers among Women Groups in Nyandarua County, Kenya

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Abstract: Evidence on gender participation in development shows that women play critical roles in rural development, but more often they do not have significant control over the benefits accruing from their labour. As such men dominate decision-making regarding the appropriation of women labor proceeds. Hence, women have resorted into self-help groups for livelihood diversification and as a measure against vulnerability to poverty. However, the drivers of women self-help group performance remain largely unknown given that they vary across time and space. This chapter is the result of a survey carried out in Nyandarua County, Kenya to determine socio-economic factors responsible for the performance of local women self-help groups. It involved stratified, proportionate and simple random sampling techniques to sample 160 respondents. Focus group and key informant interviews and a survey were utilized to collect primary data that was analyzed using descriptive statistics. The study found that level of education, occupation, farm size and other member household characteristics played an important role in the performance of the groups. Consequently, recommendations have been made to make these groups more effective including strengthening the socio-economic indicators through extension education programmes among group members.
Keywords: Self Help Groups, Poor Women, Women Empowerment, performance drivers, Nyandarua County.

INTRODUCTION

Globally, women face more restrictions on their choices and opportunities than do men; for instance, unequal opportunity in school restricts opportunities for employment and also a better life [1]. The emergence of self-help groups in the world can be seen as a response to industrialization, the breakdown of the kinship system, and the decline of the community [2-4] although alternative views see it as a reflection of an ineffective, inefficient and dehumanizing formal system of care [5].

In Africa, rural communities are challenged with the task of organizing themselves for effective participation in economic and social development while ensuring equitable distribution of the benefits [6]. Majority of the women self-help groups in Africa were initiated due to the need for empowering women to be self-reliant both socially and economically [7]. Fortunately, these self-help groups have catapulted women in terms of economic and social development where most women engage in income generating activities, which has raised their purchasing power in most African countries.

In Kenya, women self-help groups have become popular avenues through which women in rural areas and urban informal settlements complement efforts towards alleviating poverty. This is in line with Kenya Vision 2030 which emphasizes gender equity in power, resource distribution and improved livelihoods for all vulnerable groups [8]. Nevertheless, Kiteme [9] and Mwenzwa [10] found that male exodus and continued absence from rural areas causes a drain on the rural labour force, thus, leaving women as de facto leaders and providers for their households. Consequently, women tend to act as household heads; this position is disadvantageous economically, socially, legally, and culturally. Further, according to the United Nations [11], the poorest of the world's poor are women. Because of these disadvantages, women are forced to design strategies to overcome problems [12]. The response by many women has been the formation of informal institutions, popularly known as "women's self-help groups" to complement their efforts toward alleviating poverty and mitigating educational and other socioeconomic needs.

In Nyandarua County, there are 268 women groups in total with 51 % (137) of the women groups being found in Nyandarua Central Sub County [13]. Most women in Nyandarua County have joined several self-help groups with an aim of improving their lives. In light of the fact that there are many women self-help groups and a continued formation of new ones; the aim of this study was to establish influence of socio-economic characteristics on performance of women self-help groups in Nyandarua Central sub county, Kenya.

Statement of the Problem

Empirical evidence on women participation in development shows that women play a critical role in the development of rural areas. They play this role either through their self-help activities or as providers of labour in agriculture. In Kenya, women frequently encounter limitations and fewer opportunities than men, especially in regards to income-generating activities. They face social and economic constraints that perpetuate poverty across generations. However, significant opportunities exist in the informal, small-scale enterprise sector for which women may be advantaged. With the assertion that the poorest of the world's poor are women, the Kenyan Government recognises that interventions aimed at creating employment and reducing poverty must be localised given that they differ across time and space.

