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Self Help Group Support and Women Empowerment: Evidence from Beneficiaries of the Women Enterprise Fund (WEF) in Nairobi County, Kenya

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Abstract:

Self help groups (SHGs) enable women, especially poor women to improve their lives and those of their households by providing a platform for interacting with one another, pooling resources together, mobilizing savings, and undertaking collective livelihood support in running small businesses. They have therefore been cited as an important tool for empowering women in a number of developing countries. This paper employs a descriptive approach to examine the association between Self Help Group Support (also known as social capital) and empowerment for women members accessing microfinance services from the Women Enterprise Fund (WEF). The paper is based on the findings of a wider study on the impact of WEF Microfinance intervention programme on women empowerment, carried out between October 2015 and January 2016 in Nairobi County. A sample of 385 women was drawn randomly from 167 active self help groups that were beneficiaries of microcredit and other financial services from WEF. Data was collected using a structured questionnaire. Self-help group support was measured by two indicators: frequency of group meetings per month, and number of social activities women engage in to support each other. Empowerment was considered multidimensional and measured along the following dimensions: financial advancement, spending on aspects of human development (children's education, nutrition and health), economic decision-making and social/psychological empowerment. The findings revealed that frequency of group meetings as well as number of social activities had a significant impact on women empowerment, though impacts were not uniform across all dimensions of empowerment, for example, the two SHG indicators had no influence on women's spending on human development aspects at household level. The paper concludes that the meetings and social activities associated with self help groups have a significant impact on women empowerment.

Keywords: *Self help Group, Empowerment, micro-finance*

1. Introduction

Self-Help Groups are arrangements where individuals, mostly women form small groups, and save some amount of money weekly or each month. Using the collective savings, individual members of the group can take loans and pay back at an interest decided democratically by the group. They also hold group meetings weekly or monthly, during which crucial decisions are made, for instance, on how much to save, or penalties imposed on members missing meetings or showing up late (Flynn, 2013). Self help groups (SGHs) are 'mutual assistance organizations' (Biscaye, 2014) that also enable women access credit and promote self reliance and economic viability (Prasad & Kumar, 2011), while conferring support/social capital to individual members of a group, gained through sharing information on income generation and social welfare, as well as supporting one another in times of need.

Through SHGs, Microfinance institutions (MFIs) disburse microcredit to women and encourage them to engage in entrepreneurial activities, and in the process, they gain knowledge, self confidence and self esteem (Narang, 2012). Self help groups enable women to work together in a communal or collective agency, which when combined with savings and credit enables members to benefit economically and become agents of change (Mitra & Kundu, 2012). In Kenya, Self-help groups have become popular especially among women. They operate within the informal sector, with their organisation roughly resembling that of a cooperative, and are commonly advocated primarily as a means of assisting women to achieve income pooling (Fafchamps & Ferrara, 2011).

The Women Enterprise Fund (WEF), a Kenya government women-only financial intervention programme that came into existence in 2007 is geared towards provision of affordable financial services to Kenya's women, based on the premise that most women have

historically faced difficulties in accessing credit from traditional financial institutions such as banks. It provides microfinance services to individual women entrepreneurs or women-owned companies and their organizations through a number of products and services. The most popular product is the 'Tuinuke' loan, a form of microcredit available to women in self-help groups (SHGs) with a minimum membership of ten persons. The objective of this paper is to examine the impact of SHG support (social capital) on women empowerment for members of SHGs accessing the Women Enterprise Fund's 'Tuinuke' loans in Nairobi County, Kenya.

2. Methodology

The data analysed in this paper were collected as part of a wider study to examine the impact of WEF micro-finance intervention on women empowerment in Nairobi County. A survey was conducted with women members of SHGs that had accessed credit (specifically the 'Tuinuke' product) from the Women Enterprise Fund for at least three years. A sample of 385 women picked randomly from 167 SHGs (that were identified as active), were interviewed during the survey, which was carried out between October and December 2015. The analysis and compilation of the wider research report was completed by July 2016. The survey questionnaire included questions related to the four selected WEF intervention variables: Length of participation in the WEF programme, access to credit (amount and number of times), access to training (frequency and type) and SHG support. The two indicators of SHG support that were studied, and which constitute the focus of this paper were:

- 1) Number of times a woman's SHG meets in a month. In group meetings, women are able to plan, organize and allocate workloads and do their book-keeping, discuss ways of running group businesses (if any), or borrow/repay loans taken by individual women.
- 2) Number of social/group activities women engage in to support other group members (members of the SHGs commonly engage in social activities such as weddings, child-related and welfare-related functions to support fellow members in times of need).

