

Education Levels, Capacity Building and Sustainability of Women Self Help Groups Projects in Uasin Gishu County

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Abstract: Education level is a barrier to sustainability and development of Women Self Help Groups (WSHGs) in Kenya. The low level of financial knowledge and skills in business can be portrayed through various ways such as poor investment choices, inability to budget for finances and mixing of domestic and business finances among many other ways that clearly indicate financial illiteracy. Despite all the financial empowerment initiatives made by different stakeholders such as the government and various non-governmental organizations to empower women and their businesses, the performance of women-owned entities/ventures is still wanting. This study aimed at exploring the role of education level and capacity building in on the sustainability of women self-groups in Uasin Gishu County, Kenya. The importance of education on development of women self-help groups and the influence of training on development of women self-help groups' project in Uasin Gishu County were the specific objectives. The study used sampling method and 310 women self-help group members as the appropriate sample size. The study adopted descriptive design. Data collection was done by using questionnaires, and the data collected was later analyzed. The main findings of this study established that most of the individuals running the self-help groups have only secondary school education and very few have not gone to secondary education level whereas very few have done post-secondary school education. This has to some extent affected the sustainability of the self-help groups within the study area. The study also found that various organizations such as NGOs as well as government of Kenya have helped the sustainability of such groups by capacity building through financial support as well as offering training to the group members. However, the study found that the support has not been adequate hence the groups projects have not been able to be sustained for long. The study recommend that more financial support as well as trainings are supposed to be given to the groups which have successfully been able to implement their projects and specifically the trainings should focus on how this groups can enhance its sustainability.

Key Terms: Capacity Building, Education level, sustainability, projects, Women Self Help groups

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I. INTRODUCTION

The concept of empowering women economically has been a major concern all the world over. Women encompass half of human resources, they have been recognized as key representatives of sustainable progress and women's right as a fundamental concept to a wider all-inclusive strategy towards steady new patterns and course of development that are sustainable. (Brody et al, 2015). To have sustainable development then the input of both genders is important. Studies have shown that gender equality has an impact in poverty reduction and sustainable growth (Ahlberg, 2016). The impact of women and their position in the household like in the economic advancement and polished change are crucial. Women represent 90 per cent of total marginal workforce of the country. Rural women who are affianced in agriculture shape 78 per cent of total women in consistent work. Knowledge of research projects disclose that, the working aspects, such as the degree of empowering that goes into the community self-help developments and improving the mind set of women (Das, 2014).

According to USAID Kenya (2014) culture has negatively affected girls and women contributions to development, since it holds them back from contributing in vital development goals. Thus the need to empower women if the country is to achieve some development is of great importance, but what exactly is empowerment, In Asia, fast pace in self-help group development now has twisted toward the education empowerment undertaking amidst the women across the society. Education empowerment has given rise to the ability of women to impact practically make a decision, improved self-reliance, an enhanced standing and position in

families. Capacity building of women by means of SHG is furnishing the advantage to the particularized and also to the household and community as an entirety by collective action for improvement (Luisa, 2011).

However, enormous occasions for their hiring into job industries in the sub-Saharan Africa happen mostly in the informal industry initiatives (African Union, 2015). The demand for women commercial empowerment is a necessity for achieving the (SDGs) sustainable development goals, and the pro-poor extension. If empowerment of women is hooked on systems it will then enable them to have a fair path to wealth plus service, boost their farming activities, dwindle unwanted poverty and indorse commercial growth (African Union, 2015). Majority of third world nations are forming several maneuverings to augment commercial progress. The utmost collective system is one bottom-up tactic which involves the society fostering their unique fashion for boosting their economic growth.

In Gambia, groups of women are the focal point of commercial issues. A position of woman in micro financing for the purposes of poverty mitigation has long been acknowledged as an indispensable tactic to house benefits and humanitarian interventions and Non-profit organizations are indorsing micro-finance by means of women's associations (Njeru, 2017). The self-help groups bring jointly women that offer to establish their status as an association to deliver themselves of insufficiency. The primary stage that women regularly practice to eliminate hunger is by marshaling their commercial supply in scheme of individualistic savings. Those savings are afterward lent to associations as funds (Njeru, 2017). The association routine gatherings and pieces of training have fabricated member's enunciation and leadership experiences. The communal management and coordination moreover contribute to developing those abilities (Njeru, 2017). The effective contribution of self-help group affiliates in group events is the vast contributor to the economic empowerment consequence. The partaking involves collective including incessant attempts by the characters themselves in establishing purposes taking actions and bringing resources collectively which purpose of refining their existing situations (African Union, 2015).

