



# International Journal of Social and Development Concerns

Vol. 2, Article 11/12 | March 2018 ISSN : 2524-1478

**Chief Editor**

Web: www.ijfdc.org

Email: info@ijfdc.org

**Editing Oversight**

Empiris Creative Communication Ltd.

Web: http://www.empiriscreative.com

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Vol. 2 | Social and development concerns in Africa

## Social Constraints facing Table Banking among Rural Women in Emurua Dikirr Sub-County, Narok County, in Kenya.

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### Abstract

*One of the greatest challenges that women face in developing countries is financial inclusion. Access to capital for start-up businesses is usually difficult, more so, for women in rural areas. As such, a group-based funding strategy is one of the solutions that was implemented to afford women opportunities to overcome financial challenges affecting their lives. Not all women have the opportunity to gain formal employment. In fact, majority of women in developing nations are in rural areas. As such, group-based funding strategies thrive in these areas. Women are able to pool resources and save and borrow as individuals. Social networks, organisational structures and knowledge levels of the members of these groups and the larger organisations is a great determinant for success. The purpose of this study was to examine the social constraints that women practicing table banking face in Emurua Dikirr sub-County, Narok County. The study adopted phenomenology and survey research designs that employed qualitative and quantitative paradigms to collect data. Staff from the Social Services Department of Narok County, women doing table banking, and field officers working for the County Government of Narok, were targeted for this study using purposive, snowball, and cluster sampling techniques. Quantitative data was analyzed using statistical techniques like inferential statistics frequencies and ratios. Qualitative data was analyzed using content analysis, and presented using in-depth narratives. The study found that women in table banking face a lot of constraints in their informal groups. Majority of the women can only network with neighbours in close proximity while others do so with family members only. These limited networks inhibit their growth and lead to poor performance of their groups and small businesses. Additionally, the study found that most women in the area of study were illiterate or semi-illiterate. It was recommended that, Joyful Women Organisation (JOYWO) should train women to understand and implement the fundamental principle of group-based funding strategies, which in this case is social networking. Networks build social trust and cohesion among the group members. It was also recommended that education should be made accessible to both young as well as adult members of society. It was lastly recommended that JOYWO needs to adopt policies and regulations that were flexible for groups to thrive especially in hardship rural areas such as Emurua Dikirr sub-County.*

**Key Terms** | Table banking, social constraints, and rural women

## Introduction

### 1.1 Study Background

The origin and use of the table banking concept dates back to Greek civilization when money would be exchanged round tables known as Trapezes. In this ancient practice, money would be collected from depositing individuals, be documented, and lent out to borrowers. Much later in Italy, a bank called the 'bank of deposit' operated and shared common traits. No interest was charged on group members (Khakasa, 2015). With time, the concept of table banking spread across other nations and became one of the most influential informal banking initiatives. For instance, in Bangladesh, the concept of table banking has led to the significant growth of women-led enterprises. Women are able to access small affordable loans to start businesses, which with proper management, have the potential to grow.

Entrepreneurship has become an avenue for gainful employment and a means for people to improve their economic and social status. Many Micro and Small Enterprises (MSEs) owe their success to informal group-based funding strategies such as table banking. MSEs represent a large number of businesses, generate much wealth, and provide employment. They are also vital to a country's competitiveness (Mbiti et al., 2015). Women entrepreneurship, therefore, has attracted increasing attention in recent years. Not only does it contribute to economic growth and employment creation, it also enhances the diversity of entrepreneurship in any economic system, besides providing avenues for female self-expression and fulfillment. Their main problem is to cope with work, to balance between work and family duties, and to convince husbands to be more involved in family and child rearing duties. Women absorb pressures from the traditional attitudes of conservative societies where they are expected, first and foremost, to concentrate on and deliver on their family responsibilities (Dima, 2009). A report by World Bank (2009) indicates that women entrepreneurs comprise about a half of human resources in developing economies and that women entrepreneurs are key facilitators of micro economic development.

Woldie and Adersua (2004) also noted that, aspiring Women Entrepreneurs (WEs) in Nigeria face additional negative social attitudes. Prejudice against WEs is experienced more severely in developing countries than in the developed Western nations, due to deeply-rooted and discriminatory cultural values, attitudes, practices, as well as the traditions of patriarchal cultures. On challenges faced by WEs in Gambia, Marina & Christine (2006), stated that institutional frameworks affect them in complex ways at different stages in business development such as lack of awareness, inclusion, and access to training especially on book-keeping, marketing, savings, credit schemes, and low educational levels, since women rely on friends and local gossip for information.