The indicators of empowerment, considered a multidimensional concept, included were:

- 1) Financial advancement, measured by: change in monthly incomes, contribution to household expenditure, change in amount of personal savings
- 2) Change in spending on human development aspects: children's education, Nutrition and health
- 3) Economic decision-making measured by attitude towards sale of three types of assets (Land; household goods such as furniture & electronics; kitchen items such as cookers/stoves, pots, cutlery/plates), and control of income earned.
- 4) Social/psychological empowerment. To assess this, a 5-point Likert scale ranking responses to eight indicators/items that described decision-making and/or status of social/psychological empowerment was developed. The scale ranged from the highest decision-making level/empowerment status, to the lowest/absence of empowerment as (5 – always, 4 – almost always, 3 – sometimes may be/not sure 2 - rarely 1 – never). Responses on the indicators/items covered the status of empowerment at the time of the survey (following exposure to WEF microfinance services), as well as the reported status before exposure to WEF microfinance services. The eight indicators/items, for which Cronbach's alpha coefficient of reliability was observed as 0.625 (for responses on reported situation after accessing WEF microfinance services) and 0.763 (for reported status before accessing WEF microfinance services), were as follows:
 - i. I am involved in household decision-making regarding choice of schools My children or dependants attend
 - ii. I participate in household decision-making in regard to family health care
 - iii. I participate in household decision-making in regard to children's shopping and major household purchases
 - iv. I am free from family tension/violence within the household (from partner/husband/members of family/household
 - v. I interact with other people in meetings/social gatherings with ease – feeling of self confidence
 - vi. I can visit friends/family/attend meetings/functions: I do not have to seek permission from husband/family
 - vii. There is equitable sharing of household work/chores between me and husband/family members when at home
 - viii. I believe in my ability to solve issues and make the right decisions about life/family matters – feeling of self-worth/esteem.

For ease of analysis (for the purpose of descriptive analysis), the responses were re-grouped into three: 3-Always/almost always, 2-sometimes may be/not sure, and 1-rarely/never.

This paper employs a descriptive approach in assessing the impact of Self Help Group support on empowerment of women beneficiaries of the Women Enterprise Fund microfinance programme in Nairobi County. It therefore details the findings of a bivariate analysis of the relationship between indicators of Self Help Group support and women's empowerment outcomes.

3. Theoretical Context and Literature Review

3.1. Theoretical Context

Self help groups enable women to work together in a communal or collective agency, which when combined with savings and credit enables members to benefit economically and become agents of change (Mitra & Kundu, 2012). In this regard, SHGs act as financial intermediaries through which members access some financial services (Aikaruwa *et al*, 2014). Viewed in this sense, SHGs are an avenue to poverty reduction for poor women, especially in situations where they (women) are unable to access financial services for the purpose of running viable business ventures that would contribute to improved living standards. Increasing income levels to alleviate poverty (anti-poverty approach) can consequently contribute to women empowerment by enabling women make choices in

life. Additionally, the social interaction and social support women gain as they work together confers essential social capital whereby women also learn from one another and mutually assist one another to meet social and economic obligations. Social capital and collective action can therefore improve women's social and economic position and enhance their personal advancement (Schroeder *et al*, 2013). Self help groups have also been associated with contribution to women's personal empowerment socially and economically through creation of awareness on social issues and access to savings (Islam & Sarmah, 2014), increased sense of public participation, enlarged horizon of social activities, high self esteem and self respect and participation in decision making, all of which contribute to overall development of a country (Narang, 2012).

3.2. Literature Review

In line with the notion that participation in self-help groups could alleviate poverty, empirical evidence associates SHGs with increased income (Varghese, 2016; Swain & Wallentin, 2012), increased self-reliance (Waller, 2014) and also enables women to contribute to household expenses (Varghese, 2016). Such research evidence also confirms the notion by scholars that the most important factor contributing to empowerment of SHG members is the economic factor (Swain & Wallentin, 2012). Additionally, some research evidence points at acquisition of decision-making power by women as a crucial empowerment outcome (Holvoet, 2005; Waller, 2014;), as well as social/psychological empowerment in terms of confidence and self-esteem, increased respect from spouses and community and psychological well-being (Waller, 2014). Just being away with female self-help-group-friends is also an opportunity for women to share experiences, grievances and gossips, and in itself a window of opportunity for empowering themselves. Evidence from SHG members accessing loans from microfinance institutions therefore associates SHG membership to increased mobility, knowledge of economic and social state of affairs, and decision making (Berglund, 2007). Participating in SHG meetings increases knowledge, experience, and ability to make quality decisions (Santosh, 2014). Meeting more frequently builds social capital among female clients of microfinance, and the social interaction yields economic returns (Feigenberg *et al*, 2013). The longer the period of interaction in self help groups, the greater the magnitude of empowerment, especially in terms of decision-making (Holvoet, 2005). But despite the documented positive empowerment outcomes of participating in self help groups, extent of empowerment outcomes may be influenced by other factors not related to receiving credit through SHGs, for example, women's socioeconomic status (Bergland, 2007).

4. Socio-demographic, Business profiles and SHG characteristics of surveyed women

Table 1 shows the socio-demographic profiles of the interviewed women. This profile includes the age distribution of women selected for the study, their education levels in terms of years of schooling, marital status and number of children.

