

*EFFECTS OF TABLE-BANKING ON
SOCIOECONOMIC DEVELOPMENT IN KENYA:
CASE OF ENTONAI WOMEN SELF-HELP GROUP IN
KAJIADO COUNTY*

Thesis Report

Submitted by

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CASE OF ENTONAI WOMEN SELF-HELP GROUP IN KAJIADO COUNTY

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DEDICATION

I dedicate my work to God to bless the work of my hands, my family and the women who work hard to provide for their families.

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ACRONYMS

FAO	Food Agriculture Organisation of the United Nations
FGM	Female Genital Mutilation
GDI	Gross Domestic Income
GDP	Gross Domestic Product
HDI	Human Development Index
ILO	International Labor Organisation
IMF	International Monetary Fund
JOYWO	Joyful Women Organisation
LEDCs	Less Economically Developed Countries
MEDCs	More Economically Developed Countries
NGO's	Non-governmental Organisation
NPEP	National Poverty Eradication Plan
PEC	Poverty Eradication Commission
SACCO	Saving and Credit Cooperative Society
SMEs	Small and Medium enterprises
UAE	United Arab Emirates
UN	United Nations
UNDP	United Nations Development Programme
UNESCO	United Nations Educational Scientific and Cultural Organisation
UNICEF	United Nations Children's emergency Fund

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USA United States of America

USD US Dollar

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ABSTRACT

The aim of this study was to investigate the socioeconomic effects of table-banking effects on table-banking in Kenya case of Entonai women self-help group in Kajiado County. Current literature on table-banking provides unclear and scarce documentation on table-banking in Kajiado County thus the need to examine this area in Kenya. The study employed primary data to achieve its objectives. A sample size of fourteen respondents was used. The response rate was 100%. The data was analyzed using descriptive analysis method. One of the key findings of the study was table banking does lead to socioeconomic development, it promotes the ability of women to pay school fees for their children, it enables the women to increase capital for their enterprises however it was observed that it does not promote health care accessibility for the women. Another finding was table banking promotes social development since trust is upheld by the women, which is a key aspect in terms of collateral and loan borrowing aspects. Autonomy and decision making is also increased among the respondents enjoyed from the table banking activity. The findings of the study are important in that they can be used to formulate policies and strategies for promoting socioeconomic development in the country.

CHAPTER ONE

BACKGROUND

1.0 Introduction

The chapter presents the concepts and definition of table banking and socioeconomic development, profile of Ongata Rongai, statement of the problem, objectives and justification of the study as well as the scope.

1.0.1 Concepts and Definition of Table-Banking and Socioeconomic Development

Table-banking

According to Khakasa (2015), the origins, name and use of “table banking” relate to early civilization when money would be exchanged at tables known as “Trapezes”- first identified in Greece, when ancient banking practices were conducted. During the ancient practice of table banking, money collectors would receive and document amounts deposited by individuals and lend it out to borrowers. A more recent kind of banking arose in Italy, termed as “banks of deposit” which shared common traits as the bible-based examples. It exhibited traits of operation principles and standardization in relation to interest on loans where no interest was charged on group members.

In Kenya, the concept of table banking is spearheaded by the Joyful Women Organization (JOYWO) run by the Deputy President’s wife Mrs Rachel Ruto table banking as a women group funding strategy where members of a particular group meet once a month, place their savings, loan repayments and other contributions on the table then borrow immediately either as long-term or short-term loans. The women use the money borrowed as capital for their livelihood projects as well as for their home use. JOYWO is currently running table banking activities in 43 counties in Kenya (Joyful Women Organisation, 2015).

JOYWO has successfully created job opportunities for young people as program officers and county managers. More than 3000 women have been trained on public procurement and more than 500 companies have been as a result of that training. About 50 of those companies

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successfully won tenders and have transformed lives of the members as well as, enhanced partnerships. JOYWO is for nation-wide business skills training.

Women have access to dividends and as at January 2015, Joywo raised about 1.5 million USD which was shared amongst the women. Women who had a monthly income of 20 USD previously now enjoy up to 2000 USD a month (Joyful Women Organisation, 2015). Empowering women in developing countries is essential in reducing global poverty considering women's representation as the world's most poor population INTEL (2012).

According to IMF (2013) report on economic effects of gender inequality women have capacity to fully contribute to global economic growth and prosperity. Evidence shows that women's equal access to income earning opportunities as men would raise country GDP growth rates by: 34% in Egypt, 12% in UAE, 9% in Japan, and 5% in USA IMF (2013). The potential gains in raising women labor market participation on economic performance include: higher incomes for women directed at household spending on children's education for faster long-term growth; providing companies with large talent pool – potentially increasing innovation, creativity and productivity; and, helping counteract the impact of shrinking workforce to mitigate the cost of aging population especially in developed countries (Kantoor, 2009; Khakasa, 2015).

In 1999, the Government of Kenya through the Poverty Eradication Commission (PEC), adopted the concept of table banking as part of the National Poverty Eradication Plan (NPEP) in the country (Republic of Kenya 2007). Some institutions in the county have adopted this concept to boost the performance of SMEs. The concept caters for small business people who require credit to finance their income generating activities that are neither able to access credit from formal banks nor from most microfinance institutions due to long distances, high charges and interest rates and conditions which they cannot meet (Republic of Kenya 2007). Table Banking groups have become a source of capital for entrepreneurs since their interest rates are very friendly and easily accessible compared to banks. The interest from the loans remains with the group and is eventually shared as bonus and dividends (Owigo 2015).

Socioeconomic Development

Socioeconomic development entails the improvement of people's lifestyles through improved education, incomes, skills and employment opportunities. It is the process of economic and

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social transformation based on cultural and environmental factors. Social development entails transformation of social institutions in a manner which improves the capacity of the society to fulfill its aspirations. It implies a qualitative change in the society such as through more progressive behavior by the population, the adoption of more effective processes or more advanced technology shapes itself and carries out its activities.

On the other hand economic development is the development of economic wealth of countries or regions for the well-being of their inhabitants. Economic growth is often assumed to indicate the level of economic development. The term “economic growth” refers to the increase (or growth) of a specific measures such as real national income, gross domestic product, or per capita income. The term economic development on the other hand, implies much more. It is the process by which a nation improves the economic, political, and social wellbeing of its people (Contemporary India Issues and Goals, 2004).

According to Jaffee (1998), the study of socioeconomic development is an interdisciplinary venture. Socioeconomic development emerges as a mix of anthropology, economics, history, political science, psychology, geography and sociology. Socioeconomic change shapes and is shaped by individual perceptions and beliefs, cultural patterns, economic organizations, methods of production and distribution, sociopolitical arrangements and international economy.

The measurement of socioeconomic development varies among authors According to Contemporary India Issues and Goals (2004), it is measured with indicators, such as gross domestic product (GDP), life expectancy, literacy and levels of employment. On the other hand socioeconomic development is measured by use of an index which comprises of health, education, diet and income as designed by Gonzalez (1982), since the components are selected based on their simplicity, the widespread availability of the data, and on the needs to avoid a special cultural bias , a measure of performance rather than inputs, efforts or priorities, to present a minimum of liability, and to reflect the reality that the index is attempting to measure.

This is also supported by the introduction of the human development index which is an improvement of the socioeconomic development index according to Contemporary India Issues and Goals (2004) that considers on economic factors specifically GDP (the gross domestic product or gross domestic income (GDI) is one of the measures of national income and output

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for a given country's economy. It is the total value of all final goods and services produced in a particular economy within a country's borders in a given year, per capita income and social economic factors.

The human development index focuses on expanding and widening of peoples' choices as well as raising the levels of wellbeing. It covers almost all aspects of human life and people's choices like economic, social, political, cultural, educational, physical, biological, mental and emotional. Income is only one of the many components of development. Human development places people at the centre of development and emphasizes that the purpose of development is to enlarge all human choices, and not just income. It regards economic growth as essential but emphasizes the need to pay attention to its quality and distribution.