Studies have shown that social capital in table banking groups affected performance of women-owned enterprises. It has a strong positive effect on the business performance of women-owned enterprises (Oloibe & Owino, 2016). Lambisia et al., (2016), observed that group cohesion among table banking groups was of utmost importance in economic empowerment. Group cohesion achieved through enhancing collective communication, collective actions, and having common interests and goals would lead to group efficiency, mutual assistance, and economic empowerment. Despite the impressive impacts brought about by table banking in Kenya, women have had challenges to put up with. These challenges include default cases, poor record keeping, disagreements for non-payments, failure to attend meetings, failure to pay loan interests, lack of collateral security to take up large loans by women, and the tendency of men to control loans granted to their women (Mwobobia, 2016; Lambisia et al., 2016).

Table banking has become popular to women in rural areas and urban slums of the sub-Saharan African and has gained equal acceptance in Kenya (Gugerty, 2007). Mengo (2014) shows that many people in rural areas no longer take loans from SACCOs, which tend to charge high interest rates. Several Non-Governmental Organisations (NGOs) such as Resources Oriented Development Initiatives Kenya (RODI Kenya), Joyful Women Organisation (JOYWO) and Rongai Social Economic Women Organisation (ROSEWO) are at the forefront in advocating and creating awareness on the benefits of table banking among the rural women in the country (Kimeto, 2016). Currently, table banking is operating across all 47 counties in Kenya. In Narok County, Emurua Dikirr sub-County, there are many women groups though not all embrace table banking. In the county, there are a total of 133 women groups practicing table banking under JOYWO (JOYWO, 2016). Though this financial practice has successfully improved the lives of women, there are still very many challenges they encounter, which hamper the achievement of table banking as expected. It is in this interest that the study attempted

to examine the social challenges affecting women in table banking groups and to make recommendations on how best to improve the groups' working environment and the lives of women in Emurua Dikirr.

### **1.2 Statement of the problem**

Socio-economic empowerment is imperative for women to be able to achieve similar goals to those by their male counterparts. Lack of access to loans and gainful employment are some of the challenges women face in their pursuit of financial and social independence. Studies done on table banking have revealed that group-based funding strategies such as table banking are an opportunity for women living in societies where their access to control and management of resources is limited. Few studies have been done to reveal the extent to which social constraints have affected the performance of table banking among rural women. It is in this context that this study attempted to investigate further, and bring out the social constraints that affect women practicing table banking in Emurua Dikirr sub-County, Narok County, with specific emphasis on how social networks, organisational structure, and knowledge levels, affect table banking.

### **1.3 Research Objectives**

The main objective of this study was to examine the influence of social constraints facing table banking among rural women in Emurua Dikirr sub-County, Narok County. To achieve this broad objective, the study was guided by the following specific objectives.

- i. To establish how social networks affect table banking among rural women in Emurua Dikirr sub-County.
- ii. To analyze the influence of organisational structure on the performance of table banking among rural women in Emurua Dikirr sub-County.
- iii. To examine effects of knowledge levels on table banking among women in Emurua Dikirr sub-County.

## **Theoretical and Empirical Review**

### **2.1 Theoretical review**

This study was mainly guided by the Group Cohesion Theory. According to this theory, groups can be more than the sum of their parts and people can change when put into groups. It is stated that if people have complementary character traits, then when they are put together, synergy is created. However, if the people in a group have conflicting traits, then they will never function as a team (Cartwright, 1968). Cartwright adds that forces in the member's life-space will drive the member toward the group's region. These forces increase the member's attraction toward the group. The overall cohesiveness of a group is the sum of these positive forces in each member's life-space. Cohesiveness is the consequence of all these forces acting on all the members to remain in the group. Members in the groups always find ways of sticking and remaining together in the groups.

Table banking groups are made up of members who have come together with the purpose of saving and taking loans to enhance their businesses and personal development, which consequently leads to economic empowerment. The success of each group, however, will depend on how cohesive the group members are. The more cohesive they are, the more they will be able to submit timely contributions and guarantee each other when members borrow loans from the group. Lack of cohesion on the other hand will lead to a lot of mistrust and dissatisfaction from the members and this will hamper the group's development.