4.1. Age

The age of respondents ranged from 20 years to 80 years, with majority of women beneficiaries of WEF microfinance studied falling in the middle age groups between 30 and 49 years of age. The proportion of women aged 65 years and above was small, constituting only 6.5%. Women in the middle ages would be expected to fall within the reproductive age bracket, hence may require adequate resources to support their children's upbringing.

4.2. Education Levels (Years of Schooling)

Approximately equal proportions of the women studied reported they had 9-12 and 13-16 years of schooling respectively (approximately 41% of women in each education category). According to the Kenya education system, children are expected to have completed primary level education at the end of the 8th year of schooling, secondary/high school by the 12th year, and first degree/any tertiary level education by the 16th year. Additional years beyond 16 could generally be interpreted as post-graduate level of education.

Characteristic	Percentage (%) of women	No. of women
Age in 5-year age groups		
20-24	1.0	4
25-29	8.3	32
30-34	13.0	50
35-39	16.1	62
40-44	16.1	62
45-49	12.7	49
50-54	10.6	41
55-59	6.0	23
60-64	9.7	37
65-69	4.2	16
70+	2.3	9
Total	100	385
Years of Schooling		

No Schooling	0.8	12
1-6	3.1	12
7-8	12.5	48
9-12	41.0	158
13-16	40.5	156
17-21	2.1	8
Total	100	385
Marital Status		
Single	18.4	71
Married	64.7	249
Separated/Divorced	5.5	21
Widowed	11.4	44
Total	100	385
Number of Children		
None	7.0	27
1	18.2	70
2-3	44.2	170
4+	30.6	118
Total	100	385

Table 1: Socio-demographic profiles of surveyed women

4.3. Marital Status and number of children

Majority of the women included in the study (about 65%) were married. Single women constituted less than 20% of the sample, while the separated/divorced and the widowed accounted for only 5.5% and about 11% respectively. A considerable proportion of women that were surveyed (44%) had 2–3 children, about 31% had four children or more, and about 7% had no children.

4.4. Business profiles and SHG Support

Table 2 shows the sources of income of the surveyed women prior and after benefitting from WEF microfinance services. Over half of the women beneficiaries (about 56%) were already engaged in business prior to receiving credit and other services from WEF. The rest of the women had been engaged in formal employment (21%), or had other unspecified sources of income (5%). Almost 20% of the women said they had no source of income/were housewives before they started benefitting from WEF services. Majority of the women in the study group (67%) had another source of income at the time of the survey, apart from income obtained through business activities supported by the WEF loans. The implication here is that most of the women accessed microcredit probably to earn extra income and improve their socio-economic status, and also meet basic needs for their families and households.

Characteristic	Status	Percentage (%) of women	No. of women
Source of Income prior to Joining WEF program	No Income/ Housewife	19.7	76
	Formal employment	21.3	82
	Business	53.8	207
	Others	5.2	20
	Total	100	385
Do you currently have any other source of income?	No	32.7	126
	Yes	67.0	258
	Missing data	0.3	1
	Total	100	385

Table 2: Percentage Distribution of Women beneficiaries of WEF microfinance Intervention by sources of income

Table 3 shows the business profiles and SHG characteristics of the surveyed women. Majority of the women (89%) reported that money accessed by way of credit from WEF was borrowed by members through a Table Banking/ “Merry-go-round” arrangement. Individual borrowers would then utilize their share to start up or enhance their own small businesses.

Business Profile	Percentage of women	No. of Women
Group Economic Activity		
Table Banking/ "Merry Go Round"	89.4	344
Rotational Purchase of Household Items	15.1	58
Business Activities/Trading	10.9	42
Real Estate/Buying & selling of Plots	2.1	8
Missing	0.8	3
Total	100	385
Type of Business (at the time of survey)		
Buying/selling farm produce	33.8	130
Retail shop owner	18.2	70
Clothing business/ boutique	18.7	72
Saloon/Cosmetic shop/beauty shop	9.9	38
Other (shops)	6.0	23
Hawking	3.9	15
Real Estate/Rentals	2.8	11
Agribusiness (poultry, livestock, etc)	4.4	17
Restaurant/hotel/pub	2.0	8
Missing data	0.1	1
Missing data	0.3	1
Total	100	385
Have Loans made a difference?		
Yes	97.1	374
No	2.6	10
Missing data	0.3	1
Total	100	385
Frequency of Self Help Group (SHG) meetings per month		
Once	55.6	214
Twice	23.1	89
More than Twice	21.3	82
Total	100.0	385
Number of social activities women participate in to support members of their SHG		
One	56.2	216
Two	10.6	41
Three	33.2	128
Total	100	385

Table 3: Distribution of Women by Business profiles and SHG support characteristics

The borrowers repay the loans at an interest rate and within a period agreed upon by the group, and this helps the group repay the WEF loan while making some savings from interest charged on individual borrowers. The SHG receives a small loan amount of loan at first, but subsequent loan amounts increase depending on the group's good repayment behaviour. The maximum amount for first loan from WEF is 100,000 Kenya shillings, which is about 100 US dollars. Some women reported that their SHGs utilized the loans for rotational purchase of household goods (15.1%), group business/trading (10.9%) and real estate/buying of plots (2.1%) respectively. Un-surprisingly, relatively large enterprises like real estate seemingly had attracted the fewest number of women entrepreneurs, meaning women had utilized the credit received to operate small enterprises. This is consistent with some research evidence in developing countries which indicates that many of the businesses women start are driven by necessity and are often very small (Pines *et al*, 2010).