In regard to the foregoing, there have been a number of valuable studies on women groups in Kenya all of which have examined the role of women groups in rural development and laws in Kenya in regard to women groups' existence. Majority of the issues raised by such studies are related to whether or not the groups are a form of hope for women to reduce their poverty and improve on other development indicators. Other issues are related to the time and money invested in the groups while others dispute that conceptualization as unrealistic. The question of whether there are benefits derived from the group's activities and whether the income earned is adequate to satisfy the members' needs with regard to improved standards of living and self-reliance was the researcher's motivation to find out whether there any precipitating factors that influence the performance of women self-help groups. There has been little attempt to address these issues in studies so far carried out, a consideration made by this study. The issue at hand is also with regard to establishing whether there are any salient features accounting for the success or failure of women self-help groups. Hence, the study was designed to investigate the influence of socio-economic characteristics on performance of women self-help groups in Nyandarua Central sub-county.

Objective of the Study

The broad objective of this study was to examine the influence of socio-economic characteristics on performance of women self-help groups in Nyandarua Central, sub County, Kenya.

Justification of the Study

Findings in this study could inspire policy change and interventions to mitigate the phenomenon of feminization of poverty. Mbugua-Murithi [12] notes that the escalating poverty among women in the rural areas of Africa calls for intensified, innovative, multidisciplinary, and culturally relevant research that responds to rural African women's needs, challenges, priorities, and realities. This study addressed women needs and challenges that they experienced and suggested solutions for the same.

Currently, there is need and demand for education and information on "bottom-up" development strategies by businesses, governments and other development agencies. Focusing on women self-help groups, this study, provides an excellent bottom-up development model to be incorporated into local, national, and international policies aimed at changing the economic status of women. Such policy papers, guides and laws that are likely to benefit from this study include: ILO gender mainstreaming guide of 2000, Kenya Gender Policy 2011, AU Gender Policy 2009, Kenya Vision 2030, UN Security Council resolution 1325 and National Gender and Equality Commission Act 2011. All these policies seek to ensure that women are saved from marginalisation through various strategies adopted by various countries. This study sought to establish whether such strategies have succeeded in bridging the gap between men and women.

To women who are members of various self-help groups in Kenya, the study is expected to provide useful information on the utilization of their self-help groups as well as offering practical suggestions on how to deal with the factors hindering their full utilization. To community members, the study helps them to appreciate the role of women self-help groups in development and make them support projects run by WSHGs. To scholars, the study acts as a point of reference to those interested in the study of WSHGs.

Scope and Delimitation of the Study

This study was conducted in Nyandarua Central Sub County in Kenya. The focus of the researcher was on women in self-help groups, their leaders and the key informants such as Community Development Assistants, extension officers and officials of micro-finance institutions working with women self-help groups in the study area.

Out of the 137 registered women groups this study only focussed on the 120 active women groups in the area. Of the 120 active groups only 18 groups (15% of the active groups) where picked to represent them in this study. In picking 15% of the active groups the study was conforming to Kerlinger and Lee [14] ideas which state 10-30% of the population is adequate enough to represent the entire population The 18 groups were further categorised in two: those who engaged in income generating activities and those who engaged in Social Welfare activities. Furthermore, despite having many types of Self-help groups the study only focussed on women only self-help groups although the area has even self-help groups having men only or a mixture of both men and women. In terms of knowledge, the scope of the study was limited to the influence between socio-economic status of group members and performance of women self-help groups in the study area.

While in the field there were certain limitations that were encountered. These limitations tended to hamper the collection of data within the shortest possible time the researcher was to stay in the field. The first major limitation was transport. Some areas were not easily accessible due to poorly constructed roads. This forced the researcher to walk for long distances or utilise the service of motorcycle. This sometimes occasionally made the researcher miss appointments at agreed times with the respondents. This greatly slowed down the data collection process. The other limitation was lack of clearly kept records on the membership of groups. This led to sampling problems as the researcher had to wait for a long time before list of members were available. The other limitation faced while in the field was the work schedule of the women. It was very difficult to get the respondents during the most part of the day because they were mostly busy on the farm or doing their own domestic chores. The researcher was left with no alternative but to fit in their schedule.

## METHODOLOGY
Research Design

This study was conducted using one-shot case study design to establish influence of socio-economic status on performance of women self-help groups' in Nyandarua Central Sub County, Kenya. This type of design is appropriate when a researcher wants to establish causal relationship between variables. This study sought to establish the relationship between socio-economic status of women in self-help groups and their performance. Furthermore, this study adopted one shot case study design because it is an approach which is utilised when there is no comparison between one area to another and also when the research is done at once without much time in the field which was the case in this study.