The concept of human development was introduced by Dr. Mahbub ul Haq (1990), a Pakistani economist who described it as development that enlarges people's choices and improves their lives. The Indian Noble Laureate Professor Amartya Sen has also made contributions to the evolution of this concept and defined it as development that increases freedoms. The Human Development Index (HDI) was developed in 1990 by a group of economists including Dr. Mahbub ul Haq and Professor Amartya Sen. It has been used since then by United Nations Development Programme (UNDP) in its annual Human Development Report. The human development index comprises of basic indicators such as a long and healthy life (life expectancy at birth, an index of population health and longevity), knowledge and education (adult literacy rate and the combined primary, secondary and tertiary gross enrollment ratios) a decent standard of living (gross domestic product per capita at purchasing power parity).

1.0.2 Profile of Kajiado County

Kajiado County is located in the southern part of Kenya. It borders Nairobi County to the North East, Narok County to the West, Nakuru and Kiambu Counties to the North. Taita Taveta County to the South East, Machakos and Makueni Counties to the North East and the Republic of Tanzania to the South. It is situated between Longitudes of 360 5' and 370 5' East and between latitudes of 10 0' and 30 0' south. The county covers an area of 21,900.9 square kilometers. The ecological conditions of the county consist of a wide range diverse fauna and flora. The animals include: wild beasts, gazelles, zebras, warthogs, hyenas; giraffes, elephants, lions, leopards and elands and diverse bird species. Areas designated for game reserve are: Amboseli National Park

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Which covers a total of 392 kilometers and Chyulu conservation area which is 445 kilometers. These areas fall within the range. The county has five constituencies in the county namely: Kajiado North, Kajiado Central, Kajiado East, Kajiado West and Kajiado South (County Government of Kajiado, 2013).

The county has 25 county wards. The county has an annual population growth of 5.5 percent with population in 2012 estimated at 807069 of which 40,784 were females and 405,285 males. The main urban areas in the county are: Kitengela, Ongata Rongai, Kiserian, Ngong, Loitoktok, Namanga, Isinya and Kajiado. The 2012 projected urban population in the County stands at 191,827 which is 23.8% of the total population. The population range of Ongata Rongai based on the females in 2012 was 24545 and males 22624 (Kenya Bureau of Statistics, 2013). Ngong town holds more of the urban population than any other town in the county with 41% of the total. The other towns are Kitengela with 23%, Ongata Rongai with 16% and Kajiado with 6%.

The county has a human development index of 59.35% based on the mentioned components of long and healthy life, acquisition of knowledge and reasonable standards of living. The factors are measured using: life expectancy, literacy rate, enrollment of primary, secondary and tertiary level and per capita income. Other indices used to assess human development in the county are youth development index, gender parity index, human poverty index and gender development index.

There are over 400 active women groups mostly engaged in various income generating activities. The main activities of the groups include; buying, fattening and selling livestock, making of beaded accessories like belts, necklace, head gears, bangles. The county has a vast range of socioeconomic activities, ranging from mining (through the presence of Lake Magadi). Sand harvesting (it is present in Mashururu, Isinya and Kajiado central sub-counties in all rivers which are seasonal). There is also presence of small scale mining of gypsum, limestone and salt in the county. Other economic activities consist of quarrying in Sholinke, Ngurunga and Noompong and ballast mining around Kitengela.

Tourism is the major economic sector in the county. The county has several tourist attraction sites that include: the world's famous Amboseli National Park, Part of Tsavo, Lake Magadi, Ngong and Chyulu hills. Amboseli national park attracts over 130,000 visitors annually. The

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region is also home to Maasai culture who are also a tourist attraction by their social way of life. Their culture remains intact although unethical practices that are inbuilt within the culture are still taking place such as early marriages, and female genital mutilation (FGM). Measures are being put in place to empower the members on the dangers of such aspects. Education is also considered as a key socioeconomic activity in the region with a literacy rate of 65.2% compared to the national literacy rate of 71.4%. This is due to the high net enrollment rate of 86.19% while the teacher pupil ratio is currently 1:60. The transition rate from primary to secondary schools stands out at 54% as at 2013 with majority of the beneficiaries being boys (County Government of Kajiado 2013).

Entonai Self-Help group

Entonai means roots according to the Maasai language. The group comprises of various ethnic group members. The adaption of the name is due to the fact that the group was the initial self-help group to be established in the Ongata Rongai region Olemotonga region. The unique aspect about this self-help group is that it comprises of women who are both employed and self-employed. They run their own enterprises as well. The group was started in 2013 with 13 members. It was registered in 2014 with 14 members. The main reason why the group was started was to enable the women to raise capital for running their small enterprises, home improvement and running household activities smoothly. The group is of key importance to the study due to its table banking aspect of operation other groups consist of members away from Ongata Rongai such as Kitengela, Ngong. The group has been conducting the table banking activity for one and a half years. Appendix 4 shows the growth of their table banking loan extract for this year.

The main activities the group does comprise of short-term projects such as chicken rearing, buying and selling of groceries from cheap areas to expensive areas, social activities such as celebrations within the members premises, as well as visiting children homes to contribute their labour as well as financial help. The self-help group is governed by a memorandum of association that was drafted by the contribution of the members as well as parts of the Kenyan constitution.

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To be a member of this group one registers with a fee of 1300 shillings, a contribution of 2120 shillings is contributed monthly. 1000 shillings to cater for the merry go round activity within the group, 1000 shillings for the table-banking activity, 1000 shillings for the tea provided by the host and 20 shillings for stationery . The group currently offers loans to its members alone at a rate of 5% which is lower than the rates offered by micro financial institutions and banks. Late contribution of the table banking money is automatically regarded as a loan and attracts an interest minimum of fifty shillings. The group meets on the last Sunday of every month. The main challenges the group has faced are record keeping, late payment of the loans that are acquired. The groups' main vision is to empower women within the group and externally to be able to make financial decisions without challenges faced currently of high interest rates and lack of access to capital to conduct current businesses and capital to start new ones.

1.1 Statement of the Problem

Table banking is a new concept women are employing to address their financial needs in Kenya today and worldwide. Despite the contributions of micro financial institutions and banks women are opting to start self-help group's in order to improve their current money supply for those who are employed and for those who are self-employed are seeking for funds and capital for their enterprises. According to Alila (2002) Informal credit relationships are person-to-person links built over time reflecting reliability and trustworthiness. These links are commonly found among neighbours, communities and individuals of a similar locality. The access to such credit is relatively easy either individually or in a group and on terms and conditions that suit even rural poor and the community. There are various studies which have been built around table banking such as factors influencing the implementation of table banking among women in Kenya, influence of Table banking on empowerment of women: A study of savings-led schemes in selected counties, effect of table banking on economic empowerment of self-help groups all focusing on various self-help groups in various counties. The researcher intends to conduct an in-depth study and focus on a specific self-help group Entonai self-help group in order to understand the actual activities and whether table banking has an impact on socioeconomic development of these individuals in terms of access to health facilities, payment of school fees and access to capital for enterprises being run by the women.

1.2 Objectives of the Study

The overall objective of the proposed study is to investigate the socioeconomic effect of table banking on self-help groups in Kenya using a case of Kajiado County Entonai self-help group the specific objectives include the following:

1. To examine the role of table banking on health service access of Entonai self-help group.
2. To examine the role of table banking on education access of Entonai self-help group.
3. To examine the role of table banking on capital access for business enterprise owners of Entonai self-help group.

1.3 Justification of the Study

The study will add onto the literature review currently present on table banking and its contribution to self-help groups, it may act a guide in the running of day to day activities of the groups.

The study will enable financial institutions to regulate their current products or come up with products that will attract these self-help groups thus increasing benefit to themselves and to the groups.