4.5. Self Help Group (SHG) Support Characteristics

Over half of the women interviewed (55.6%), reported that their SHGs held meetings once per month. About 23% of reported to hold meetings twice, and 21% more than twice per month. SHG support has been cited in literature as one of the gains women acquire from SHG membership meetings.

5. Findings and Discussion

5.1. SHG Support and Financial Advancement

Table 4 shows the relationship between SHG support and change in monthly incomes. The proportions of women who reported to have realised an increase in incomes rose from 85.5% of women that held meetings once a month, to 91% of those that met twice and 96.3% of those that met more than twice.

Indicator of SHG Support	Percentage distribution of respondents by status of change in income per month				Percentage distribution by a magnitude of change in income (income now minus income before)						
	In-creased	De-creased	Remained the same	Total	Income Per month (in shillings) had changed by:						
					Less than 0 to -50,000	0	> 0 to 9,000	10,000 to 19,000	20,000 and above	Total	
Frequency of SHG meetings per month											
Once	85.5	8.4	6.1	100	6.1	8.4	42.1	25.7	17.8	100	
Twice	91.0	4.5	4.5	100	4.5	4.5	47.2	15.7	28.1	100	
More than twice	96.3	1.2	2.4	100	2.4	1.2	51.2	29.3	15.9	100	
Total	89.1	6.0	4.9	100	4.9	6.0	45.2	24.2	19.7	100	
Number of social activities											
One	91.7	5.1	3.2	100	3.2	5.1	49.1	21.8	20.8	100	
Two	92.7	-	7.3	100	7.3	-	43.9	24.4	24.4	100	
Three	83.6	9.4	7.0	100	7.0	9.4	39.1	28.1	16.4	100	
Total	89.1	6.0	4.9	100	4.9	6.0	45.2	24.2	19.7	100	

Table 4: Percentage Distribution of Women by indicators of SHG Support/Social capital and nature of change in monthly incomes

The proportions of women whose income had decreased or remained the same dropped as the frequency of meetings increased. The number of social activities respondents engaged in did not appear to have a consistent pattern of relationship with nature of change in income, hence had a limited effect. When the magnitude of change in income was taken into account, the proportions of women whose income increased by up to 9,000 shillings per month increased with increase in frequency of meetings (from 42% of those who met once, to 51% of those who met more than twice).

The other measure of financial advancement was the women's contribution to household /family expenditure once they earned their own income. Table 5 shows that generally proportions of women respondents contributing to household expenditure were higher for reported situation after benefitting from WEF microfinance in comparison to situation before. This aspect confirms the empirical evidence that SHGs can yield economic returns and enable women contribute to household expenses, but there appeared to be no discernible relationship between SHG support indicators and contribution to household expenditure. Evidently, the frequency of meetings or the numbers of SHGs had no profound effect on contribution to household expenditure.

Indicators of SHG support	Were you contributing to household/family expenditure before your group joined WEF?			Are you contributing now?		
	Yes	No	Total	Yes	No	Total
Frequency of SHG Meetings						
Once	74.8	25.2	100	92.5	7.5	100
Twice	66.3	33.7	100	91.0	9.0	100
More than twice	89.0	11.0	100	97.6	2.4	100
Total	75.8	24.2	100	93.2	6.8	100
Number of Social activities						
One	81.0	19.0	100	90.7	9.3	100
Two	63.4	36.6	100	92.7	7.3	100
Three	71.1	28.9	100	97.7	2.3	100
Total	75.8	24.2	100	93.2	6.8	100

Table 5: Percentage Distribution of Respondents by indicators of SHG Support/Social Capital and status of contribution to Household Expenditure

With regard to change in personal savings (table 6), 86.4% of women respondents who met once a month reported to experience a change in amount of personal savings compared to 94.4% of those who met twice and 93.9% of those that met more than twice. On the other hand, 13.6% of respondents meeting once reported no change in savings compared to a paltry 5.6% meeting twice a month. This means that increased frequency of meetings was positively associated with a rise in amount of personal savings.

