



GLOBAL JOURNAL OF ADVANCED RESEARCH  
(Scholarly Peer Review Publishing System)

# INFLUENCE OF WOMEN EMPOWERMENT THROUGH PARTICIPATION IN MICROFINANCE PROGRAMMES ON HOUSEHOLD WELFARE NAROK NORTH SUB-COUNTY, KENYA

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## ABSTRACT

Globally, women empowerment is a key strategy of supporting women in order to overcome retrogressive aspects that have degraded them time and again. The main aim of this strategy is to revitalize women in order to build their capacities holistically so as to enable them face key challenges in their day to day lives. This study sought to examine Influence of women empowerment through participation in microfinance programmes Narok North Sub-County, Kenya. Key specific objectives of the study was establish effect of access to employment opportunities and to assess the effects of involvement in decision making in the family by women who participate in microfinance on household welfare in Narok North Sub-County. A descriptive research design was adopted for the study. The target population was 635 women of 50 women groups in Narok North Sub County. A sample of 240 women respondents took part in the study. A questionnaire and interview guide was used in collecting data for the study. Data was analyzed using descriptive statistics and inferential statistics and presented using tables. The results show that changes in employment opportunities and changes in ownership of assets had a statistically positive significant relationship with the dependent variable household welfare. The study concludes that microfinance programmes impacted the lives of women in positive ways, particularly in their access to employment opportunities; ownership of assets and in the role of decision making in their household welfare. The study recommends microfinance institutions to strive to put in place procedures, policies and products that will enhance participation of women in various microfinance programmes so as to gain gender responsiveness and equity. Furthermore, research is needed on assessing the impact so as to benefit both women and microfinance institutions in Narok North Sub- County and beyond.

**Key Words:** Household welfare, Microfinance Programmes, Women Empowerment, Participation

## 1. INTRODUCTION

Women empowerment is defined as the capacity of women to make purposeful choices transform them into desired actions and outcomes (Chakrabarti and Biswas, 2012). Dooren (2007) defined women empowerment as participation of women in the decision-making process and their access to power to achieve equality, development and peace in all spheres of society. Women empowerment can, therefore, be stated as the capacity of women to control their income, access employment opportunities, own assets and make decision over their household welfare for a sustainable future. Empowerment of women has emerged as an important issue

in recent times. The economic empowerment of women is being regarded as a “Sine-quo-non” of progress for a country; hence, the issue of economic empowerment of women is of paramount importance to political thinkers, social scientists and reformers.

Empirical studies have shown that microfinance institutions are avenues that could empower women either through saving or borrowing to increase women resources both at an individual and group level. Elqadri (2015) notes that microfinance enables recipients to enhance their material wellbeing more importantly as reflected in indicators such as wealth, revenue earning assets, value of house structure, the level of cash earned, per capita expenditure on food and total household expenditure.

A study in Bangladesh by Khandker (2003) found out that, women participation in microfinance reduced extreme poverty at both individual and group level and their dependents by over 40%. He noted that among women who participated in microfinance and were moderately poor their poverty was reduced by 1.6% per year while those who were extreme poor, their poverty was reduced by 2.2% per year. He further noted that among non-clients, moderate poverty was reduced at 1.0% and extreme poverty by 1.3% per year. He concluded that microfinance was responsible for 40% reduction of moderate poverty in rural Bangladesh and that the impact was much stronger among female borrowers than among male borrowers.

A study of women enterprises in Ghana revealed that there was significant association between participation in microfinance and ownership of household properties (Adjei and Arun, 2009). Accordingly, evidences from a study conducted in South Africa revealed that microfinance clients' households were better off in terms of the value of household assets (Pronky *et al.*, 2008). A study conducted in Rwanda by Lacalle *et al.* (2008) revealed that microfinance clients purchased significantly more clothes than non-clients. Empirical evidence from Uganda and Zanzibar also showed that microfinance clients were able to access more household assets like mattresses, radios, stoves and beds than non-clients (Brannen, 2010).