According to Unwomen.org. (2017), economic growth can be accelerated by giving women equal education and employment opportunities to those of men. Women, especially those in rural areas and urban slums, cannot compete with men for jobs and business opportunities because the former lack adequate education and do not own capital. Access to credit for women is hindered by lack of collateral (Kisera., 2015). Numerous research studies have established that SHGs can complement state efforts to improve the lot of women, especially the marginalized and extremely poor ones Ranjula (2015). By offering members affordable credit and empowerment (through participation, capacity building training, leadership and decision-making opportunities) SHGs help women to become economically independent and producers, not just consumers. Despite this, SHGs face systemic, innate issues that hamper or accelerate performance. It is important, therefore, to dissect these issues with a view of filling gaps and improving the capacities of SHGs to execute their roles effectively (Kisera, 2015). This study sought to investigate role of education on sustainability and development of women self-help groups projects in UasinGishu County.

A number of related studies have been done in Kenya. Gathuni (2015) investigated the impact of women self-help groups on their social empowerment in Kiambu County. Mbithi (2016) studied effectiveness of microfinance training programmes on women's financial skills in self-help groups in Kiambu County. Closely related to the current study is the study by Waitthaka (2014), which examined factors influencing performance of self-help groups in Embu County, and the one by Kisera and Muturi (2015), which examined factors affecting performance of women investment groups in Kisii County. However, no similar research had been done in UasinGishu County.

II. LITERATURE REVIEW

Theoretical Literature Review

The women Empowerment Framework (The Longwe Framework) by Sara Longwe (1990) which aims to help planners interrogate the meaning of women's empowerment in practice guided this study. The Longwe framework is particularly valuable to organizations and individual's committed to equality and empowerment of women as a method of analysis as it permits an evaluation of areas where women have already achieved equality and the areas which need attention. The key element of the framework is "Conscientisation" which is acknowledgement of those discriminatory practices that create gender-related challenges and recognizing that women themselves may be contributors to this discrimination. Conscientisation entails the women groups' realization of the contribution of institutional discriminatory practices and their limited financial skills to their lack of access to fund. Collective action including looking for innovative ways of improving their financial skills e.g. through partnerships with local NGOs for capacity building support is therefore required to remove these discriminatory practices and improve access to fund. Participation calls for equal contribution of women to the decision making process, in policy formulation, planning and administration. Finally „Control“ advocates for the balance of powers between the genders in assessing and controlling the factors of production (Longwe, 2002).

Through increased access to financial skills training programs the women groups may be able to improve their access to fund. The Institution is tasked with making the information about fund as well as training on financial literacy accessible throughout the constituency. Information required to aid the women groups to enable them access the fund can be provided to them by the relevant institution or the women groups themselves can increase their own access. The latter suggests the beginning of the process of conscientisation.

Empirical Literature Review

The influence of Education Level on Sustainability of women Self Help Groups

Cameron (2016) on his article "Women's empowerment: Education as a tool for achieving equality" argues that Education is key for everyone and a critical area of empowerment for girls and women, since it creates positive effects within the family and across generations. Education isn't limited to reading and writing but it's an important investment that a country with need of a future growth can concentrate on to reducing poverty and achieving sustainable development. A fact echoed by Parada (2015) that the Kenyan education policy should advocates for the growth of the education sector and investment as both are important in the wellbeing of the people and economic development. Though, in low income house hold there is a low school enrollment of girls, (Kabubo & Kiriti, 2001).

Educating women marks a concrete transformation in the population for example in the modest family unit, postponed matrimony, extended lifetime prospect for kids, and better-quality well-being and nourishment (Parada, 2015). Economic progress and population intensity in rural zones increase the call for support facilities such as the supply of water, electricity, education facilities, roads, vocational training, and health (Sarah, 2003). In a research conducted by Waweru (2016) they defined gender gap in adult illiteracy as the percentage of illiterate females in the age group of over 25 years less that of male in the same age group. Adult illiteracy rates can largely be related to historical injustices in education. Institutions where gender gap is high women's status is lower as literacy contributes a lot in expanded opportunities for women including earning power, control over health and childbearing, political and legal rights. illiteracy in Kenya although decreasing at a slow pace between year 1990 and 1999, high illiteracy rates means women aren't in a position to effectively be involved in decision-making institutions.

Although illiteracy gap is slowly reducing it doesn't lead to women empowerment Kiriti, et al. (2003) found out that other factors in a men centered societies, customs plays a role in social economic status of women. In some instance women education is sometimes perceived as a threat by their husbands as it creates changes the identity of the partner from being subservient and domesticated thus a woman can have a say in the homestead (Vetrivel, 2016). A literate woman is in a position to utilize training for her betterment as established in a study by Gadenne & Vasudevan (2007) on how women in SHGs save and invest their money reported that most of women who utilized training are literate. Of 44% of women interviewed who had attended training offered by a nongovernmental organization 31% were illiterate. Therefore it concludes there is a high demand for more business oriented training.