The Study Area

Nyandarua Central Sub County is located in the Central part of Kenya. The County borders Laikipia to the North, Nyeri to the East, Kiambu to the South, and Nakuru to the West (See Fig-1). The 2012 projected population for the County was 636,814 persons. The population which grows at 2.2 per cent annually comprises of 312,022 Male and 324,792 females. The population is expected to grow to 680,342 and 710,752 persons in 2015 and 2017 respectively. There is no significant difference between the male and female population as there are 104 females for every 100 males.

The study focused on women groups found in Nyandarau Central Sub County in Ol Kalou Constituency. Like most other areas of Kenya, the formation of women groups took off and indeed intensified in the mid-1970s. In Nyandarua County, there are 268 women groups in total with 51 % (137) of the women groups being found in Nyandarua Central Sub County [13]. Most women in Nyandarua County have joined several self-help groups with an aim of improving their lives. In Nyandarua Central Sub County, situations of women joining groups for one reason or the other have been common. Here, most of the groups are engaged in a wide range of income generating projects. These include poultry keeping, farming, sewing and handicrafts, retail shops, posho mills and other businesses such as cereals trades. Despite having such women self-help groups, as per reviewed literature no study of such nature on women's groups has been conducted to highlight influence of socio-economic status on performance of women self-help groups in the area. The area therefore was ideal in answering the main research questions that this study sought to address.
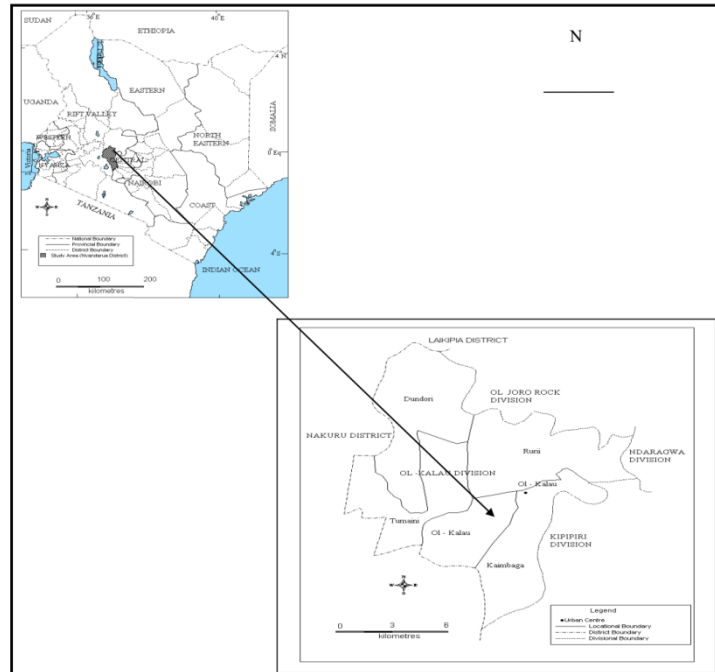
Source: Republic of Kenya-Nyandarua Country Profile, 2013
Fig-1: Map of Kenya showing Nyandarua Central, Sub County, Ol Kalou Constituency

Unit of Analysis
The unit of analysis in this study was the individual woman who is a member of women's self-help groups at Ol Kalou constituency in Nyandarua Central Sub County.

Target Population and Sampling Procedure
Target Population
The target population for this study was the total number of women groups and their members in Nyandarua Central Sub County. The list of all (137) women groups registered with the social services office in Nyandarua Central Sub County was taken to constitute the sampling frame with a membership of 4521 members. On the other hand, the sampling frame for respondents was the list of members in the groups sampled in the area. The list from which respondents were sampled came from secretaries of the respective groups in the sample.

Sample Size and Sampling Procedure
From the list provided by the Social services office in Nyandarua Central Sub County, the area in 2013 had a total of 137 groups registered at the Social Services Office. However, only 120 groups were actively engaged in development activities. This is shown in Table 2.