The study will enable the government to regulate the current financial structures in the market inorder to enable women to get more access to financial facilities to finance their socioeconomic needs.

The study would provide a framework for drawing suitable programmes for uplifting socio economic activities with particular focus on rural-urban women not only in Kajiado County but other parts of the country as well.

1.4 Scope and Delimitation of the Study

The study will focus the impact of table banking on socioeconomic development on women self-help groups. The work focuses on the impact of table banking on health, education and returns obtained from members who run business enterprises. There are currently twenty three registered self-help groups, with 456 members. Geographical scope of the study will focus on Kajiado

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county, Ongata Rongai town. The informants of the study will be Entonai women self-help group which consist of twelve members.

The main limitation of the study arises from the use of observation of the group while in a session. The respondents may change their behavior since they are being observed and may not conduct their activities naturally. To reduce this the researcher intends to attend three sittings where the respondents will familiarize themselves with the researcher and conduct their activities naturally.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter presents the theoretical and empirical literature review of the proposed study. The theoretical review covers issues related to dependency theory and cultural theory. The empirical review deals with issues related to the role of table banking in self-help groups, its contribution to the education of the members, its contribution to the health aspects of its members and its contribution to income aspects of the self-help group members. It also indicates the research (knowledge) gap.

2.1 Theoretical Review

2.1.1 Dependency Theory

The Dependency theory was developed in 1950's as a socioeconomic development theory by Prebisch et al (1950) under the guidance of the Director of the United Nations Economic Commission. The theory presents the low levels of development in less economically developed countries (LEDCs) is caused by the reliance and dependence on more economically developed countries (MEDCs)- i. e the LEDCs will remain less developed because the surplus that they produce will be siphoned off by MEDCs under the guise of multinational corporations. There is as such no profit left for reinvestment and development.

The author explains that economic activity in the richer countries often led to serious economic problems in poorer countries, this possibility that was not predicted by neoclassical theory. The classical theory assumed that economic growth was beneficial to all (Pareto optimal) even if the benefits were not always equally shared. Prebisch (1950) explained that poor countries exported primary commodities to the rich countries that then manufactured products out of the commodities and sold them back to the poor countries. The 'value added' by manufacturing a usable product always cost more than primary products used to create those products. Therefore, poorer countries would never be earning enough from their export earnings to pay for their imports. The author also created a solution for this predicament by stating that poorer countries

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should embark on programs of import substitution so that they need not purchase the manufactured products from the richer countries. The poorer countries would sell their primary products on the world market, but their foreign exchange reserves would not be used to purchase their manufactures from abroad.

Dependency theory contributes to the study in that development of underdeveloped states was reduced by developed states through the manufacturing stage. Women mostly depended on the financial institutions and their products such as saving packages, fixed deposits and loans in order to improve their standards of livelihood. However they are moving away from this school of thought and venturing into table banking which the researcher intends to study whether it will improve their development or suppress it as the developed states suppress the underdeveloped states.

2.1.2 Cultural Theory

The cultural theory states that cultural aspects of people and not the environment or powerful countries determine economic success (Lawrence 2006). According to the author time management, punctuality, work ethic, religion, time focus, focus on education, political and economic liberty and history are more important to determine development and underdevelopment (Lawrence, 2006).

The author further explains that for the past half-century, politicians and experts in rich countries have tried to improve living standards and build democracy in Africa, Asia and Latin America. Early on they too were convinced that tyranny and poverty could be defeated, that democracy and capitalism were rooted in human nature. With a few exceptions such as South Korea and Taiwan, meaningful progress has not materialized. Through constant research it was evident that The Confucian values of education, achievement and merit played a role in the economic 'miracles' in East Asia (Lawrence, 2006). Open economic policies and the welcoming of foreign investment triggered several transformations, including in India, Ireland and Spain. Visionary leadership was crucial in Botswana, Turkey and Quebec. A conclusion was made that enlightened policies can in the long-run produce cultural change that spurs political pluralism and economic development. Education inculcates democratic and entrepreneurial values, improved child-rearing practice, religious reforms and development assistance.

2.2 Criticism of Theories

The dependency theory has been criticized by Africa-Americans to be more of an oppression theory, than a development theory. They use this theory to explain why blacks are poorer than whites. According to them, whites have oppressed blacks, thus explaining their lack of prosperity (Lawrence, 2006). What it does not explain is why blacks that have come from the Caribbean or are descendant from Caribbean immigrants are better off than African Americans. Intellectuals like Paul Baran, Frantz Fanon, Regis Debray, Enzo Falletto have helped create as well as support this theory.

2.3 Empirical Review

2.3.1 Social Factors and Table Banking

According to (Lawrence, 2006), literacy among women may be more important than literacy among men because of the crucial role women play in child-rearing and family maintenance. A longer-term goal should be ensured in terms of high school education. Spain offers a valid example: where in 1965, during the Franco dictatorship 38% of the country's high school-age population was in school, in 1982 seven years after Spain's transition to democracy, the population of children in high-school rose to 88%.

Education and training are powerful tools against poverty and hunger, and for women empowerment. Educated women are more likely to be healthier, have higher earnings and exercise greater decision-making power within the household (ILO, 2009) Evidence from some African (FAO, 2009) and South Asian (UNICEF, 2007) countries show that women are also more likely to ensure that their own children are educated, thus breaking the cycle of poverty and hunger. Over two-thirds of the world's 796 million illiterate people are women, many of whom live in rural areas (UNESCO 2010).

In Cambodia, 48% of rural women and 14% of rural men are unable to read or write (UNESCO, 2005). In Burkina Faso, the illiteracy rate for women is 78% compared to 63% for men (UNESCO, 2005). The global secondary school attendance ratio of rural girls is 39% as opposed to 45% for rural boys (compared to 59% and 60% of urban girls and boys respectively) (UN, 2009). When women receive the same levels of education, experience and farm inputs as men, there are no significant differences in male and female farmer's productivity (Quisumbing 1996).

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Evidence from Asia suggests that better education enables rural workers to find high-paying non-farm employment, whereas a lack of education tends to limit their choices to agricultural and low-wage non-farm employment (ILO, 2009). From a developmental perspective, investing in girls' education has the highest rate of return of any possible investment in developing countries (FAO, 2009), educated mothers have fewer children and are also more likely to send them to school, thereby raising the productivity of future generations, increasing their income, and generating sustainable growth (UNESCO, 2005).

Mehta, Mishra, and Amrinder (2011), on their study about the role of self-help group in socioeconomic change of vulnerable poor, identified that the rural poor now feel that they can also be partners in the process of rural development by joining the self-help groups movement. The training of the members by the Non-governmental organizations had increased their confidence. This has restored the women's self-worth and improved their social concern about the neighbors. The study indicated that even though the members have joined the self-help groups for various reasons, all of them have one common goal, which is seeking a better standard of living via a better organization that works for their benefits.

According to Sundaram (2012), involvement in decision-making, awareness about various programs and organizations, increased access to such organizations, increased expenditure on health and marriage events, there is a change in the attitude of male members of the families. The male members are convinced about the concept of self-help groups and encourage women to participate in the meetings. In addition women reported that they have savings in their name and it gives them confidence and increased self-respect. Within their families the respect and status of women has increased. Children education has improved significantly especially the girl education was very low but now self-help groups' members are sending their children including girls to school. The sanitation in members' households has improved and it has led to better health in members' families. Now women are taking treatment from qualified doctors, even if they have to travel to nearby towns. Members are now confident enough to raise social status.

Communication and leadership has emerged out of the togetherness through the self-help group meetings. There is presence of increased nutritional status where there was a positive impact on empowerment and nutritional intake. Female social and economic empowerment in the program areas increased irrespective of participation status. The program's main economic impact had

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been through consumption smoothing and diversification of income sources rather than exploitation of new income sources(Sundaram 2012).