Indicators of SHG support	Has the amount of personal savings changed since you started benefitting from WEF microfinance?			Percentage (%) increase in the Savings					
	Yes	No	Total	0	1- 19	20-39	40-59	60 and above	Total
Frequency of SHG Meetings									
Once	86.4	13.6	100	13.6	48.6	20.1	12.6	5.1	100
Twice	94.4	5.6	100	5.6	59.6	16.9	13.5	4.5	100
More than twice	93.9	6.1	100	6.1	51.2	13.4	18.3	11.0	100
Total	89.9	10.1	100	10.1	51.7	17.9	14.0	6.2	100
Number of Social activities									
One	92.1	7.9	100	7.9	48.1	22.2	17.6	4.2	100
Two	90.2	9.8	100	9.8	43.9	19.5	9.8	17.1	100
Three	85.9	14.1	100	14.1	60.2	10.2	9.4	6.3	100
Total	89.9	10.1	100	10.1	51.7	17.9	14.0	6.2	100

Table 6: Percentage Distribution of Respondents by indicators of SHG Support/Social Capital status and change in amount of Personal savings

The number of social activities a respondent was involved in on the other hand did not appear to influence the amount of personal savings. Findings actually showed a diminishing effect; 92% of those that participated in one activity reported a change in amount of savings compared to 90.2% of those participating in two, and an even lower 85.9% of those who participated in three social activities. This could be as a result of the financial implications of participating in social activities such as weddings and funeral meetings that require contributions.

Findings revealed no clear pattern of relationship between frequency of SHG meetings and percentage increase in the amount of savings. Interestingly, there appeared to be a decrease in proportion/percentage of women as number of social activities increased. For instance, 22.2% of those participating in one social activity reported a 20-39% increase in savings compared to 19.5% of those participating in engaging in two activities, and 10.2 % participating in three.

In summary, while increased frequency of meetings was associated with increased incomes and increased savings, it had no relationship with contribution to household expenditure. Number of social activities had no discernible relationship with change in income or contribution to household expenditure but was found to have some diminishing effect on change in amount of personal savings. The latter could be attributed to the nature of such social activities: in most cases members make a financial contribution to support each other, for example in weddings or funeral meetings, which could reduce their savings.

5.2. Self-Help Group Support and indicators of Human Development

Table 7 shows the relationship between frequency of SHG meetings and respondents' reported status of contribution to selected development indicators. There was no clear pattern of relationship between frequency of SHG meetings and the status of contribution to aspects of human development. With regard to the number of SHG activities women engaged in, findings were mixed, in some instances number of social activities having the effect of decreasing spending. It can therefore be concluded that the frequency of SHG meetings or number of SHG activities had no profound effect on human development outcomes.

Human Development Indicators	Percentage Distribution of women respondents by indicators of SHG support							
	Frequency of SHG Meetings				Number of Social activities			
	Once	Twice	More than twice	Total	One	Two	Three	Total
Spending on Children's Education								
Increased	65.4	62.9	68.3	65.5	67.6	65.9	61.7	65.5
Decreased	5.6	6.7	3.7	5.5	8.3	2.4	1.6	5.5
Remained the same	15.4	5.6	11.0	12.5	9.7	12.2	17.2	12.5
Began spending after WEF	1.4	-	8.5	2.6	2.8	2.4	2.3	2.6
Do not spend on education	7.0	22.5	7.3	10.6	10.6	17.1	8.6	10.6
Missing data/no children	4.7	2.2	1.2	3.4	0.9	-	8.6	3.4
Total	100	100	100	100	100	100	100	100
Spending on Children's Nutrition								
Increased	63.1	62.9	70.7	64.7	69.0	65.9	57.0	64.7
Decreased	7.0	12.4	7.3	8.3	9.7	7.3	6.3	8.3
Remained the same	20.1	9.0	15.9	16.6	12.5	17.1	23.4	16.6
Began spending after WEF	0.5	4.5	2.4	1.8	1.4	7.3	0.8	1.8
Do not spend on nutrition	5.1	10.1	2.4	5.7	6.9	2.4	4.7	5.7
Missing data/no children	4.2	1.1	1.2	2.9	0.5	-	7.8	2.9
Total	100	100	100	100	100	100	100	100
Spending on Health								
Increased	43.9	53.9	42.7	46.0	47.7	43.9	43.8	46.0
Decreased	17.8	15.7	12.2	16.1	17.6	9.8	15.6	16.1
Remained the same	25.7	15.7	28.0	23.9	20.8	31.7	26.6	23.9
Began spending after WEF	2.3	-	7.3	2.9	3.7	2.4	1.6	2.9
Do not spend on health	6.5	13.5	9.8	8.8	10.2	12.2	5.5	8.8
Missing data/no children	3.7	1.1	-	2.3	-	-	7.0	2.3
Total	100	100	100	100	100	100	100	100

Table 7: Percentage Distribution of Women by Frequency of SHG meetings and Human Development indicators

5.3. Self-Help Group Support and indicators Economic Decision-making

Table 8 is a presentation of the relationship between frequency of SHG meetings and economic decision-making. The table reveals that individual decision-making on sale of land was the most unlikely (only 32.7% on average would make such a decision), while an individual decision to sell kitchen items would be the most likely (56.9% would make such a decision). There was no discernible relationship between frequency of meetings and decision to sell land or kitchen items, but a pattern of increase was observed for sale of household items. About 42% of women respondents meeting once a month reported they would sell household items without permission compared to 44.9% of those meeting twice and 48.8% meeting more than twice. Therefore, the more times women held group meetings in a month, the higher the chances that they would individually make the decision to sell household goods.