In Kenya, microfinance institutions have been on the rise with micro credits having been portrayed as a way to reach poor people in the development process and as a new innovative strategy for alleviating poverty (Ngugi, 2014). At this point it is worth noting that while a number of studies have been conducted to assess the effect of microfinance on the household wellbeing, not much has been done to examine Influence of women empowerment through participation in microfinance programmes on household welfare Narok North Sub-County, Kenya

## 1.1 Statement of The Problem

Since 1970s, much been exerted towards women's empowerment all over the world. One of the reasons for this is that women empowerment is believed to contribute to improving household welfare. Consequently, many ways have been tried to empower women, such as seeking equal participation of men and women in politics, equal rights in employment, lack of discrimination against educating girls, freedom from violence, increasing self-esteem of many, self-efficacy and access to financial services (Malhotra and Schuler, 2005).

Microfinance is regarded as one of the crucial tools for women empowerment. For example, studies have shown that giving credit and other financial services to women brings about social empowerment like better education, health, livelihood diversification, violence reduction, self-confidence and improved self-esteem (Goetz and Gupta, 1996; Khandker, 2003; Swain and Wallentin, 2007). Studies have also shown that giving microfinance services to women empowers them economically by improving their independence through improved incomes, access to employment opportunities, ownership of assets and more involvement in decision making in the family (Wubet, 2006; Zaid, 2008). However, the available information is not conclusive on how and the extent to which those aspects of women empowerment affect household welfare. To ensure this gap has been narrowed, Influence of women empowerment through participation in microfinance programmes on household welfare Narok North Sub-County, Kenya

## 1.2 Main Objective of The Study

The main objective of this study was to establish **influence of women empowerment through participation in microfinance programmes on household welfare Narok North Sub-County, Kenya**

## 1.3 Specific Objectives of The Study

This study was guided by the following specific objectives:

- 1) To establish Influence of access to employment opportunities by women who participate in microfinance on household welfare in Narok North Sub-County.
- 2) To assess Influence of involvement in decision making in family affairs by women who participate in microfinance on household welfare in Narok North Sub-County.

### 1.4 Research Hypotheses

This study was guided by the following null hypotheses:

**H<sub>0</sub>1:** There is no significant association between access to employment opportunities by women who participate in microfinance programs and household welfare in Narok North Sub-County.

**H<sub>0</sub>2:** There is no significant association between ownership of assets by women who participate in microfinance programs and household welfare in Narok North Sub-County.

## 2. LITERATURE REVIEW

### 2.1 Moser’s Theory

This theory was proposed by Caroline Moser in early 1980s. The theory is organized around practical and strategic gender needs. Practical and strategic gender needs make it possible to get a clear picture of how women empowerment through participation in microfinance affects household welfare. Practical gender needs in this study are seen as a response to an immediate perceived necessity, identified by the women within a specific context. The practical gender needs ranges from provision of food and water, housing, health care, access to training, access to employment and income earning activities and access to credit (Moser, 1993).