2.3.2 Economic Factors and Table Banking

According to Wanjiru (1998) on a study of Non-governmental organizations and women small-scale entrepreneurs in the garment manufacturing sector of the textile industry in Nyeri and Nairobi, the factors that inhibit credit availability to women include: lack of start-up (seed) capital; lack of awareness of existing credit schemes, high interest rates; lengthy and vigorous procedures for loan applications; and lack of collateral security for finance .These factors have become a major barrier to growth potential of businesses owned by women.

According to Alila (2002) and Steveson and St-Onge (2005), accessibility of financial resources and its availability is considered as a major drawback to women development, for the women as individuals or in groups. Microfinance institutions and commercial banks choose where they set up their branches mostly in the urban areas, thus excluding entrepreneurs in remote regions, leading to regional disparities. Credit conditions when forming a group, paying membership fees, group registration fees and joining savings plans, result in delays in accessing initial capital, thereby worsening the women's household financial shortfalls. However, this is no longer the key barrier and constraint but a lack of creativity, innovativeness and responsiveness (on the part of capital suppliers) that now hampers women's entrepreneurship in Kenya. Whereas many microfinance institutions emerge to provide initial and working capital, relevance and cost-effectiveness is often inappropriate in satisfying the particular needs of potential and operating women entrepreneurs (Owigo 2015).

According to Sundaram (2012), the author carried out a study on the impact of self-help groups on socioeconomic development in India. The financial mobility due to participation in the self-help groups had led to an improvement in the quality of life. Many families were able to address their basic needs better than before. Some of the Non-governmental organizations reports had shown that the record on the repayment of loans by women was often better than that of men, and that women were also more likely to spend the income earned, on their families, leading to improved health and nutrition of the poor population and for improving the quality of their lives. It was also observed that there was an increase in the level of income where the self-help group members would realize about Kshs 2860 per month, they were earlier saving nothing in their

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initial stages of the self-help group formation. It was also observed that there had been a decrease of 10.5%, 50% and 13.6% of members, who were earlier saving Kshs 715 , Kshs 1430 and Kshs 2145 per month and there has been no change in 8 members who were saving earlier also in the range of Kshs 1500 and 2000 per month. It was concluded that women groups are having a good influence on the saving of the members.

According to Owigo (2015), the author carried out a study on factors influencing the implementation of table banking in Homa Bay. He identified that agro-ecological and economic diversity emerged as significant factors influencing the implementation of table banking. Based on respondents' locality in terms of whether they live in rural or urban areas, the study established that the more women in rural areas join table banking but that table banking is more useful for the women in urban areas as it is them who mostly engage in entrepreneurship activities for which they need credit from table banking to finance.

Majority of women engaging in table banking (92%) do not have access to other sources of micro credit. Table banking enabled women to improve family support including pay school fees, buying expensive household goods like television sets and borrowing money for their husbands implies table banking is a family affair. By borrowing money from table banking for their husbands, this brings into light a socio-cultural dimension to table banking. Majority of the women practicing table banking are married. It can be argued that the women are allowed to participate in table banking activities by their husbands because they are able to borrow money from the group for family use on behalf of the husband (Owigo 2015).

According to Alila P. (1988) quoted from McCormick & Pedersen (1996) on the study based on informal credit and rural sector enterprise development. Informal credit relationships are person-to-person links built over time reflecting reliability and trustworthiness. These credit arrangements are in the rural sector commonly indigenous evidenced by the fact that they are established at the local grassroots level generally by kingsmen or neighbours living in the same community and having common cultural norms and values. The access to such credit is relatively easy either individually or in a group and on terms and conditions that suit even rural poor.

The keeping of records seemed to be more in practice than elections. The respondents were 80% affirmative that records were adequately kept in the group. This can be viewed to some extent as

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a reflection of rising level of education in the rural areas. It can be interpreted as an indication of appreciation by the rural dwellers of the need for keeping records due to the expansion in volume and increasing relative complexity of transactions Alila P.(2002).

The self-help groups have proved that they could serve as an alternative instrument of financial intermediation for the poor. The self-help groups can contribute to changes in economic conditions, social status and decision making of women. These self-help groups play a very important role in social change. Self-help groups do not only change the outer form of a community or a society but also the social institutions as well as ideas of the people living in the society (Mehta, Mishra, and Amrinder 2011).

2.4 Research (Knowledge) Gap

The extent of women empowerment is unclear, as some authors have found that these initiatives have led to another form of domination over women, through the development of new hierarchies of power (Rahman, 1998). Rahman states that 60% of husbands were using loans secured by women. This means that even if household income increases and women are gaining new experiences with financial institutions, they are not acquiring new status or power within the family.

According to the World Bank, the focus on microfinance has now turned to its contribution to poverty reduction (World Bank, 2008). This new focus requires that policy makers and development partners have an adequate understanding of the factors influencing the implementation of table banking. In particular the influence of specific socioeconomic, cultural and political factors needs to be better understood in addition to capacity building. In many developing countries, these factors are important to people's livelihoods and successful implementation of table banking needs to operate in ways that complement rather than undermine them (Johnson, S. et al., 2011).

The role of informal microfinance in economic development has been substantially endorsed. This has seen a rise in the number of informal micro finance initiatives. Table banking as an informal micro finance initiative has been adopted by the government of Kenya and other development agencies (Owigo, 2015). Thus this study seeks to examine the social and economic

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contribution of table banking in terms of education, improved access to health facilities and increased income as main indicators of socioeconomic development.

CHAPTER THREE

CONCEPTUAL FRAMEWORK AND METHODOLOGY

3.0 Introduction

This chapter presents the conceptual framework and the methodology to be employed in the study. The conceptual framework focuses on both the interrelationship of variables (Theoretical framework) and the data analysis procedures (Empirical Analytical framework) to be used in the study. The key premise governing the study include the work of Prebish et al (1950) (dependency theory) and Lawrence (2006) (cultural theory). The methodology deals with data

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concerns of the study including the research design, target population, sampling techniques and data collection procedures.

3.1 Conceptual framework

3.1.1 Theoretical framework

Figure 3.1 presents the theoretical framework showing the interrelationship of the variables to be employed in the study. Table banking is operationalized by period of existence of the self-help group and number of individuals who are active members. The dependent variable is socioeconomic development operationalized by education access, improved health care and increased income. Input capital is presented as an intervening variable of the study.

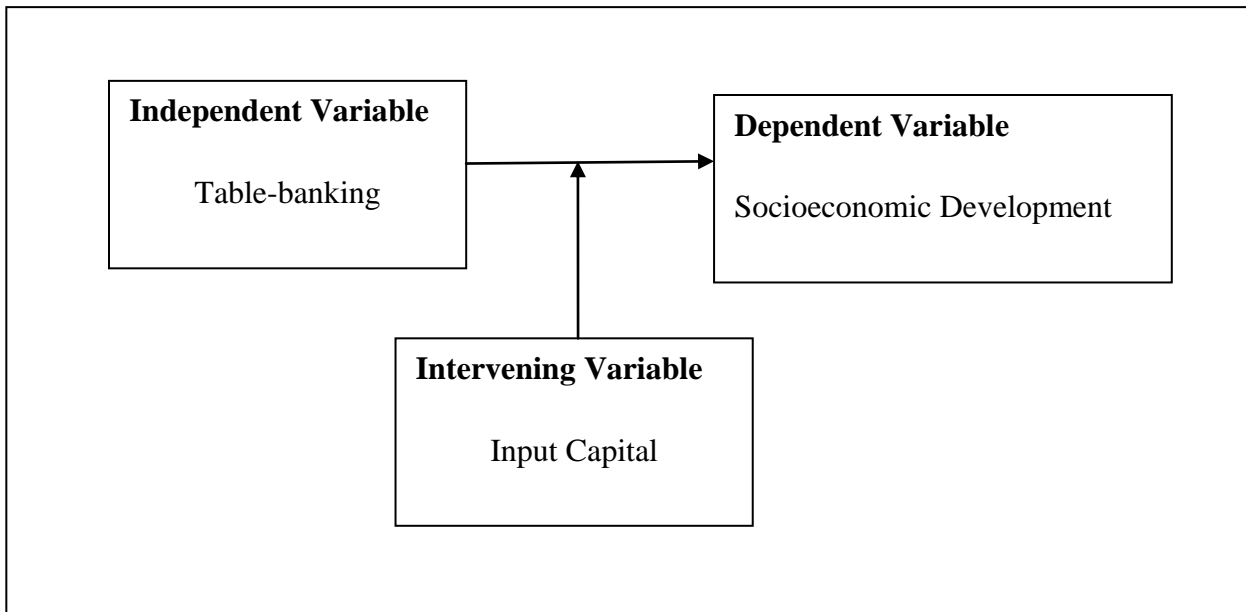


Figure 3.1 Theoretical Framework of Table-Banking

Source: Own Formulation Based on Lawrence (2006) and Prebish et al (1950)