Complementarity is a factor worth cultivating where possible. It is this symbiotic relationship that brings different societies, groups, and individuals together with the view that each of the parties will be happy and will be assured of definite benefits in the course of, or towards, the end of the interaction. This is therefore a factor that may explain the success of certain groups though it may not be comprehensive on its own. As Mullen and Cooper (1995), asserted, it is not absolutely correct that group productivity and cohesiveness tend to be positively correlated. However, cohesion promotes productivity but how mutual its relationship is with performance, cannot be ascertained. There is too much contradiction in the scholarly discussion about this symbiotic relationship between parties that yields high performance of groups. In

certain intellectual writings, it is apparent that the major output of interest and performance has not been positively related to the level of attraction (the cohesiveness) (Mitchell, 1982). Many other factors interplay to enhance attractiveness of groups for individuals to want to partake.

## 2.2 Empirical Literature

### *Effect of social networks on table banking*

The success of any table banking group depends on the group's social position and the network they create and access. In this case, changes in power, technology, and contacts with the outside world matter most since they can lead to changes in ideology (Hoff & Stiglitz, 2010). Some scholars have further revealed that trust plays a great role in social networks, which if absent does not allow networks do not develop, and enterprises also tend to fail to thrive (Marina & Christine, 2006). It has been revealed that women participation in networking is less than men, and even the networks that they develop are different from those formed by men. Their networking is highly influenced by family connections, which might present barriers in business terms (Lynne & Karin, 2009).

Due to cultural restrictions on the movement of women, establishing an effective network and accessing them are not easy tasks for women entrepreneurs. Women still need to negotiate or seek permission from their husbands or any other dominating male family member so as to visit neighbour's homes to participate in village meetings and microfinance activities such as table banking (Owigo, 2015). Mbiti et al., (2006) concurs with Lynne & Karin (2009) and posits that women tend to have more restrictions than men. Their network is largely related to family links and may prove to be an obstacle to business activities. Such a phenomenon could be a disadvantage in the overall business community for contacting women entrepreneurs, gathering information, and in forming useful informal financial groups.

While studying interpersonal social networks in Pakistan, Ashraf (2014) noted that the motives of social networking can be different from person to person. Such motives may be for professional purposes or for personal thoughts and viewpoints. He further notes that the motive of using social networks can be changed but the ultimate logic of connecting is to build social contacts and sharing (Ehrlich, 2011). While studying and writing about intergroup networking in Nairobi, Kariuki and Ngugi (2014), note that only 15% of the respondent groups had networked. 86% of those who had not networked showed that they were a young group while 14% indicated that they were not a national group, hence they did not feel the need to network. The findings imply that most table banking group members get markets amongst themselves, and that table banking associations need to empower these groups to network with other groups for markets. The findings confirmed what available literature says about networking, group formation, and marketing.

Besides the importance of marketing through networking, intra-organisational networking facilitates mentorship, security, and accountability. It is also imperative to recognize that social networks bring together several important sociological concepts such as social support, integration, and social cohesion. Inter-organisational networking facilitates the ability to identify entrepreneurial opportunities (Shane, 2003) and greatly improves collective strength and bargaining power as a central strategy for organisational empowerment. By making connections with one another and keeping them going over time, people are able to work together to achieve goals that they either could not achieve by themselves or could only achieve with great difficulty (Khakasa, 2015). Karlan, & Zinman (2009), note that social connections between homogeneous groups of people enhance relations beyond and between differing groups. Khakasa (2015), further notes that in studies carried out in western Kenya, 24% of the groups could benefit from inter-organisational networking but very few of them took a keen interest in networking.

These studies have brought out the fact that social networks of women entrepreneurs evolve around their family links and some are restricted due to cultural reasons that limit the movement and operations of women. This therefore determines the kinds of social networks women are in. Studies conducted in developed countries have revealed that their social networks are more progressive and are based more on business and friendship links than on family links. There is no major emphasis on networking among existing table banking groups to create synergies. It does not come out clearly whether these family links and associations that women are engaged in have influence on the operations and success of both the table banking groups and individual group members. Existence of inter-group, intra-group, or interpersonal networks need be established

among table banking groups. This study will attempt to establish if these networks do exist in the table banking groups and whether they are more enhanced or inhibited by family ties instead of enabling innovative linkages. It will endeavor to find out if these groups are related to their family links or have restricted movements and whether women need of permission from their husbands whenever they are to interact with others. How these social links have been influencing the table banking activities and model in general need be found out from Emurua Dikirr sub County.