Table-2: Active Groups in Nyandarua Central Sub County

Activeness of Groups in Nyandarua Central Sub County	No Of Women Self Help Groups	Percentage
Active Group	120	88%
Inactive Group	17	12%
Total	137	100%

Source: Republic of Kenya-Nyandarua District Profile 2013

Of the 120 active groups, 89 had income generating projects as their priority, while the rest (31) were pre-occupied with social welfare activities. This is indicated in Table 3

Table-3: Categories of Active Group in Nyandarua Central Sub County

Categories Of Groups Which Are Active In Nyandarua Central Sub County	No of Women Self Help Groups	Percentage
Income Generating Activities	89	74%
Social Welfare Activities	31	26%
Total	120	100%

Source: Republic of Kenya-Nyandarau District Profile, 2013

From the 120 active groups, the researcher used proportionate sampling and simple random sampling to pick 15 % of the active groups (18 Women Self Help Groups) of the active groups to represent the entire women self-help groups in the study area. By picking 15% of the active groups the researcher was conforming to Kerlinger and Lee's [14 ideas of how to pick a sample from a known population. According to Kerlinger and Lee [14] when one is picking a sample from a known population 10-30% of the population is adequate enough to represent the entire population. In addition, the researcher was also conforming to Mugenda and Mugenda's [15] ideas which suggested

10% of the target population is a representative of the entire population.

After the researcher calculated the number of groups to be included in the research, the groups were further subjected to stratify sampling where they were split into the two categories of income generating activities and social welfare activities. After stratification into two group's proportionate sampling was then applied to know how many groups will be selected from the two categories of income generating activities and social welfare activities. This is shown in Table 4.

Table-4: Categories of Active Groups Sampled

Categories Of Active Groups Sampled	No Of Women Self Help Groups	Percentage
Income Generating Activities	13	74
Social Welfare Activities	5	26
Total	18	100

Source: Researcher, 2013

From the list provided by the Nyandarua Central sub County Social development office, the researcher used simple random sampling to pick the actual 18 groups to be included in the study. This was done by assigning numbers in each category of the active groups. With a clear picture of the groups to be involved in the study the researcher then requested

secretaries of the groups sampled to submit list of members in each group. From the list the researcher observed that the total number of members in income generating activities was 429 while members found in Social Welfare activities 165. In total the target population for the study was 594. This is shown in Table 5.

Table-5: Target Population for the Study

Categories Of Groups	No Of Women In Self Help Groups	Percentage
Income Generating Activities	429	72
Social Welfare Activities	165	28
Total	594	100

Source: Researcher, 2013

From the list of target population, the researcher picked 27 % (160 Women to represent all women in the two categories of women self-help Groups in the study area. By picking 27% of the target population the researcher was conforming to Kerlinger and Lee [14] ideas of how to pick a sample from a known population. According to Kerlinger and Lee [14] when one is picking a sample from a known population 10-30% of the population is adequate enough to represent the entire population.In addition, the researcher was also conforming to Mugenda and Mugenda [15] ideas which suggested 10% of the target population is a representative of the entire population.

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Table-6: Final Sample Size for the Study

Categories of Active Group	Sampled Women	Percentage
Income Generating Activities	116	72
Social Welfare Activities	44	28
Total	160	100

Source: Researcher, 2013

In selecting the sample, simple random sampling technique was used. This method was chosen because it avoids bias as each person in the entire sample had an equal probability of being chosen.

Methods of Data Collection

The main types of data that were collected in this study included secondary data and primary data. Each type of data had various methods of data collection and instruments utilised in getting information as discussed in detail in the following sections.

Secondary Data

Secondary data was collected from various sources, including personal and institutional libraries, archives and information offices at the Sub County level. These involved going through books, journals, dissertations, thesis reports, policy documents, reports and other articles in order to gather relevant data.