Explanation of Variables and Operationalization

Table banking

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This refers to the act of generating financial support from the formation of group. These groups are formed by individuals with a common objective that is to maximize their livelihood.

Period of existence

The period of existence of the self-help group is an important factor under table banking since it dictates how long the members have known each other. The self-help groups are built on trust among members. Some self-help groups do not require any collateral for individuals to receive loans; the women themselves pledge to bare the liability for each other in case the loan is not repaid. The study uses the number of years the members have been in operation.

Membership

This consists of the number of individuals who have managed to register into a group for the period of existence of the group. The study uses the number of members who have registered to join the group in proportion to the period of existence, and those who have left.

Socioeconomic development

Education access

According to Sundaram (2012), the concept of self-help groups is enabling members to increase their children's access to education. Groups that have flexible policies and the loan repayment period is conducive to the members, the livelihood of these participants is likely to improve. The study uses the frequency the members have used the table-banking returns to fund education for their dependants and themselves.

Healthcare access

According to Gonzalez (1982), health is an important aspect of socioeconomic development .The study uses the frequency the members have used the table-banking returns to fund healthcare.

Increased income generation

Income arises once an individual has invested in activities, such as entrepreneurial activities that most women would engage in such as selling of groceries, managing hardware shops and even provision of services.

3.1.2 Empirical (Analytical) framework

Techniques used to analyse and test variables are discussed under this section. Before processing the responses, data preparation was done on the completed questionnaires by editing, coding, entering and cleaning data. Data collected was analyzed using descriptive statistics. The descriptive statistical tools helped in describing the data and determining the level of satisfaction of the respondents based on the five-point likert scale. Percentiles, frequencies and cross-tabulations were used to generate substantial arguments of the findings as well as indentifying the relationship between variables of the study.

3.2 Methodology

3.2.1 Research Design

Qualitative research design was used to conduct this study due to its nature of being a case study. Qualitative research comprises of words and phrases and is an umbrella term for various types of interpretive modes of inquiry. Qualitative data was obtained through questionnaires in sections where there are open ended questions (Mugenda & Mugenda, 2003), qualitative methods provide the in-depth explanations.

3.2.2 Target Population

A target population is the group of people that the researcher wants to draw a conclusion about once the research study is finished Katrina (2012). The target population includes individual characteristics that suit the study e.g their age, experience, educational needs and even gender. Kajiado County is part of the former Rift-valley province of Kenya. The proportion of the county population living below poverty line is approximately 47% as compared to the country's 46%. The study intended to explore Ongata Rongai's women self-help groups with specific attention on Entonai self-help group. This group consist of a mix of both employed and self-employed women who are considered to be operating in the urban areas of Kajiado County. Ongata Rongai in Kajiado County has a proximity to the city a location where the women self-help group lies, with 23 registered women self-help groups with 456 members.

Table 3.1 Kajiado County Population

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County Population (2013)	Male	Female
	405,285	401,784

3.2.3 Sample and Sampling techniques

The study incorporates the use of purposive sampling to identify the group that does table banking. According to (Mugenda & Mugenda, 2003) purposive sampling allows a researcher to use cases that have the required information with respect to the objectives of the study. This technique is identified in line with snowball sampling since the phenomenon of table banking is not common to many and not of public scrutiny.

Thus the researcher identified individuals who were aware of the practice in the selected case study. Snowball sampling is useful when the population that possesses the characteristics under study is not well known and there is need to find subjects (Mugenda & Mugenda, 2003). Entonai women self-help group is a registered group that takes part in the table banking activity and will be studied in depth by the researcher. The group consist of fourteen members.

3.2.4 Data Collection Procedures

Primary data will be collected by use of questionnaires and observation. Existing data and the group's documentation assisted the researcher to have secondary data. The questionnaire was administered in English because it is a standard language in Kenya, they were completed on site by the respondents on the researcher's supervision.

Questionnaires

In the questionnaire each item developed will deal with specific objectives. The questionnaire will have both open-ended and close-ended questions. Open-ended questions are those that require a wide range of responses they reflect the feelings and thoughts of the respondents. Piloting exercise will be conducted by issuing the first drafted questionnaire to obtain information on whether the questions are clear to the respondents and data will be collected to make necessary changes if need be. Close-ended questions are those that require a fixed response Yes of No, they were also be drafted on a 5 point likert scale. The decisions on the two structures of questionnaires were to obtain adequate information without preventing the respondents from giving information. The questionnaire will be drafted in light of the research objectives aiming at

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obtaining feedback for the research questions and coming up with a solution to the statement of the problem. The likert scale will be incorporated to the questionnaire to measure the satisfactory rates of the members on how table banking has impacted on their social as well as economic wellbeing.

Existing Data

These instruments (Journals, achieves, artifacts) were used to collect secondary data about operation of the self-help group. Secondary data is used based on its characteristic of being of high quality and it enables the researcher to study what can often be quite sizeable subgroups of individuals or subsets of questions (Byram & Bell, 2011). The researcher viewed the financial records of the group inorder to understand the trend and performance of the groups.

Observation

This data collection technique will enable the researcher to view the members and understand their behavior during the table banking process. The researcher will also experience how the process takes place, and analysis will be easily compared to the literature review and how the studied literatures perform this activity.

CHAPTER FOUR

DATA ANALYSIS AND PRESENTATION OF STUDY FINDINGS

4.0 Introduction

The chapter covers data analysis, presentation and discussions of the findings. The chapter is a combination of findings obtained from the questionnaires and interviews in collaboration with the findings from secondary data in chapter two. It then presents demographic and socio-economic information of the respondents, presentation of various themes of the study, followed by the analysis of interviews and discussions of the overall findings.

4.1 Background Information

4.1.1 Response Rate

The response rate from the group was hundred percent since the members were responsive to provide information based on the research objectives. 14 questionnaires were issued and the 14 questionnaires were returned. 3 interviews were conducted by the researcher successfully.

4.1.2 Respondents Age

Table 4.1 Respondents age

Respondents age		
	Frequency	Percent
Below 30	4	28.6
31-40 years	5	35.7
41-50 years	4	28.6
60 years and above	1	7.1
Total	14	100.0

Source: Own compilation

The above table presents the respondents age set which is unequally distributed with 35.7% of the respondents comprising of members who are in the age bracket of 31-40 years. There is an equal representation of members who are below 30 and 41-50 years with a percentage of 28.6%.

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7.1% of the respondents are above 60 years. This indicates that the group has a mix of both young and old women which is essential in terms of experience in various aspects of life and socially. Respondents in the age bracket of 31-40 years are presented as the majority these individuals require reliable access to financing due to their household responsibilities thus they opt for table banking which seems to be bridging this gap.