### *Effects of knowledge levels on table banking*

Studies conducted in Singapore, Sweden, and the United Kingdom show that people in groups, including entrepreneurs, learn best with an empirical learning approach to influence attitudes, to spot opportunities, and think creatively (Raffo et al., 2008). Groups also enable them to build leadership skills and confidence. The goal of entrepreneurship education and training is to promote creativity, innovation, and self-employment (European Commission, 2012). According to Stevenson and Jarillo (2007), advanced studies on entrepreneurship need to discover the interaction between external factors such as innovative opportunities and mind-set and personal factors such as self-efficacy, one's social competence, and their influence on entrepreneurial advancement. Various studies conducted in the recent past on women entrepreneurs were based on several relevant indicators which are: level of literacy, group leadership, participation, and peer-learning (Khakasa, 2015).

ILO (2010) observed that in sub-Saharan African countries, women entrepreneurs face credit access challenges, have low education levels, and lack entrepreneurial training and experience to effectively manage their enterprises. Lack of adequate knowledge affects table banking performance because it determines to a great extent one's socio-economic status, which in turn affects how much one can save, borrow, and plough back into the business. Marina and Christine (2006) posit that some of the elements that hamper business and group performance and development include low educational levels, and lack of information, knowledge, skills, awareness, inclusion, training on accounts, book-keeping, marketing, savings and credit schemes, exact records of activities, and usually have a reliance on friends or family for local gossip for information, which has the potential to be inaccurate, incomplete, or biased. Insufficient access to training, as well as follow-up to training inputs and inadequate opportunity to avail external formal managerial capacity-building support is also a challenge to women entrepreneurs (Stevenson & St-Onge, 2005).

According to the Ministry of State for Planning, National Development & Vision 2030 (MSPNDV, 2007), education and training in Africa is believed to be the key to unlock the golden door of freedom for all and is perceived to be the bedrock of social and economic development. In Kenya, the small business sector has both the potential and the historic task of bringing millions of people from the lowest survival level, which includes the informal economy, to the mainstream economy. Recognizing the critical role small businesses play in the Kenyan economy, the Government through Kenya Vision 2030 envisages the strengthening of MSEs to become the key industries of tomorrow by improving their productivity and innovation. Kibas (2006) concurs with this when he acknowledges the fact that knowledge, skills, and experience are all important factors in the development of women who tend to choose businesses compatible with their knowledge, training, education and skills, and who usually have relatively low capital investment. Informal financial get-togethers consequently emerge to become sources of capital for their low-level MSEs.

Owigo (2015), in his research revealed that most of the women participating in table banking have low levels of education and are not able to plan their business well to attract loans from financial institutions. They participate in table banking because they have very limited alternatives to save. Very few women in formal employment participate in table banking as they are able to save and get loans from the formal finance institutions. Table banking is convenient and attractive for women who have little but frequent income flows hence, it is best suited for traders, business people, and casual labourers. He further notes that, though women have low levels of education, capacity building was offered to the women groups in sub-Counties by institutions such as Women Development Fund, UWEZO Fund, microfinance oriented institutions, and the Ministry of Social Services, such as in Homa-Bay County. The areas which were covered in these trainings included customer relations and managerial and marketing skills to upgrade their competency.

Khakasa (2015), recommends further studies to be done on entrepreneurship needs to explore the interface between external factors such as entrepreneurial education, entrepreneurial opportunities, and mind-set on economic empowerment of women. In this respect Kok et al., (2015), note that that there is too much of illiteracy's influence on women participation

in development activities in Asian and African countries. Low levels of education and health knowledge in the population were reported to pose a challenge to informal groups in Kenya. Some communities are perceived to be ignorant and uncooperative even with support.

Studies used in this review have revealed the relationship between knowledge levels and women entrepreneurial empowerment. Literature has shown that most women in informal groups such as table banking groups have low levels of education and the nature of entrepreneurship any woman enters into positively correlates with her level of knowledge. These studies investigated the impact of knowledge levels on women entrepreneurs in general, but did not focus on table banking groups. This study thus intends to establish the knowledge levels of women in the table banking groups in Emurua Dikirr sub-County; the relationship between their knowledge levels and the kind of jobs or businesses they do; the impact of education on their living standards; whether there are trainings on table banking related issues; and how these trainings have influenced their lives.