With regard to the number of social activities, a clearer pattern emerged in relation to sale of land, as well as sale of household items. About 24% of the women respondents participating in one social activity would sell land without permission compared to 29% participating in two, and about 48% participating in three activities. Conversely, 75.5% of respondents participating in one activity would not sell land without permission, compared to 70.7% of those participating in two and 52% of those participating in three. This means that interaction during social activities could lead to sharing of ideas that contribute to improvement in decision-making ability.

Though a somehow inconsistent trend was observed on the decision to sell kitchen items, the proportion of women respondents who would sell the items without permission increased from 52.8% of those participating in one activity to 63% of those participating in two, before dropping to about 57% of those participating in three.

Where the women respondents reported, they would not make a decision to sell assets without permission (“no response”), results showed that most of them would make the decision jointly, and this increased with the number of social activities for all the three types of assets.

If respondent owned the following assets, would she sell without permission from husband/Family?	Percentage Distribution of women by SHG support indicators							
	Frequency of SHG Meetings				Number of Social activities			
	Once	Twice	More than twice	Total	One	Two	Three	Total
Land								
Yes	34.1	25.8	36.6	32.7	24.5	29.3	47.7	32.7
No	65.9	74.2	63.4	67.3	75.5	70.7	52.3	67.3
Total	100	100	100	100	100	100	100	100
For those who answered “No”, who would make the decision?								
-Would be a joint decision with husband /family	82.3	72.7	90.4	81.5	77.3	86.2	89.6	81.5
-Husband/family alone	17.7	27.3	9.6	18.5	22.7	13.7	10.4	18.6
Total (with “No” response)	100	100	100	100	100	100	100	100
Household Goods: Furniture, Electronics								
Yes	42.5	44.9	48.8	44.4	38.9	43.9	53.9	44.4
No	57.5	55.1	51.2	55.6	61.1	56.1	46.1	55.6
Total	100	100	100	100	100	100	100	100
For those who answered “No”, who would make the decision?								
-Would be a joint decision with husband/family	85.4	73.5	95.2	84.6	78.8	91.3	94.9	84.6
-Husband/family alone	14.6	26.5	4.8	15.4	21.2	8.7	5.1	15.4
Total (with “No” response)	100	100	100	100	100	100	100	100
Kitchen Items: Cutlery/stoves/pots/plates								
Yes	55.6	55.1	62.2	56.9	52.8	63.4	61.7	56.9
No	44.4	44.9	37.8	43.1	47.2	36.6	38.3	43.1
Total	100	100	100	100	100	100	100	100
For those who answered “No”, who would make the decision?								
-Would be a joint decision with husband/family	86.3	70.0	93.5	83.7	77.5	100	91.8	83.7
-Husband/family alone	13.7	30.0	6.5	16.3	22.5	-	8.2	16.3
Total (with “No” response)	100	100	100	100	100	100	100	100

Table 8: Percentage distribution of Women by indicators of SHG support and Economic decision-making/empowerment indicators

The results of analysis of SHG support and control of income is shown in table 9. In this study, control of income was measured by whether women would undertake any expenditure using the income they had earned without seeking permission from husbands or family members.

Indicators of SHG support	If you had any expenditure to undertake with the income earned, would you do it without permission from husband/family			Situation before benefitting from WEF		
	Yes	No	Total	Yes	No	Total
Frequency of SHG meetings						
Once	67.3	32.7	100	74.3	25.7	100
Twice	65.2	34.8	100	66.3	33.7	100
More than twice	47.6	52.4	100	78.0	22.0	100
Total	62.6	37.4	100	73.2	26.8	100
Number of SHG Social activities						
One	60.2	39.8	100	76.4	23.6	100
Two	58.5	41.5	100	56.1	43.9	100
Three	68.0	32.0	100	73.4	26.6	100
Total	62.6	37.4	100	73.2	26.8	100

Table 9: Percentage Distribution of Women by indicators of SHG support and control of income and expenditure (an economic empowerment indicator)

There was no clear pattern of relationship between number of social activities and the decision to undertake expenditure without permission. Also, results showed that the respondents may have been controlling their income/expenditure better before joining WEF, a surprising finding.

5.4. Self-Help Group Support and indicators of Social/psychological Empowerment

Table 10 shows the relationship between SHG support indicators and selected social/psychological empowerment indicators. The Likert scale responses to the social/psychological indicator statements were grouped into three: always/almost always representing a status of social/psychological empowerment, sometimes/not sure (moderate or unsure status), and rarely/never (lack of empowerment). While proportions of respondents with a response of always or almost always increased (albeit partly) with increased frequency of meetings for four indicators (1, 2, 4 & 6), only indicator 4 on freedom from tension/violence revealed a wide gap between proportions of women that held meetings once (65.4%) and those that met twice (78.7%). This means that attending more than one SHG meeting a month considerably freed respondents from tension/violence in their households.