4.1.3 Educational Level**Table 4.2 Educational Level**

Educational level		Frequency	Percent
Valid	Master's Degree	3	21.4
	Certificate	1	7.1
	Diploma	1	7.1
	Form 3-4	4	28.6
	Class5-8	1	7.1
	First Degree	3	21.4
	Total	13	92.9
Missing		1	7.1
Total		14	100.0

Source: Own Compilation

Table 4.2 presents the educational level of the respondents. 28.6% of the respondents who are the majority have attained secondary certification, 21.4% of the respondents hold first degrees and master's degrees respectively. 7.1% of the respondents have certificates, diplomas and primary certification respectively. Indicating that there is a mix of expertise and professionalism among the respondents since majority have attained secondary certification and 21.4% have acquired postgraduate certification indicating that among the respondents there is presence of individuals with professionalism.

Table 4.3 Cross tabulation between education level and number of children

Educational level * How many children do you have? Crosstabulation

Count		How many children do you have?						Total
		1	2	3	4	5	8	
Educational level	Master's Degree	0	0	0	1	1	0	2
	Certificate	0	1	0	0	0	0	1
	Diploma	0	1	0	0	0	0	1
	Form 3-4	1	0	1	1	0	0	3
	Class5-8	0	0	0	0	0	1	1
	First Degree	0	0	1	0	0	0	1
Total		1	2	2	2	1	1	9

Source: Own Compilation

A cross-tabulation between the number of children and educational level of respondents presented that. The more the respondent's held high certification the fewer the children they had as presented by individuals who have secondary certification have at most four children, diploma respondents have at most two children, respondents with certificates have at most two children, respondents with first degree's have at most three children, however those who hold master's degrees have at most five children. This finding corresponds with UNESCO's(2005) finding that educated mothers have fewer children and are also more likely to send them to school, thereby raising the productivity of future generations, increasing their income, and generating sustainable growth. This finding also conflicts with that of Kingdom(1997) where he says that more educated women are the fewer children they have. Educated women with a qualification higher than the secondary certification tend to choose fewer children but of better quality. The author states that educated women tend to spend more of their income on child goods which may be the main basis why these women look for other sources of financing for the children and livelihood.

4.1.5 Marital status

Table 4.4 Marital status

Marital status		Frequency	Percent
Valid	Married	8	57.1
	Single	5	35.7
	Widow	1	7.1
	Total	14	100.0

Source: Own Compilation

Table 4.4 presents the marital status of the respondents. 57.1% of the respondents present the majority who are married, 35.7% of the respondents are single, and 7.1% of the respondents are widowed. This finding is in line with Owigo (2015) where most self-help groups that take part in table banking are married. It can be argued that the women are allowed to participate in table banking activities by their husbands because they are able to borrow money from the group for family use on behalf of the husbands.

4.1.6 Group Cohesion

Table 4.5 Group togetherness

Group togetherness		Frequency	Percent
Valid	Average	1	7.1
	Agree	1	7.1
	Strongly Agree	11	78.6
	Total	13	92.9
Missing		1	7.1
Total		14	100.0

Source: Own Compilation

Table 4.5 presents the level of satisfaction the members have from being part of the self-help group. 78.6% of the respondents strongly agree that their group togetherness is an aspect they appreciate within the group. 7.1% of the respondents agree that there is group togetherness, 7.1% of the respondents agree to disagree that there is group togetherness, 7.1% of the respondents did not respond to this question. The self-help group is comprised of individuals from various ethnic groups which show their diversity and willingness to work together.

4.1.7 Saving ability

Table 4.6 Saving ability

Saving ability		Frequency	Percent
Valid	Average	1	7.1
	Agree	2	14.3
	Strongly Agree	10	71.4
	Total	13	92.9
Missing	System	1	7.1
Total		14	100.0

Source: Own Compilation

Table 4.6 presents the saving ability of the members.71.4% of the respondents strongly agree that they have been able to save and receive dividends from the table banking activity. 14.3% of the respondents agree that they have been able to save and 7.1% of the respondents agree to disagree. The group issues dividends based on the interest repayment of members. Appendix 4 indicates the trend in which the respondents have been able to grow their table banking amount by both contribution and repayment. This is in line with Sundaram (2012) where he states that the financial mobility due to participation in the self-help groups had led to an improvement in the quality of life and many of the members were able to save more compared to a state where individually saving was not possible.

4.2 Themes of the Study

Data was analyzed in terms of the objectives of the study under the following themes.

4.2.1 Table Banking and Health services in Kajiado County

Table 4.7 Table banking and healthcare

Has table banking improved payment of healthcare for you and your family?	
Frequency	Percent

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Valid	Strongly disagree	3	21.4
	Disagree	5	35.7
	Average	3	21.4
	Agree	2	14.3
	Total	13	92.9
Missing		1	7.1
Total		14	100.0

Source: Own Compilation

Table 4.7 presents that table banking has not improved the women's capability of paying for healthcare services for themselves and their families. 35.7% of the respondents disagree that table banking contributes, 21.4% strongly disagree. 21.4% of the respondents averagely agree to disagree that it contributes to healthcare payment.

Only 14.3% of the respondents agree that table banking has contributed to the payment of healthcare. This finding opposes that of Sundram(2012) that access to such financial capability improved health and nutrition. However due to the fact that the self-help group is growing there is a possibility the women may engage the table banking returns to healthcare. Table banking enabled the members to pool funds from the returns to cater for welfare issues in case the members get sick or their dependants.

In addition Elmi and Somaye(2012), state that economic growth plays an important role for expanding health care spending in the long-run. When individuals have low income, demand for medical care tends to be low.

The marginal rate of return to invest in health via medical care is high. A small increase of income will strongly improve the health state. This brings us to a conclusion that once the women start earning more returns from the table-banking activity they will tend to spend it on healthcare.

4.2.2 Table banking and Education Access in Kajiado County

Table 4.8 Table banking and payment of school fees

Has table banking helped you to pay fees for you and your family?

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		Frequency	Percent
Valid	Strongly disagree	2	14.3
	Disagree	1	7.1
	Average	1	7.1
	Agree	5	35.7
	Strongly Agree	5	35.7
	Total	14	100.0

Source: Own Compilation

Table 4.8 presents the contribution of table banking on payment of fees and the feedback seems positive. 35.7% of the respondents strongly agree, 35.7% agree that table banking does contribute to payment of school fees. 14.3% of the respondents strongly disagree that table banking returns contribute to payment of fees based on their marital status and lack of children. 7.1% of the respondents disagree and 7.1% averagely agree to disagree that table banking contributes to payment of fees. This is in line with Owigo (2015) where he says table banking enabled women to improve family support including paying fees.

This is in line with Owigo(2015) where he says table banking enabled women to improve family support including paying fees. Sundaram (2012) supports this finding by stating that children education improves significantly especially the girl education which was very low but now self-help group members are sending their children including girls to school.

4.2.3 Table Banking and Income generation in Kajiado County

Table 4.9 Table banking and business

Has table banking improved your business?		Frequency	Percent
Valid	Agree	1	7.1
	Strongly Agree	4	28.6
	Total	5	35.7
Missing	System	9	64.3
Total		14	100.0

Source: Own Compilation

28.6% of the respondents strongly agree that table banking has contributed to the growth of their enterprises, 7.1% also agree. 64.3% of the respondents failed to respond to this question since

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they lack businesses of their own. The respondents are happy with the current interest being charged on the loans offered which is 5%. The 28.6% of the respondents who own businesses run businesses that consist of grocery services, running a school, retail shop, electronic and Mpesa shop and running hotel services.

This finding concludes that table banking groups have become a source of capital for entrepreneurs since their interest rates are very friendly and easily accessible compared to banks Owigo (2015). This enables the women to continue supporting their enterprises for themselves and their families. As presented in Appendix 4 members with enterprises tend to borrow more from the table banking facility than those who lack enterprises.