However, an urgent need to be present to recruit many women in group under currents and monitoring and evaluation of projects, leadership skills, record keeping and project reporting (Dasgupta, 2016). Often, peripheral business environments, insufficient market designs, and undesirable opinions regarding events on women are all as a result of insufficiency of abilities in commercial and administration in Kenya making utmost business events face gloomy commercial performance. Gathuni (2015) carried out a study in Kiambu County, Kenya, to establish how women SHGs impacted the social empowerment of their members. Besides finding out that women were better empowered after participating in SHG activities, the author concluded that business training was part of the empowerment process. Trainings focused on business management, savings and investment, hence helping women entrepreneurs to run their individual businesses effectively. However, the researcher established that women also asked to be trained in non-business aspects such as nutrition, family planning, environmental management and team building, to enhance social empowerment. These findings were corroborated by Njeru (2017), who established that training was key factor in determining performance of SHGs.

Fazalbhoy (2014), following a study in Njeru (2017), emphasized that women empowerment, especially through SHGs was crucial for development. In particular, the researcher underlined the need for educating women to help women not only manage their SHGs, but also acquire competences to run their respective business ventures. This study underlined the link between national economic development, women empowerment, SHGs and capacity building through education, the former playing a pivotal role in achieving the other three.

The influence of Capacity Building on Sustainability of Women Self Help Groups

United Nation Industrial Development Organization (UNIDO, n.d) established that in Iraq unemployment poses a serious challenge, but severe for young women, only 10% of 15- 29 year olds are in formal employment. Women are hindered from participating in education and vocational training by traditional

socio-cultural factors and limited infrastructure. Therefore, Iraqi women are often socially and economically barred from household decision-making and from community or political participation.

Learning within groups is important in delivery of effective training since the arrangement enables sharing of training information among the members, jointly asking for better training, cost cutting, and enables members to help each other in applying new techniques and technologies (Jozefina & Cutura, 2016). Kasalu (2015) report classifies training and capacity building into two categories that is general training to all SHG members which entails group formation, basic literacy, bookkeeping, and group dynamics. The additional training module relates to other types of training, which include but not limited to skill formation which aims at improving income-generating activities such as farming, business.

In a recent study on impact and sustainability of the SHG Bank Linkage Program, National Council of Applied Economic Research (NCAER, 2008) established that SHGs have extensively enhanced the way rural poor access financial services. It also found out that training better members skills in areas of communication, marketing, and human development but didn't indicate whether there was an impact in the member's income. Likewise Jozefina & Cutura (2016) in their research "Microfinance 'Plus': The Impact of Business Training on Indian Self Help Groups" found out that training in a SHGs as a positive impact on assets acquisition but not on income. They established that though business training has an effect on assets accumulation translating this to income was a problem.

Training also leads to better managerial skills such as; planning, decision making, ability to facilitate a group meeting and managing the enterprise. It increases one's expressions abilities such as self-confidence and self-esteem and improvement in the entrepreneurship qualities such as risk takers, innovativeness and creativity (Parada, 2015). This is emphasized by a study conducted by Swain and Varghese (2009) which established that membership training programs in SHGs enhances entrepreneurship skills and the ability to recognize and process new information, assess and adjust to changes, which positively affects productivity and self-confidence.

Kisera and Muturi (2015) studied determinants of performance of women SHGs in Gucha, Kenya, and identified training as a key component. The study established that members who attended meetings regularly were beneficiaries of capacity building training, which in turn promoted the individual's capacity to conduct business effectively. Members with no previous business management experience gained technical and entrepreneurial skills, thus attaining confidence to borrow from their SHGs to invest in business. Training also boosted managerial skills of members and leaders particularly in aspects of decision-making, planning, communication and self-confidence. In essence, training was critical in determining performance of SHGs and individual members' enterprises. Women after joining SHG are able to resolve conflict both inter-conflict and intra-conflict without a hand from their leaders, individuals can freely express their mind without fear (Ranjula & Yang, 2015). Women in SHGs need training and capacity building to increase their capacity. Capacity building is useful and should target individual and group activity.