Primary Data
Questionnaire

A questionnaire was used as the main research tool for this study. The questionnaire was chosen as it provided a more comprehensive view than any other research tool. Questionnaires were used to obtain primary data from the sampled population. All the respondents were asked the same questions in the same order. The questionnaire contained both open- and closed-ended items. It was standardized and completely predetermined. Questionnaires produced both qualitative and quantitative data. The main advantage of the instrument is that it allowed the researcher to control and focus responses to the research objectives thus, enhancing relevancy of data collected.

Repeatability or test–retest reliability is the variation in measurements taken by a single person or instrument on the same item and under the same conditions. A less-than-perfect test–retest reliability causes test–retest variability. Such variability can be caused by, for example, intra-individual variability and intra-observer variability. A measurement may be said to be *repeatable* when this variation is smaller than some agreed limit. The test-retest reliability method is one of the simplest ways of testing the stability and reliability of an instrument over time.

Key Informant Interviews

Key informant interviews were also utilized in this study. The key informants for this study were: One, County Social Development Officer, one Sub County Social Development Officer, 5 Women group coordinators, 8 Agricultural Extension Officers and 5 Officials of Micro-Finance institutions offering assistance to the women self-help groups in the study area. Key informants in this study were chosen using

purposive sampling technique. This method involved situations where, by chance or training, there are persons who can provide the most reliable information possible on any topic of study. These key informants were chosen because they had in-depth understanding of the issues under study due to their direct involvement in matters of concern to this study.

Focus Group Discussion

Focus Group Discussions served as a way of tying lose ends of some of the issues that need clarification at the end of this study. The tool that was used during focus group discussion was Focus group guide. The focus group guide had questions on categories of women self-help groups in the study area, activities conducted by the groups, membership contribution, benefit derived from the groups, performance of the groups, factors contributing to performance of the groups and challenges experienced by the groups. In total the researcher conducted 5 focus group discussions with membership of 10 in each of the session.

Data Analysis Techniques

This study employed both qualitative and quantitative methods of data analysis. Qualitative analysis involved the derivation of explanations and making of interpretations of the findings based on descriptions. The concern was on description of the general characteristics of the women self-help groups, socio-economic status of women in self-help groups, family structure of women in self-help groups and challenges faced by women self-help groups in the study area in regard to uniqueness in the data collected. In qualitative analysis, the use of inferences was important. Qualitative data was presented by use of quotes, narrative descriptions and text boxes.

Quantitative analysis involved use of descriptive statistics such as percentage, frequencies, means and standard deviations that rely purely on numerical values to describe the socio-economic status, household structure and challenges experienced by women self-help groups in the study area. Here, the researcher used Statistical Package for Social Sciences (SPSS) computer package in running the descriptive statistics after coding the results from the questionare. Quantitative data that was obtained from the descriptive statistics was then presented in the form of frequency tables, percentages and means.

Ethical Considerations

Permission to carry out this study was sought from relevant authorities who included the National Commission for Science, Technology and Innovation, County Commissioners Office, Sub County Social Development Office, Chiefs and Sub chiefs of the area within which the study was conducted. After seeking permission to carry out the study in the area from the

said relevant authorities the researcher sought consent from the respondents before collecting information from them.

FINDINGS
Socio-Economic Status of Women and Performance of Self Help Groups

The objective of this study sought to assess how socio-economic status of women influence performance of women self-help groups in the study area. Eight variables were used to measure how socio-economic status of women influences performance of SHG. Table 7 presents a summary of the findings.

Table-7: Socio-Economic Status of Women and Performance of Self Help Groups

Statements On Socio-Economic Attributes Influencing Performance of Women Self Help Groups	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree	Mean
One's education level influences performance of SHG	3(1.9%)	2(1.3%)	None	111(69.4%)	44(27.5%)	4.20
One's occupation influences performance of SHG	3(1.9%)	2(1.3%)	None	110(68.8%)	45(28.1%)	4.20
The size of one's farm influences performance of SHG	3(1.9%)	7(4.4%)	6(3.8%)	95(59.4%)	49(30.6%)	4.12
Education level of one's spouse influence performance of SHG	3(1.9%)	1(0.6%)	None	113(70.6%)	33(20.6%)	4.07
One's living standards influences performance of SHG	2(1.3%)	7(4.4%)	3(1.9%)	117(73.1%)	31(19.4%)	4.05
One's religion influences performance of SHG	6(3.7%)	7(4.4%)	4(2.5%)	129(80.6%)	14(8.8%)	3.95
One's decision making power within the household influences performance of SHG	5(3.1%)	7(4.4%)	5(3.1%)	116(72.5%)	27(16.9%)	3.95
Type of one's house influences performance of SHG	11(6.9%)	38(23.8%)	6(3.8%)	95(59.4%)	10(6.3%)	3.34