The World Bank (2007) also adds on to this finding by stating that even through microfinance is a great poverty reduction tool, it offers only limited support for women who wish to grow their enterprise beyond the micro-level. Women business owners who have outgrown the maximum loan limits from microfinance institutions have great difficulties obtaining loans as small as one million shillings from commercial banks. Thus table-banking returns bridge a gap to such women who intend to grow their enterprises past the subsistence level.

Table 4.10 Nature of enterprise

What is the nature of your enterprise?		Frequency	Percent
Valid	Sole proprietorship	3	21.4
	Partnership(family ownership)	1	7.1
	Joint venture	1	7.1
	Total	5	35.7
Missing	System	9	64.3
Total		14	100.0

Source: Own Compilation

The respondents were asked to identify the nature of their enterprises. As presented by the table it is evident that most enterprises are based on sole proprietorship with the other forms of business taking equal percentage of 7.1%. This finding may be attributed to financial constraints,

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small scale production resulting in little profits and the need to retain authority over business when it comes to sole ownership, thus the need to take part in table banking to increase access to finances.

Respondents were asked to mention whether table banking had improved their livelihood and how it had done so. 100% of the respondents said 'yes' table banking had improved their livelihood through household maintenance such as acquiring better dining sets, provision of basic needs such as food and shelter for their families, some indicated that they were able to increase their autonomy in managing household activities since they received more respect for their financial contribution from their husbands. Improved living standards of the members was stated by the respondents, the respondents were able to contribute and give back to the communities through their activities of visiting orphaned children, a sense of pride and dignity among the women as a result the women feel more independent in the choices they made.

4.3 Analysis from the Interview

The interview was conducted on the three officials of the group separately and the following outcomes emanated from the discussion in light of the objectives. The respondents were asked to identify the ways women participate in the self-help group. In response they mentioned: coming up with income generating ideas to increase the current contribution, discussion of family issues that may be affecting the performance of a given individual, empowering each other through short trainings on skill development, daily contribution for the merry go round and table-banking, repayment of interest and taking part in hosting the meetings in their houses once their turn arrives. When asked what rate of interest the group charged, the response was unified which was 5% since it was affordable and lower than the interest rates charged by banked and micro financial institutions. When asked whether the participation of the women influenced socioeconomic development in any way.

The response was it did it improved their trust towards each other since the table banking required social collateral among each other which through shared activities is enhanced. They stated that the members were closely attached together and trust among them had increased, despite their different cultural orientation. They live in the same vicinity and know each other well; they share the same norms and watch over each other hence the level of trust. The

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participation of the women increases networking among the women increasing the knowledge base about of their enterprises. The leaders were asked whether they offered dividends. The answer was 'yes' but since the table banking activity was just a year old and the capital invested was similar by all the individuals dividends were provisioned based the interest in which an individual paid. The higher the interest paid by an individual and the higher the amount borrowed the more a member was likely to receive more dividends.

The respondents stated that table banking had contributed to the wellbeing of the members shown by indicators such as improved business activities by members who owned enterprises that lead them to borrowing large amounts of money and returned them earlier than the stipulated date, the children of the members were accessing education from high end schools, the members were able to save more and the members showed an improvement in terms of buying household products and managing household expenses. The study sort to identify the cultural factors the members faced within the self-help group during table-banking. The responses were religion, cultural ties, trust among members and in the group and attitude. However the leaders stated that these factors were being aligned by the closeness of the members. The respondents however indicated some challenges of record keeping, late payment of members of which they had put down policies to reduce. On whether the leaders would recommend the use of table-banking to other women, the respondents stated 'yes' and that based on their curve of growth of the table banking prospects they were positive that in future they would invest in greater projects such as buying land and real estate investments.

4.4 Discussion

The study set out to examine whether table banking had an effect on the socio-economic development of women in self-help groups with a specific examination on Entonai Self-help group. The main objectives focused on health care, education and enterprise returns as the key socio-economic indicators.

The findings tend to point towards positive findings on education. Table banking returns tend to support the respondents in terms of educational needs for their children as well as themselves. Educational needs such as school fees and transport expenses necessary to facilitate the smooth access of education for their children. The group consists of educated women with 85.6% having

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gone beyond the secondary certification. This indicates that they understand the benefits of education as an impact of their children and will use their easily accessible returns to support their educational access.

Table-banking also presents that it has a positive effect on the running of enterprises of the women. Table banking allows the women to access to funds easily, the policies set on repayment and collateral are friendly. The women are embracing this channel and they are happy with the extent to which their enterprises are growing. With an interest rate of 5% the women are able to repay and borrow higher amounts of the returns to increase their enterprise.

However table banking returns have not been able to satisfy the health care needs of the respondents and their dependants. This may be attributed to the number of years the group has been in table-banking operation which is one year, the group has experienced a growth in the amount of money however the amount does not seem to reach the level of satisfying the health needs of the women. Once the group has grown in operation as well as returns the health needs will be satisfied gradually.

In conclusion the livelihood of the women in terms of educational access, enterprise growth is satisfied by the returns of table banking. Benefits such as group cohesion, trust , networking and community growth are also obtained.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

This study aimed at analyzing the effects of table-banking on socioeconomic development in Kenya using a case of Entonai self-help group. In this study primary and secondary data were used to obtain responses to the set objectives which were to examining the contribution of table banking on health access, identifying the impact of table banking on education access and examining the contribution of table banking on growth of enterprises. This chapter therefore presents the summary and conclusion reached as well as recommendation.

5.1 Summary

Table banking does lead to socioeconomic development according to the study findings. In terms of improved enterprise management and capital generation table banking does contribute to the business day to day expenses.

Socioeconomic development in terms of healthcare according to the findings is not fully supported by the table banking returns mostly because the women consider the loan as meant for regeneration of more value than payment of other expenses.

Development in terms of education from table-banking activity presents a positive relationship where 71.4% of the respondents who have children use the amounts borrowed to supplement their income on paying fees for their children.

In terms of social development table-banking has increased the trust among the members which is a key aspect in the running of the self-help group. Since the women themselves pledge to pay loan amounts for each other in case one would default.

Table-banking does improve the livelihood of the women indicated by the trend at which it grows per month and the flexible interest rate that is charged which is lower than that of financial institution. The women opt to borrow from the group to improve their upkeep, house improvement and even run their small enterprises.

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The policies set up that govern the self-help group are drafted by the members and leaders making them easy to follow and adjust in-case they are oppressive to themselves. Autonomy among the women is improved since the access to such funds enables them to make financial decisions easily without having to rely on their husbands this is indicated by the 57.1% of the respondents who are married.

5.2 Conclusion

Socioeconomic development as measured by this study was operationalized by the ability of the women to pay school fees, cater for their families' health and run their small enterprises. It is evident from the findings that these aspects have been fulfilled by table banking loans except the health aspect. The objectives of the study have been met however the use of one case study is not conclusive and more research should be conducted on other self-help groups especially those which have been in existence for a longer period to justify whether table banking does fulfill all the three variables that symbolize socioeconomic development.

5.3 Recommendation

The main challenge that the women face in the running of the self-help group was record keeping which is a crucial aspect in terms of dealing with financial resources. The researcher recommends that there is need for self-help groups no matter how small to adhere to standards of record keeping for easier maintenance of records

The researcher also recommends that once self-help groups have developed adequate trust in each other. They should invest in more income generating activities that may increase their returns since, the table-banking activity shows growth in the daily contributions made and the members show effort in the repayments indicating that the chances of default are minimal and greater returns can be gained.

The researcher also recommends that the self-help group could accommodate and register more members in order to increase their capital and reduce their interest this will enable them to enjoy more returns in terms of dividends. The members once they have obtained adequate returns they could offer loans to non-members but at higher interest rates in order to obtain more returns than they currently hold in order to contribute to their healthcare payments.