### *Influence of organisational structure on table banking*

Organisational structure relates to the policies and regulatory mechanisms that are put in place to guide businesses and social organisations. Various studies have reported how regulatory mechanisms have had impacts on women groups. Strict legal environments discourage both men and women from starting new businesses. It imposes additional burdens on women who, as a group, may lack confidence in their ability to deal with corrupt government officials. Women also have little time available to handle bureaucratic procedures due to household and childcare responsibilities (Djankov et al., 2002). Policy and support mechanisms should then be sensitive to, and directed towards initiatives with potential for growth and diversification, and those whose primary objective is to sustain livelihoods. Cohesive policy is needed to remove obstacles faced by small capitalists in the developing countries (Marina & Christina, 2006; Kariuki & Ngugi, 2014).

A United Nations (1994), report indicated that national inheritance laws often exclude women from inheriting or owning land or property and regulatory discrimination may make it impossible for women entrepreneurs (Wes) to buy land, even if they have the necessary financial capital. As a consequence, many WEs in sub-Saharan Africa have no other option than to rely on using their husbands' or relatives' land or renting property from others. Women in rural communities are particularly vulnerable to this type of regulatory discrimination. In many cases, they do not have collateral for a traditional bank loan, they may not have any savings and they seldom own land. Any one of these factors alone or in combination makes it difficult or impossible to raise venture capital to start or expand existing businesses (Kibas, 2006).

While studies conducted in the developed world extensively find gender diversity towards positive impact on innovation (Miller and Carmen, 2009; Østergaard et al., 2011), these findings may not be applicable to developing countries in Africa, the Middle East, and South Asia. Women's Economic Opportunity Index (WEOI), which is a set of laws, regulations, customs, practices, and attitudes that permit women to participate in the labour force under similar conditions to those of men, differs considerably in different countries and is much lower in developing compared to developed nations (Economist Intelligence Unit, 2012).

There are policies and regulations that have been laid down by JOYWO and the Ministry of Social Services that table banking groups must adhere to and which any social group must follow. A table banking group is not just like a microfinance institution. It also takes care of women's needs thus making it a social group. Literature has stated that governments have laid down very strict legal and regulatory mechanisms that are hindrances to women empowerment. Scholars have also not made clear how these regulations negatively influence table banking groups. This research will specifically focus on policies to determine if there are some JOYWO or other policy-related issues challenge the implementation of table banking activities in Emurua Dikirr sub County.

## **Materials and Methods**

The study applied phenomenology and survey research designs. According to Kothari (2004) and Gray (2013), design constitutes the blueprint for the collection, measurement, and analysis of data. This design was selected to allow comparison of the findings and to permit description and inferences of the findings. Collected data was both quantitative and qualitative

but mainly qualitative. According to Gall et al., (2007), at least 10% of the total population is representative in a good study. In this study, 10% of 1646 (of the universe population) equals 164.6. It is approximately 165 respondents. Proportionate allocation as per ward was as follows:

Ikerin	$n = \frac{165}{1646}$	X 368 =	36.88 =	<b>37</b>
Mogondo	$n = \frac{165}{1646}$	X 477 =	47.8 =	<b>48</b>
Kapsasian	$n = \frac{165}{1646}$	X 350 =	35.08 =	<b>35</b>
Ololmaasani	$n = \frac{165}{1646}$	X 347 =	34.78 =	<b>35</b>
Social Services staff	$n = \frac{165}{1646}$	X 100 =	10.02 =	<b>10</b>
<b>All 4 Field Officers will be selected purposively</b>				<b>= 4</b>
<b>Total Sample size</b>				<b>= 169</b>

**Table 1** | Sample size of women in table banking groups

Ward	Groups per Ward	Group Members per Ward	Sample Size selected per Ward
Ward	25	368	37
Mogondo	42	477	48
Kapsasian	32	350	35
Ololmaasani	34	347	35
<b>TOTAL</b>	<b>133</b>	<b>1542</b>	<b>155</b>