In relation to how socio-economic status of women influence performance of self-help groups, it was established that majority of women agreed that: one's education level influence performance of self-help group (96.9%); one's occupation influence performance of self-help group (96.9%); the size of the farm influence performance of self-help group (90%); education level of spouse influence performance of self-help group (91.2%); one's living standards influence performance of self-help group (92.5%) and one's decision making power in the household influence performance of self-help group (89.4%). Furthermore, respondents were also in agreement that one's religious affiliation influence performance of self-help groups (89.4%). In addition, majority of women also agreed that the type of one's house influence performance of self-help group (65.7%).However, if one was to use the means as the basis for interpreting the data all attributes identified as socio-economic status play a critical role in performance of women self-help groups as opposed to the attribute of type of one's house whose mean is 3.34 implying it can influence or not the performance of women self-help groups in the study area.

Data indicate that among the socio-economic status of women, education level was the major indicator to performance (96.9%) of women self-help groups. These findings concur with Tolosa [16] as well as Singh, Kaushal and Gautamwho [17] who found a positive relationship between performance of self-help groups and level of education of members. The members' ability to read, write and perform basic arithmetic is essential to ensure such a success. Moreover, according to Tolosa [16], although it is not the only factor, illiteracy is believed to have a socio-economic impact on self-help groups and one of the major factors for unemployment.

This therefore implies that literacy level is a vital socio-economic determinant for the performance of self-help groups. Literacy level enable women in their various self-help groups to make sound decisions that is vital for the betterment of their living standards. In addition, for an entrepreneurial activity like women self-help groups to succeed and meet their respective goals and objectives, the level of education is very crucial. Similarly, a study conducted in Andhra Pradesh by Ranadive [18] shows that improvements in women's education, health, employment opportunities, and social participation contribute not only to the economic growth in such developing economies but also the general social status of women participants.

In an interview with the social development officer who was one of the key informants, He stated that:
You see, education is a very important social indicator to performance of women groups. I'm saying this because if you find women who have put on big investments like hardware business, boutique and cosmetic shops among others are those whose level of education is a bit advanced compared to other members.

From the data it can, therefore, be deduced that education is a vital component towards performance of self-help groups. Educated women learn how to do things with ease and are therefore trainable compared to illiterate women.

In view of the above findings, one can say education is a very crucial determinant to performance of self-help groups. In addition, one expects that the women groups in the area will realise meaningful benefits to members this is because having a balanced mix of women with high levels of education and those with low level of education will lead to shared experiences among the various women leading to a better review of the existing local situation. This might lead to more realistic plans to satisfy the needs of all.

This study also established that various occupations that members of the self-help group have influence on performance of SHG (96.9%). This therefore implies that the type of occupation respondents had influenced performance of SHGs. The findings concur with Malarvizhi [19] who also found occupation of women to influence performance of SHGs. Employment of women may hinder or disrupt the smooth running of SHGs because the valuable time required for managing the groups may be spent by members in their various occupations. If for instance, a member is employed as a teacher, this means that most of her time will be spent in school at the expense of her self-help group, thus, affecting the group's

performance. In an interview, the leader of one of the women groups said:
Occupation is an important determinant of self-help group performance. Take for instance, women who are in formal employment have little or no time to attend to group activities and therefore, are not aware of where their groups are heading. Better performance implies that members are there any time when needed to deliberate on the challenges and successes of their groups.

The implication of such finding is that for those members who are employed in formal employment are likely to spend more hours working in their employers premises rather than tending to their group activities. Consequently it's likely to contribute to poor performance of the groups.