5.4 Suggested Areas for Further Research

There is need for further research to be undertaken which may include the contribution of table-banking to the performance of the Kenyan economy, the role of the County government in ensuring women get easy access to funds to improve their livelihood especially in health services and the impact of the interest rates set by the members on the growth of table banking returns.

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Married	[] Number of years.....	Separated	[] Number of years.....
Single	[] Number of years.....	Widow	[] Number of years.....

IV) Do you have children? Yes [] No []

If Yes, how many?.....

If yes, how old are the children?

10 years [] 11-20 years [] 21-30 years [] 31-40 years and above []

Please specify your original community?.....

B.TABLE BANKING

V) How would you rate the following areas on the scale of 1-5.

What was the main reason for starting the self-help group?					
Need to save (pension, insurance)	1	2	3	4	5
Need to save for school fees(for children)	1	2	3	4	5
Need to save for health care(for the family)	1	2	3	4	5
To raise business capital(financing needs of the business)	1	2	3	4	5

Others.....

VI)

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What are some of the problems your group has faced since you started?					
Leadership issues	1	2	3	4	5
Meetings related issues	1	2	3	4	5
Unpaid debts	1	2	3	4	5
Record keeping	1	2	3	4	5
Group misunderstanding	1	2	3	4	5

Any others please

Any other problems that you think may come up in the future in your self-help group?

.....

.....

VII)

What are you happy about your group?					
Group togetherness	1	2	3	4	5
Saving ability	1	2	3	4	5
Networking	1	2	3	4	5
Business initiatives	1	2	3	4	5
Problem solving	1	2	3	4	5

Any others.....

Suggest any two areas that need improvement in terms of your group money?

.....

.....

Do you want the group to grow beyond its current state? Yes [] No []

Please give reasons for your answer.....

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.....

VIII) How many years has your group been in working?

.....

.....

IX) How many members did the group begin with?

.....

.....

How long have you been n the group?.....

X) What is the current group membership number?

.....

.....

XI) What capital amount did the group start with?

.....

.....

XII) What is the current interest rate that is charged on loans obtained?

.....

.....

Are you happy with the interest being charged? Yes []

No []

Kindly

explain.....

.

XIII) Are dividends offered to the members?

.....

.....

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XIV) How long is the repayment period?

.....
.....

XV) Do you offer the table-banking loans to non-members? Yes [] No []

If Yes, at what rate?

XVI) How long is the repayment period?

.....
.....

XVII) How many times do you have self-help group meetings?

.....
.....

XVIII) Are you happy with the frequency of meetings? Yes [] No []

If no, please explain.....

.....
.....
.....

XIX) Are the meetings agenda's scheduled before the meeting day arrives? Yes [] No []

If No, please explain why.....

.....
.....
.....

XX) What recommendations would you make in order to improve your self-help group activities?

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.....
.....
.....
.....
.....

XXI) What other savings and lending alternatives do women use in Kajiado County?

Money lenders [] Commercial banks [] Microfinance institutions []
Other saving groups []
Other.....
.....

What future plans do you have as a group?

.....
.....
.....

SOCIOECONOMIC DEVELOPMENT

XXII) Has taking part in the table-banking activity improved your livelihood as a group? Yes []
No []

If Yes, kindly explain further?.....
.....
.....
.....

XXIII) Has taking part in table-banking activity improved your livelihood as an individual? Yes []
No []

If Yes, kindly explain further?.....

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.....
.....
.....

XXIV) Has table-banking improved payment of healthcare for you and your family? Yes []
No []

If Yes, please explain how.....

.....
.....
.....

XXV) Has table-banking helped you to pay fees for you and your family? Yes [] No
[]

If Yes, please explain how.....

.....
.....
.....

XXVI) Do you own a business? Yes [] No []

If Yes, what type of business?.....

What is the nature of your business?

Are you planning to own a business? Yes [] No []

XXVII) Has table banking improved your business? Yes [] No []

If Yes, please explain how?.....

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.....
.....
.....

Is starting a group business a good idea? Yes [] No []

If yes, which business.....

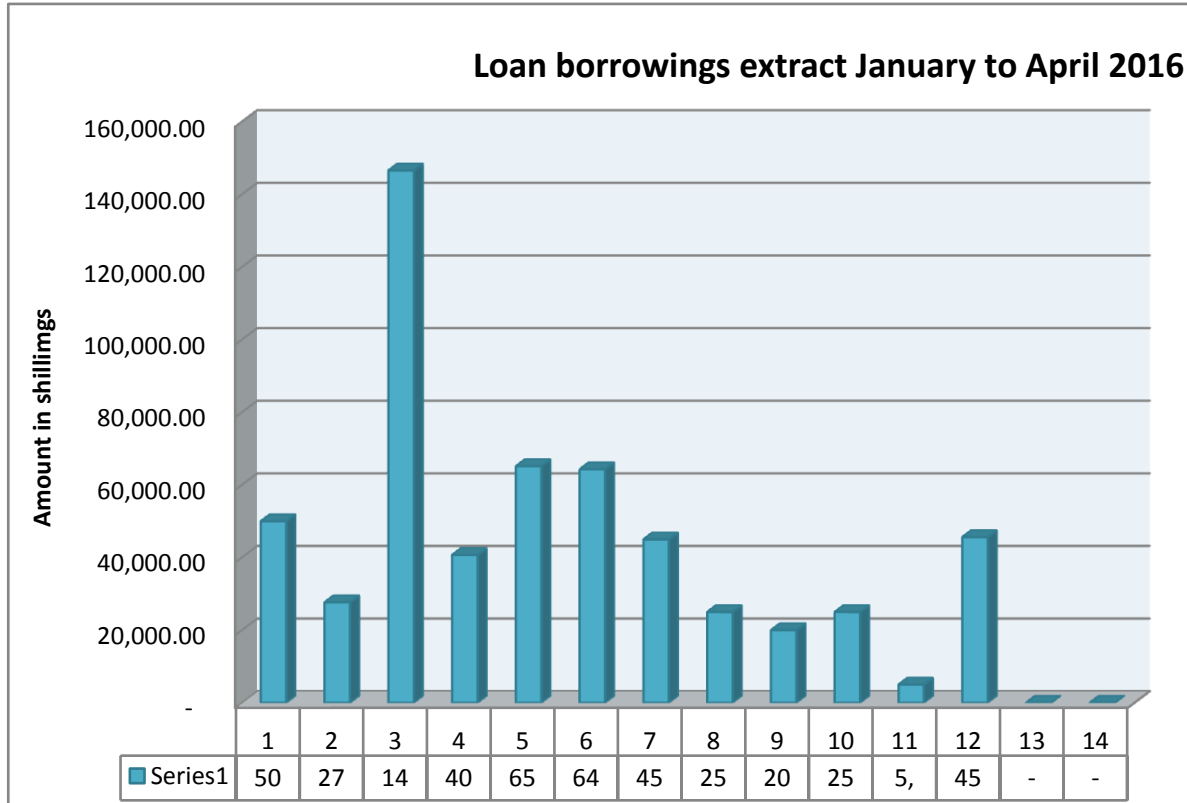
Thank you for your contribution.

APPENDIX 2: INTERVIEW GUIDE

1. What are some of the socioeconomic activities in Kajiado County?
2. What are some of the ways women participate in the self-help groups?
3. Does their participation influence socioeconomic development in any way?
4. In your table-banking activity what rate of interest do you charge?
5. Do you offer the members any dividends?
6. What is the penalty once a member fails to return the amount of money borrowed at the stated time?
7. How has table-banking contributed to your wellbeing since you started?
8. Would you advice women to use this techniques?

APPENDIX 3

Loan borrowings extract January to April 2016



APPENDIX 4: TREND EXTRACT

TABLE BANKING AMOUNT TREND EXTRACT(January to May 2016)

	Contribution	Repayment Amount	Total
January	14000	89500	103500
February	14000	77580	195080
March	14000		209080
April	14000	140290	363370
May	14000	38950	416320