Gaps in Literature Review

The literature has revealed that many studies have been done concerning examining the factors influencing the growth of self-help groups. Furthermore, the literature has revealed many concerns encompassing self-help groups including the impediments encountered. However, certain thoughts lack specific information on studying individual role of education on sustainability and development of women self-help groups projects in Uasin Gishu County. This work will be a modest attempt to fill this knowledge gap

Conceptual Framework

Mugenda & Mugenda (2003) define a conceptual framework as a graphic or written upshot that explains using a description or graphics significant variables to be studied and the expected relationships between them. This framework is very vital in sanitizing the study goals, creating research questions, selecting study methods and classifying issues that may overturn the conclusions arrived at by the study. A pictorial representation is presented below.

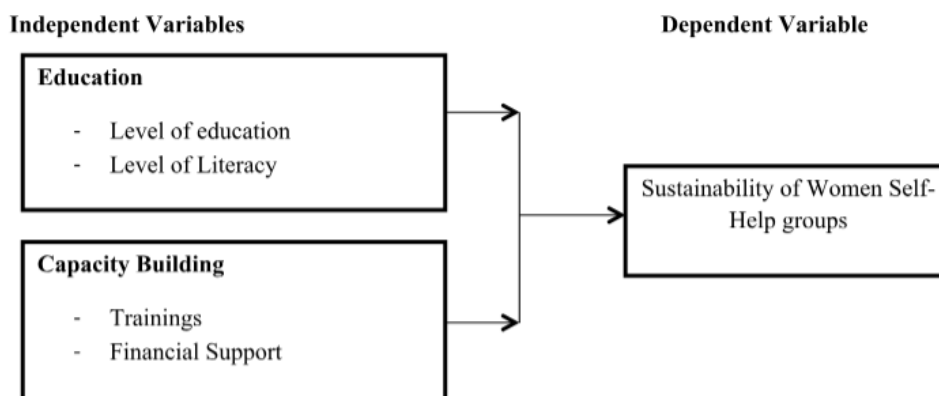


Figure 2.1: Conceptual Framework

Hypothesis of the Study

The study was guided by the following hypothesis:

- H₀₁:** Education levels have no significant effects on the sustainability of women self-help group projects
- H₀₂:** Capacity building has no significant effects on the sustainability of women self-help group projects

III. METHODOLOGY

This study used descriptive survey where all the members of the self-help groups (SHPs) within the study area was used. There are four women groups’ projects in the UasinGishu County which has a total of 92 women which formed the accessible population. Since the population was small the research made the 92 women respondents. The groups comprised of the management and the members. Twenty individuals were classified as management of the self-help groups (four from each of the five groups) questionnaire method was used to collect the data whereas a focus group discussion was carried out to the 72 group members in order to obtain the opinion and habits on how the factors under study influenced sustainability of WSHGs in UasinGishu County. Quantitative data was coded, classified and entered into SPSS.

Piloting study was done to self-help groups in Nakuru County where only 10 members from two groups were used. This enabled reliability test was done using the Cronbach’s Alpha and returned values greater than 0.70 (See table 3.1) which meant the instrument was reliable according to Mugenda and Mugenda (2003).

Table 3.1 Reliability Test Results

Variable	No. of Items	$\alpha =$ Alpha	Comment
Education Level	10	0.872	Acceptable
Capacity Building	10	0.799	Acceptable
Sustainable Self-Help group projects	10	0.802	Acceptable

The descriptive statistics such as mean, standard deviation and correlation was used whereas the relationship between the study variables was determined using the linear regression model. The regression model was of the form:

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

Where:

Y = sustainability of Self-Help Group Projects

β_0 = Constant

β_1, β_2 = The Coefficient for the independent variables X_1 and X_2

X_1 = Education Level

X_2 = Capacity Building

The findings were presented in tables. Ethical considerations included moral standard and the respondents consents obtained prior to data collection. In addition, inclusion of the respondents was on voluntary basis. Confidentiality of the information and non-disclosure of the respondents identify was also assured.

IV. RESULTS AND DISCUSSIONS

Descriptive Statistics

In this paper all the twenty questionnaires were returned and 62 members were available for focus groups which formed a response rate of 86 percent, an indicator of the members’ willingness to participate in the study. Descriptive statistics shows that education level had a mean of 3.76 and a standard deviation of 1.98 implying that the most respondents’ opinions were within a maximum of three showing that diversity in views. Capacity building had a mean of 3.81 and a standard deviation and a standard deviation of 1.21 also indicating diversity in respondents’ opinions. Sustainability on the other hand had a mean of 3.99 and a standard deviation of 1.03 which indicates lesser variation in opinions of the respondents. The correlation analysis of the study variables all returned significant relationships with education levels and sustainability had $r=0.576$ and $p\leq 0.05$ and capacity building and sustainability of the projects had $r=0.568$ and $p\leq 0.05$.