For all indicators/items, proportions were generally low before respondents joined WEF microfinance, implying that women's social/psychological empowerment status had improved following a period of exposure to financial services obtained from WEF. This is consistent with existing research evidence that increased frequency of SHG meetings leads to social/psychological empowerment (Feigenberg *et al*, 2013).

Indicator of Social/Psych empowerment	Frequency of SHG meetings	Percentage Distribution by Response							
		Reported Status before getting credit from WEF				After getting credit from WEF			
		Always/ Almost always	Some times/ not sure	Rarely/ never	Total	Always/ Almost always	Some times/ not sure	Rarely/ never	Total
1. I am involved in decision-making on choice of school's children attend	Once	50.0	22.4	27.6	100	85.5	9.3	5.1	100
	Twice	46.1	28.1	25.8	100	89.9	10.1	-	100
	More than twice	36.6	34.1	29.3	100	86.6	11.0	2.4	100
	Total	46.2	26.2	27.5	100	86.8	9.9	3.4	100
2. I am involved in decision-making on family health/ medical care	Once	56.0	21.5	22.5	100	88.8	7.0	4.2	100
	Twice	49.4	28.1	22.5	100	91.0	6.7	2.2	100
	More than twice	51.2	23.2	25.6	100	89.0	8.5	2.4	100
	Total	53.4	23.4	23.2	100	89.4	7.3	3.4	100
3. I am involved in decision-making on children's shopping & household purchases	Once	53.7	23.8	22.4	100	90.2	7.5	2.3	100
	Twice	40.4	32.6	27.0	100	82.0	16.9	1.1	100
	More than twice	45.1	30.5	24.4	100	87.8	11.0	1.2	100
	Total	48.8	27.3	23.9	100	87.8	10.4	1.8	100
4. I am free from family tension/ violence within the household	Once	31.3	24.8	43.9	100	65.4	12.1	22.4	100
	Twice	38.2	23.6	38.2	100	78.7	9.0	12.4	100
	More than twice	26.8	26.8	46.3	100	63.4	24.4	12.2	100
	Total	31.9	24.9	43.1	100	68.1	14.0	17.9	100
5. I interact with people freely/ address gatherings with ease	Once	41.1	29.4	29.4	100	83.2	12.1	4.7	100
	Twice	28.1	33.7	38.2	100	82.0	12.4	5.6	100
	More than twice	40.2	25.6	34.1	100	92.7	7.3	-	100
	Total	37.9	29.6	32.5	100	84.9	11.2	3.9	100
6. I can visit friends/ family, attend functions: I do not have to seek permission	Once	36.0	23.4	40.7	100	75.2	14.5	10.3	100
	Twice	30.3	28.1	41.6	100	77.3	10.2	12.5	100
	More than twice	36.6	26.8	36.6	100	84.1	7.3	8.5	100
	Total	34.8	25.2	40.0	100	77.6	12.0	10.4	100
7. There is equitable sharing of household work/chores	Once	25.2	27.6	47.2	100	57.5	17.3	25.2	100
	Twice	13.5	22.5	64.0	100	55.1	13.5	31.5	100
	More than twice	13.4	32.9	53.7	100	68.3	14.6	17.1	100
	Total	20.0	27.5	52.5	100	59.2	15.8	24.9	100
8. I believe in my ability to make the right decisions on life/family- self confidence/ esteem	Once	51.9	22.4	25.7	100	93.0	6.5	0.5	100
	Twice	48.3	22.5	29.2	100	95.5	4.5	-	100
	More than twice	52.4	24.4	23.2	100	97.6	1.2	1.2	100
	Total	51.2	22.9	26.0	100	94.5	4.9	0.5	100

Table 10: Percentage Distribution of Women by Frequency of SHG meetings and Social/Psychological Empowerment Indicators

The relationship between number of social activities and social/psychological empowerment indicators is presented in table 11. Findings on indicator/ item number 7 (equitable sharing of household chores) were notable; very low proportions of women reporting to always/almost always have equitable sharing of chores before WEF (20% overall), and a marked improvement after WEF (59.2%). Generally, proportions increased with increase in number of social activities.