Source: Researchers, 2017

**Table 2** | County Staff Sample size

Staff Category	Sample size selected
Staff from Department of Social Services	10
Field officers	4
<b>TOTAL</b>	<b>14</b>

Source: Researchers, 2017

**Table 3** | Total Sample Size selected

Sample Category	Sample Size
Women practicing table banking	155
Staff from Department of Social Services	10
Field officers	4
<b>TOTAL</b>	<b>169</b>

Source: Researchers, 2017

The researcher used both probability and non-probability sampling techniques in the selection of the participating respondents. For probability sampling, the study used cluster and simple random sampling while for non-probability sampling, purposive and snowball sampling were used. To get a sample for the women practicing table banking, the study employed the cluster sampling technique. Each ward was considered a cluster. Cluster sampling method is a technique whereby a population is divided into clusters, from which a sample is drawn (Gatara, 2010). The table banking group members in each ward were disproportionately selected randomly using simple random technique to achieve the required sample.

Sampling the staff members from the Department of Social Services was done through snowball sampling technique to obtain the 80 respondents. Snowball sampling uses a small pool of initial informants to nominate other participants who are appropriate and could potentially contribute to a specific study (Ogula, 2005). This sampling technique is often used in hidden populations, which are difficult for researchers to access. The technique was used in this study to help the researcher identify individuals who have handled table banking related issues. Lastly, since there were only four wards in the sub-County, purposive sampling was used to obtain one officer per ward, totaling four (4) field officers to participate in the study.

## Results and Discussions

Out of 4, 3 questionnaires from field officers were returned indicating a 75% return rate. 10 out of 12 women groups participated in Focus Group Discussions which is 83.33% return rate and only 3 out of the 10 purposely identified Social Services Department officers voluntarily participated in the study; a return rate of 30%.

**Table 4** | *Effects of social networks on table banking*

	Descriptive Statistics						
	N	Min	Max	Sum	Mean	Std. Deviation	Variance
Women social network 1- Family links	3	2	5	11	3.67	1.528	2.333
Social network 2- Business/work place	3	3	5	12	4.00	1.000	1.000
Social network 3- Residence proximity	3	4	5	14	4.67	.577	.333
Social network 4- Church links	3	3	3	9	3.00	.000	.000
Social network 5 - Intragroup networking	3	2	5	10	3.33	1.528	2.333
Any other social network type	1	3	3	3	3.00	.	.
Valid N (list-wise)	1						

Source: Researchers, 2017

Findings from the above table indicate that the most common type of network of women in table banking in the study areas, is as a result of close residential proximity to each other followed by business, workplace, family links and lastly, other network channels that include factors like friendship. From the women interviews held, most of the respondents indicated that their networks are determined by family links, neighborhood and church linkages. Most of them share their table banking experiences in church and with their neighbours.

**Interview number 1:** *“We are most of the time allowed to network when we go to church or meetings that our families have organized. Many a times we are not allowed to meet”.*

The above results concur with Lynne and Karin’s (2009) assertion that networking is highly influenced by family connections which might present barriers in business opportunities.

**Table 5** | *Networks by women in FGD groups*

		FGD social networks			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neighborhood	6	60.0	60.0	60.0
	Church links	1	10.0	10.0	70.0
	Business links	2	20.0	20.0	90.0
	Group to group	1	10.0	10.0	100.0
	<b>Total</b>	<b>10</b>	<b>100.0</b>	<b>100.0</b>	

Source: *Researches, 2017*

Most of the women in the table banking groups indicated that the networks they are mostly involved in have to do with close neighborhood, 60%. 2 groups indicated that they are involved in business networks, 10%. The rest of the groups each specified church links and group to group links, at 10% each. From the above results, it can be noted that, due to cultural restrictions on the movement of women, establishing an effective network and accessing them are not an easy task for women entrepreneurs. Women still need to negotiate or seek permission from their husbands or the other dominating male family members, to visit neighbours' houses and participate in village meetings and microfinance activities such as table banking (Owigo, 2015). Further, Owigo claims that, such a phenomenon could be a disadvantage in the overall business community for contacting women entrepreneurs, gathering information and for forming useful informal financial groups.