Hypothesis Testing

Hypothesis for this paper were tested at 95% confidence level. To investigate the influence of education levels and capacity building to the sustainability of WSHGs, a multiple linear regressions were run and table 4.1 shows the summary of the data obtained.

Table 4.1 Model Fitness

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.798a	0.636	0.587	0.623

Predictors: (Constant), Education level, Capacity building

This model summary table represents an R2 value of 0.636 which means that education level and capacity building explain 63.6% of the total variability in the project sustainability. The remaining 33.4% of the variation are explained by other factors including by chance.

The further Analysis of Variance (ANOVA) performed on the model gave the results indicated in table 4.2

Table 4.2 Analysis of Variance

	Sum of Squares	df	Mean Square	F	Sig.
Regression	14.872	2	7.436	22.602	.000b
Residual	22.435	68	0.329		
Total	37.307	69			

ANOVA results indicate the model is statistically significant ($p\leq 0.05$) and strong F value (22.602). This indicates that education levels and capacity building is significantly related to the sustainability of the projects.

Sustainability of WSHGs projects was measured in different ways. The results of tests of regression coefficients are presented in table 4.3.

Table 4.3: Regression Coefficients

	Unstandardized Coefficients		Standardized coefficient	T	Sig.
	β	Std. Error	β		
(Constant)	1.012	0.432		2.123	0.001
Education Levels	0.573	0.132	0.124	6.021	0.038
Capacity Building	0.710	0.013	0.120	2.122	0.000

The model can be fit as:

$$Y = 1.012 + 0.573 X1 + 0.710 X2 + e$$

From the results in table 4.3, regression coefficient for education level is 0.573 and significant ($p = 0.038$) which implies that the relationship between education level and sustainability of the women self-help group projects is very strong. Therefore, the null hypothesis that there is no relationship between education level and project sustainability was rejected an indicator that there is a relationship between the education level and sustainability of the projects. These findings are in agreement with Njeru (2017), who established that education level was key factor in determining performance of SHGs in Kiambu County. In addition, regression coefficient

for capacity building is 0.710 and significant ($p = 0.000$) which implies that the relationship between capacity building and sustainability of the women self-help group projects is very strong. Therefore, the null hypothesis that there is no relationship between capacity building and project sustainability was rejected an indicator that there is a relationship between the capacity building and sustainability of the projects. The findings are in agreement with Swain and Varghese (2009) who indicated that membership training programs in SHGs enhances entrepreneurship skills and the ability to recognize and process new information, assess and adjust to changes, which positively affects productivity and self-confidence.

From the focus group discussion the respondents indicated that education level was important in ensuring the sustainability of the WSHGs projects in UasinGishu County. Most members reported that higher education level is very useful in ensuring sustainability of their projects and that why those who are selected as part of the management needed had to have post-secondary education. This findings agreed with Fazalbhoy (2014), which emphasized that women empowerment, especially through SHGs education was crucial for development.

The focus group participants indicated that NGOs and government of Kenya supported their projects through training and financial resources. Group members are given the training on how to implement their projects and ensure sustainable flow of the cash for sustainability. However, they reported that the training given as well as financial support is not adequate thus leaving some of the project straggling to keep afloat hence non-sustainable. They indicated that training is an important as it enhances skills development among members of WSHGs. According to Jozefina & Cutura (2016) learning within groups is important in delivery of effective training since the arrangement enables sharing of training information among the members, jointly asking for better training, cost cutting, and enables members to help each other in applying new techniques and technologies.

V. CONCLUSION AND RECOMMENDATIONS

The study conclude that education level among the members of the Self-Help groups projects have a positive and significant effect on the sustainability of the projects in UasinGishu County. High Education level help members to make more informed decisions on how to run and sustain their projects. However, their projects have been facing sustainability challenges because most of the members of the groups are illiterate thus make little contribution to the running to the projects and leaving very few members to make the decisions. Education has a least influence of on the sustainability of WSHGs but enhance member's ability to utilize the skills they have gained to offer contribution on how projects can be sustained.

The study concludes that capacity building has positive relationship with the project sustainability. The projects whose members are given adequate training and financial resources are able to sustain their projects. The study conclude that NOGs and government agencies do not offer adequate capacity building to the members of Self-help groups running projects in UasinGishu district and that why most projects have not been sustained. The study recommends that there is need to have more training for members to gain skills. This will enable them take loan run successful business and repay their loans. In addition it is recommended that before members borrow loans from other institutions they need to fully establish how they will repay the loans. This study can be replicated to other counties which have self-help group projects for comparison purposes and more comprehensive conclusion.

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