Group members in this study also agreed that their farm sizes influenced performance of SHG (90%). Women with large farms are more likely to spend more time in their farms than those without or with small farm size. This is because if the land is productive, then they will attend to the farm matters like tending of crops or livestock at the expense of their SHGs. On the other hand, those women members with small or without farm land will be more likely to dedicate their time mostly to matters of their groups. This is because, they understand that by improving and expanding the activities of the group, they can be able to improve their lives. One County Government officer who was a key informant said:
In early 1990s, people used to have large tracts of farmland where you could find one person with more than 10 acres. But this changed due to high population increase where as we speak most people have very small pieces of land which cannot assist them to satisfy their basic needs. In my opinion, I think small farms positively contribute to performance since women will feel that it is through group activities that they can be able to fulfil and satisfy their needs.

However, it was established that most members who said that their families had land acknowledged that the farm size was very small (averagely, it was one acre) and therefore the implication is that the farm land could not effectively support and sustain most family members. Thus, engaging in SHG was necessary in order to improve their socio-economic status. All in all, having a small sized land act as a catalyst of driving most women in the study area to join women groups and work harder to ensure activities in women group succeed which eventually leads to the women getting much income from the women self-help groups.

Further, this study established that the education level of the spouse also had an influence on

the performance of SHGs (91.2%). Having a spouse who is literate or educated is very important since it will be easier for this spouse to understand the importance of women self-help group and thereby proving the necessary support required for the effective performance of the SHGs. On the other hand, having a spouse whose level of education is low (illiterate) can be problematic for instance, by not allowing his spouse to regularly attend to matters of her self-help group. This therefore may deteriorate performance of such group since some sub-systems will not be working well for the betterment of the whole system. A leader of one of the group who was a key informant said:

We have been benefiting from learned spouses especially through valuable advice as well as crucial information that are helpful for running of our activities. I know of one who is a famous businessman, he came one day and trained our members who are entrepreneurs on vital components of a successful entrepreneur.

Furthermore, educated spouses are beneficial to the self-help groups because of sharing of ideas, knowledge and skills that may enable group activities to prosper. This current study established that some groups had flourished as a result of productive ideas from members' spouses. For instance, in focused group discussion one participant, Mama Ivy who was one of the members of the women self-help groups vividly stated and summed up how women in self-help groups are likely to benefit from education level of their spouses eventually influencing performance of the women self-help groups:

I remember when we started this group our idea was to ensure that every member gets a dairy cow however, most of us had no idea on how to practice dairy farming. We were forced to look for an expert to train us. Luckily, one of our members (Mama Njui) informed us that her husband is a specialist in dairy farming. So we invited him over and look now, everybody is proud of the achievement so far. This implies that education level is a very important parameter for performance of women self-help groups.

The implication of spouses' level of education is that SHGs may be sustained through the valuable ideas and information that members obtain from their spouses. On the other hand if the spouse is illiterate it can influence performance of WSHGS negatively. This is because they may not allow their spouses to attend group meetings and if they did, they would not have control over the accrued benefits of their group.

The current study also found that the living standard of group members influence performance of SHGs (92.5%). Living standards is mostly associated with the general economy of the country and the purchasing power of members. Low living standards

may influence members of a certain SHG to work extremely hard in order to change their situations. This is therefore associated with positive performance of SHG. On the other hand, those members with high living standards may not attend to group matters regularly and thus, negatively affecting the performance. According to one of the key informant:

Many members here were driven to joining of women self-help groups by poverty. Thus, they work extra hard in order to ensure that they improve their living conditions. I have seen people living in poor conditions working so hard once they join the self-help groups to ensure their groups do not collapse since they fear repercussions of their groups collapsing. To them if they do not work hard and they are paupers in terms of economic background then their problem is much heavier.

This study found out that women join various groups because they are socially and economically disadvantaged which is mostly associated with low level of living standards. The insight of joining various groups therefore is to improve their living standards. Consequently they are forced to work hard for their groups to succeed or lest they remain in poor living conditions which most of them detest.