**Table 6** | *Effects of knowledge levels on table banking*

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Women knowledge levels- No Formal Education	3	3	5	4.33	1.155
Women knowledge levels- Primary Education	3	3	4	3.67	.577
Women knowledge levels- Secondary	3	3	3	3.00	.000
Women knowledge levels- Graduate & above	3	2	3	2.33	.577

Source: *Researchers, 2017*

From the above table most of the respondents do not have any formal education. This is followed by some primary education holders, then secondary education holders and the least being graduates from the university. These results have been confirmed from the results of the interviews held. Most of the women in these groups do not have formal education. Some of them have primary level of education. Due to illiteracy, women are unable to do calculations in their groups and many more are unable to understand concepts. This takes time to repeat in different ways for them to grasp. Results from FGDs indicate that most of the women are either illiterate or semi-illiterate. Majority of them studied up to primary level and others did not go to school at all. ILO (2010), observed that in sub-Saharan African countries, women entrepreneurs face credit access challenges, have low education levels, and lack entrepreneurial training and experience to effectively manage their enterprises. Lack of adequate knowledge affects table banking performance because it determines to a great extent, one's socio-economic status, which in turn affects how much one can save, borrow, and plough back into the business. Marina and Christine (2006), posit that some of the elements that hamper business and group performance and development

include low educational levels, lack of information, knowledge and skills, lack of awareness, inclusion and access to training on accounts, book-keeping, marketing, savings and credit schemes, lack of or inexact records of activities, and relying on friends or families and local gossip for information which have the potential to be inaccurate, incomplete or biased.

**Table 7** | *Influence of education on table banking*

Group Statistics					
	Is Education important in Table banking	N	Mean	Std. Deviation	Std. Error Mean
Level of education- No formal education	Yes	6	2.67	2.658	1.085
	No	3	1.00	1.000	.577
Level of education- Primary	Yes	6	7.17	4.021	1.641
	No	3	11.67	3.512	2.028
Level of education- Secondary	Yes	6	.83	1.169	.477
	No	3	3.00	.000	.000
Level of education- graduate & above	Yes	6	.17	.408	.167
	No	3	1.00	.000	.000

Source: Researchers, 2017

Most of the women in the groups are in the primary level. It is apparent that the same category of respondents do not hold much importance to education in table banking. To them, one does not require education to be in table banking. The above results concur with ILO (2010), and the work of Marina and Christine (2006), as discussed above.

**Table 8** | *Training attended on capacity building*

Any training attended on capacity building?					
	Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	Yes	2	66.7	66.7	66.7
	No	1	33.3	33.3	100.0
<b>Total</b>	<b>3</b>	<b>100.0</b>	<b>100.0</b>		

Source: Researchers, 2017

Most of the respondents indicated that they have some formal training on table banking capacity development, 66.7%. Few respondents indicated that such business trainings are organized by JOYWO. Insufficient access to training, as well as follow-up to training inputs, and inadequate opportunity to avail external formal managerial capacity-building support is also a challenge to women entrepreneurs (Stevenson & St-Onge, 2005).

**Table 9** | *Extra training done to groups*

Any extra training * Who trained you? Cross tabulation					
		Who trained you?			
		None	JOYWO	Technoserve	Total
<b>Any extra training</b>	0	6	0	0	6
	Yes	0	1	2	3
	No	1	0	0	1
<b>Total</b>		<b>7</b>	<b>1</b>	<b>2</b>	<b>10</b>

Source: Researchers, 2017

Seven out of ten groups have so far not been trained on how to manage their finances, their groups or their businesses. Only two groups have been trained on how to do agribusiness, the best fodder crops to plant and the general management of their dairy businesses. Another group was trained by JOYWO on how to manage their groups and finances.

**Table 10** | *Benefits of training and capacity building*

	N	Minimum	Maximum	Sum	Mean	Std. Deviation
Training benefits- Capacity building and effective keeping of records	3	5	5	15	5.00	.000
Training benefits- Effective preparation of business plans	3	4	5	14	4.67	.577
Training benefits- Ability to manage loans	3	5	5	15	5.00	.000
Training benefits- Ability to expand business	3	5	5	15	5.00	.000
Training benefits- Ability to handle challenges & participate more in Table banking	3	4	5	14	4.67	.577
Training benefits- Knowledge of obligations, policy and county requirements	3	4	5	13	4.33	.577
Any other acquired skill from training?	0					
Valid N (list-wise)	0					

Source: Researchers, 2017

Results show that all respondents agree that there are many benefits by participating in training for capacity building. Majority with a mean of 5.00 and standard deviation of -0.00 are able to keep records well, to manage loans and to expand their businesses. The rest are able to prepare business plans (4.67), able to handle challenges and also know their obligations, available policies while few know County Government requirements (4.33). More respondents indicated that the groups are growing in number and that the women are able to generate more capital for their businesses and savings due to the table banking groups. Kibas (2006), concurs with this when he acknowledges the fact that knowledge, skills and experience are all important factors in the development of women who tend to choose businesses compatible with their knowledge, training, education and skills, with relatively low capital investment.