Indicator of Social/Psych empowerment	Number of social activities	Percentage Distribution by Response							
		Reported Status before getting credit from WEF				After getting credit from WEF			
		Always/ Almost always	Some times/ not sure	Rarely/ Never	Total	Always/ Almost always	Some times/ not sure	Rarely/ Never	Total
1. I am involved in decision-making: Choice of school's children attend	One	40.7	30.1	29.2	100	87.0	8.8	4.2	100
	Two	43.9	17.1	39.0	100	82.9	12.2	4.9	100
	Three	56.3	22.7	21.1	100	87.5	10.9	1.6	100
	Total	46.2	26.2	27.5	100	86.8	9.9	3.4	100
2. I participate in decision-making on family health/medical care	One	44.0	28.2	27.8	100	88.4	7.4	4.2	100
	Two	48.8	26.8	24.4	100	90.2	4.9	4.9	100
	Three	71.5	13.8	14.6	100	90.6	7.8	1.6	100
	Total	53.4	23.4	23.2	100	89.4	7.3	3.4	100
3. I am involved in decision-making on children's shopping & household purchases	One	42.1	31.0	26.9	100	83.8	13.9	2.3	100
	Two	46.3	29.3	24.4	100	92.7	7.3	-	100
	Three	60.9	20.3	18.8	100	93.0	5.5	1.6	100
	Total	48.8	27.3	23.9	100	87.8	10.4	1.8	100
4. I am free from family tension violence within household	One	27.3	27.8	44.9	100	63.4	14.4	22.2	100
	Two	31.7	22.0	46.3	100	68.3	9.8	22.0	100
	Three	39.8	21.1	39.1	100	75.8	14.8	9.4	100
	Total	31.9	24.9	43.1	100	68.1	14.0	17.9	100
5. I interact with other people freely/address gatherings with ease	One	34.7	32.4	32.9	100	80.6	13.0	6.5	100
	Two	24.4	31.7	43.9	100	80.5	17.1	2.4	100
	Three	47.7	24.2	28.1	100	93.8	6.3	-	100
	Total	37.9	29.6	32.5	100	84.9	11.2	3.9	100
6. I can visit friends/family, attend functions: I do not have to seek permission.	One	31.5	25.9	42.6	100	72.7	13.4	13.9	100
	Two	31.7	19.5	48.8	100	75.6	9.8	14.6	100
	Three	41.4	25.8	32.8	100	86.6	10.2	3.1	100
	Total	34.8	25.2	40.0	100	77.6	12.0	10.4	100
7. There is equitable sharing of household work/chores	One	11.6	27.8	60.6	100	57.9	13.0	29.2	100
	Two	19.5	14.6	65.9	100	41.5	17.1	41.5	100
	Three	34.4	31.3	34.4	100	67.2	20.3	12.5	100
	Total	20.0	27.5	52.2	100	59.2	15.8	24.9	100
8. I believe in my ability to make the right decisions on life/family - self confidence/esteem	One	49.5	22.7	27.8	100	94.4	4.6	0.9	100
	Two	48.8	19.5	31.7	100	92.7	7.3	-	100
	Three	54.7	24.2	21.1	100	95.3	4.7	-	100
	Total	51.2	22.9	26.0	100	94.5	4.9	0.5	100

Table 11: Percentage Distribution of Women by Number of social activities they participate in, and Social/Psychological Empowerment Indicators

There was a significant difference between proportions of those involved in one social activity and those involved in three activities. This could mean that women getting out of their home and joining group members on social activities somehow had a positive effect on gender relations and gender division of labour in the household. Information sharing and networking during social activities could lead to improved knowledge for women in relation to improved relations within their own households. Besides, some scholars contend that empowerment takes place when women are able to challenge existing social norms and therefore effectively expand their freedoms (Bhattacharya, 2015).

5. Conclusions

Participating in self-help groups activities for women who were beneficiaries of WEF microfinance had an impact on empowerment outcomes. Specifically, the frequency of monthly meetings and the number of social activities/events women regularly participated in to support other members of their self-help groups were found to be related to three out of the four empowerment dimensions studied: financial advancement, economic decision-making and social/psychological empowerment, but not to change in spending on aspects of human development such as children's education, nutrition and health. This means that despite the social interaction and social support among group members during meetings and social activities, some of the attitudes towards gender roles in their households

did not change, for example in relation to roles that are traditionally performed by male members of the society, like taking care of children's education.

A higher the frequency of meetings was positively related to increased income and increased savings, but had no discernible relationship with contribution to household expenditure. Also, attending more meetings increased the chances of decision-making on sale of household goods, but did not significantly increase the chances for decision-making on land or kitchen items, nor control of income earned. However, a higher frequency of meetings was associated with social/psychological empowerment aspects, particularly experiencing freedom from violence within the household. On the other hand, the number of social activities was positively related to fewer empowerment outcomes: economic decision-making on sale all three types of assets (land, household goods and kitchen items) and psychological empowerment. Interestingly, it had negative effect on personal savings. Despite the mixed findings, the results confirm empirical evidence shows that joining SHGs has associated women empowerment, especially in terms of increased income and increased self-reliance. The finding that the higher frequency of meetings, as well as number of social activities, has a positive impact on social/psychological empowerment is also consistent with the empirical evidence that links SHGs with high self esteem and self respect. Worth of note is the effect of SHGs on indicators of social/psychological empowerment such as freedom from violence, and equitable sharing of household chores, which are associated with improved self worth and a possibility of women acquiring a status of being more valued in their households. Accessing credit through membership to SHGs therefore has additional benefits that are more to do with social capital than the credit received, hence leads to social as well as economic gains in relation to women's empowerment.

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