Members of women groups in this study agreed religion has an influence on the performance of SHG (89.4%). This is because women who are so religious and always attend their religious meetings are likely to get better ideas on how to invest and improve on the performance of their groups.For instance, Mama Ndung'u a member of one of the women self-help groups in the study mentioned that the PCEA church in the area of study had a symposium with members of Women's Guild where women in the churches were taught about importance of enrolling in women self-help groups, how to run them better and avoid conflicts so as to make them stable and sustainable.

This situation was not unique to PCEA church goers only; it was also present among women who attend Catholic Church. The associations for women in the Catholic Church '*Mwanamke mkatoliki'* and '*Chama cha mama wa Shime*' were training women in the area on best ways of running and improving performance of women self-help groups.

From the said examples of women's guild and *Mwanamke mkatoliki* associations the implication is that the respondents do associate religion with performance of WSHGS. Religion does promote performance especially through the ideas of protestant ethics and the Catholic's idea of good works which emphasize on hard work.

This study also established that decision making in the house influence performance of SHG (89.4%). These findings agree with the findings by Malarvizhi and Selvaraj [19], who found that decision making influences performance of SHGs. In their work they found out if the head of households makes better decision for the sake of family then it's likely to impact positively on performance of women self-help groups. According to this study's data concerning head of the household, it was established that all married women said that their husbands were heads of their households. One of the participants in the focused group discussion said that:

I am very lucky that my husband makes our household decision. The best decision is allowing me to join the self-help group and also reminding me days that we are meeting. During our meeting days my husband made a decision he will be staying in the house as I go to my group. My husband also decided that he will be giving me money of contributing to the women self-help groups.

On contrary some of the women in self-help groups through focused group discussions were of the view that: *If the woman is the decision maker in the house, then it is likely that she may attend to her group activities more often than those who rely on their spouses and other close family members for decision making. Self-help group prosper if members work as a team, however, if some are present while others have been denied permission by their spouses then, this may have a negative impact on performance.*

This study further established that women agreed that the type of house influenced performance of SHG (65.7%). According to a social development officer who was one of the key informants:
When you are in a good house, your confidence level is very high. This can motivate a member in terms of what she does in the group. Furthermore those living in good houses are not subjected to harsh weather during the night and do not have cases of rain water flooding their houses which may make them suffer from Pneumonia or other diseases. Consequently such better houses make them to stay healthy and be able to have strength to fully participate in their Group activities on a regular basis. On the other hand for those who live in poor houses which flood water during rainy season or normally allow mosquitoes or other reptiles to enter the house hence endangering them and making them not to be able to stay healthy most of the times? This slows individuals from regularly attending to their self-help groups' activities making such activities to collapse.

In sum, findings reveal that one's education level, occupation, the size of the farm, education level of spouse, one's living standards, one's decision making power in the household and one's religion are the major socio-economic status of women influencing performance of self-help groups.

SUMMARY
Findings reveal that one's education level(96.9%), occupation(96.9%), the size of the farm(90.0), education level of spouse(91.2%), one's living standards(92.5%) and one's decision making power in the household(89.4%) were the major socio-economic status of women influencing performance of women self-help groups.

CONLUSION
The current study explored eight socio-economic factors that could influence performance of women self-help groups. Of the eight factors; education level of both the women (96.9%) and their spouses (91.2%), occupation (96.9%), size of one's farm (90.0%), one's living standard (92.5%), one's religion (89.4%) and one's decision making power (89.4%) were found to contribute to performance of women self-help groups in the current study which makes this current study conclude that socio-economic factors influence performance of women self-help groups.

RECCOMENDATIONS
There is also need for the county governments through Social Development Office to provide adequate training to group members in order to improve their capacity and capability of running their group activities. This will enable women to be more productive as their skills will have been improved. It is a well-established fact that women constitute the backbone of the rural economy in Kenya. It is imperative that proper skills are instilled in these women if they are to effectively continue playing their role of improving the living standards of the rural masses. Tours to other parts of the country where the women group movements is much more developed should be organized by the women's bureau.

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