*Influence of organisational structure on table banking.***Table 11** | *Influence of Policy on table banking*

	Descriptive Statistics					
	N	Minimum	Maximum	Sum	Mean	Std. Deviation
Strict legal environments prohibit start of new business	3	4	4	12	4.00	.000
Much bureaucracy in starting business & obtaining licenses	3	4	5	14	4.67	.577
JOYWO policies not favorable	3	1	4	7	2.33	1.528
Government officials may demand bribe when registering	3	2	4	9	3.00	1.000
Negative JOYWO policies challenging table banking	2	1	2	3	1.50	.707
Valid N (listwise)	2					

Source: Researchers, 2017

Majority of the respondents indicate that there are too many bureaucratic procedures which hinder starting of businesses; Mean of 4.67; strict legal environment follows with a mean of 4.00 as a constraint when starting businesses; government officials may demand bribes, (3.00), certificates are delayed for so long after registration of groups; JOYWO policies are not favorable (2.33) and few show that there are negative JOYWO policies which hinder the progress of women groups in table banking (1.50). According to the respondents, JOYWO policies are not favorable in that they specify that each group should have 15 members. Some groups have less and can thus not be considered for funding facilities. Few women felt that JOYWO does not provide adequate training and felt that it is not important to continue being group members. Other women feel that JOYWO should increase the amount of money given to them even to be disbursed to individuals based on their repayment records. There are penalties for failing to repay the loan. Women also have little time to handle bureaucratic procedures due to household and childcare responsibilities as claimed by Djankov et al., (2002). Policy and support mechanisms should be sensitive to and directed towards initiatives with potential for growth and diversification and those whose primary objective is to sustain livelihoods. These results do not concur with Marina & Christina, 2006; Kariuki & Ngugi, 2014 who claim that cohesive policy is needed to remove obstacles faced by small capitalists in the developing countries.

## Conclusion

From the study, it was concluded that poor networks constrain table banking among the rural women in Emurua Dikirr sub-County. Findings from all the respondent categories indicate that the most preferred type of network of women in table banking is the residence-close proximity to each other, followed by business, workplace network, then family links with the least preferred being any other that includes factors like friendship. Some of them also share their table banking experiences in church and with neighbours. It was further concluded that knowledge levels affected table banking negatively among rural women. Many respondents do not have any formal education. Majority of them have primary levels of education. Due to illiteracy, women are unable to do calculations in their groups and many more are unable to understand saving and borrowing concepts. This takes time to repeat in different ways for them to grasp. Results from FGDs indicate that most of the women are either illiterate or semi-illiterate. Majority of them studied up to primary level and others did not go to school at all. Majority of women indicated that they never liked a strict system that is not flexible. Majority of the respondents indicate that there are too much bureaucratic procedures which hinder starting of businesses, Mean of 4.67; strict

legal environment follows with a mean of 4.00 as a constraint when starting businesses; government officials may demand bribes, (3.00), certificates are delayed for too long after registration of groups; JOYWO policies are not favorable (2.33), and few show that there are negative JOYWO policies, which hinder progress of women groups in table banking (1.50).

## Recommendations

1. JOYWO needs to come up with more flexible rules and regulations governing funding of groups as well as handling defaulter cases.
2. There is need to simplify the existing bureaucratic structures within the County Government regarding licensing of small and medium businesses.
3. Funding institutions should seek favorable ways to reward non-defaulting loan takers as they penalize defaulters. This will help to improve the existing groups and attract more women to join informal banking groups.
4. Through the policy of gender mainstreaming, the County Government should also adopt a financial management department to train women groups on various financial management skills such as starting businesses, record keeping, and making investments. This would go a long way in improving their business acumen.
5. There is a need for the National and County Governments to train women in rural areas on basic education.

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