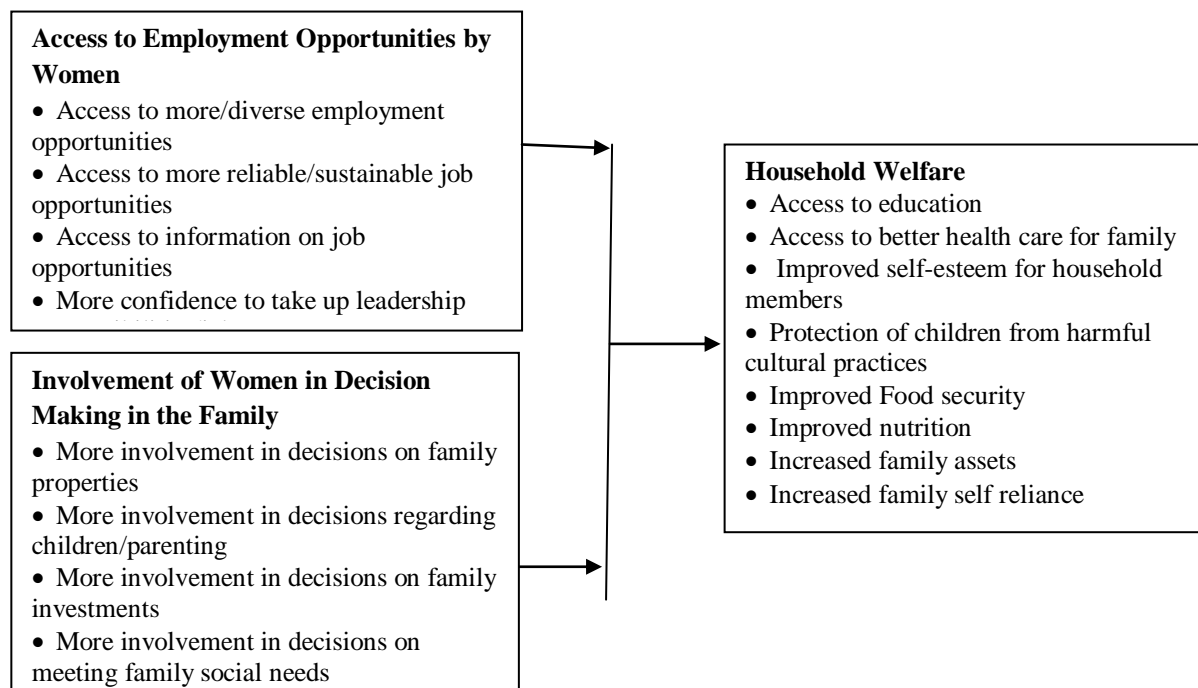
Strategic gender needs help women achieve greater equality, change existing roles and, therefore, challenge women’s subordinate position within society. Therefore, for women to improve their household welfare both practical and strategic gender needs have to be fulfilled. This is because when the practical gender needs are met they are transformed into strategic gender needs (Moser, 1993). It can be argued that the theory makes it possible to analyze the influence of participation of women in microfinance programmes on various areas within the lives of women. The theory was also used in this study to analyze the capability of women and their inspiration in meeting their household welfare needs.

### 2.2 Conceptual Framework

A Conceptual Framework is a hypothesized model identifying the model under study and the relationships between the dependent variable and the independent variables (Mugenda & Mugenda, 2006). A conceptual framework presents the relationship between variables in a study graphically or diagrammatically.

#### Independent Variables

#### Dependent Variable



**Figure 2.1 Conceptual Framework**

In this study, household welfare was the dependent variable and access to employment opportunities and involvement in decision making were the independent variables.

### 2.3 Access to Employment Opportunities By Women And Household Welfare

Many scholars in the development field argue that microfinance globally improve women borrowers to boost their income levels and increase employment of household members (Okurut, Banga, and Mukungu, 2004). This shows that participation in microfinance helps women to access information network, and get training on how to grow their enterprises leading to job creation and more reliable and sustainable job opportunities. By providing material capital to women, their sense of dignity is strengthened and this can help to empower the person to participate in the economy and society (Otero, 1999).

Concerning financial assets, microfinance contributes to enhance financial capital of livelihoods assets, which can be converted into other types of capital and be used for direct achievement of livelihoods outcomes (Dichter and Harper, 2007). Microfinance creates access to productive capital for the women, which together with human capital and social capital, achieved through local organization building, enables women to sustainable job opportunities (Otero, 1999).

Microfinance not only provides the women with financial services but also with the added capabilities needed to set up their self-employment business projects and maintain their sources of sustainable livelihoods instead of waiting for employment opportunities from the government (Fasoranti, 2010). Hence, increasing women's employment through access to microfinance services is regarded as one way of stimulating access to wider social benefits since the women are more likely to invest in household welfare (Chowdhury, 2017).

Microfinance can reduce the isolation of women as when they come together in groups they have an opportunity to share information and discuss ideas and develop a bond that was not there previously (Hulme and Mosley, 1996). The access to information due to participation in microfinance also makes women to be more confidence to take up leadership job opportunities (Sancar and Bieri, 2009).

### 2.4 Involvement Of Women In Decision Making And Household Welfare

Addae-Korankye and Abada, (2017) states that access to microfinance services can empower women to become more confident, more assertive, more likely to take part in family and community decisions and better able to confront gender inequities. Hossain and Beresford, (2012) found that women value being members of credit groups as they help them gain confidence, knowledge, and training. Some of these women stated that they felt that they could take action against wrong doing after they became members of credit groups (Hossain, and Beresford, 2012). This indicates that participating in microfinance increases the women's self-esteem and self-efficacy. This enables them to play a more active role in decision making both within the household and the community.

Access to microfinance services by women results in more women becoming involved in making family decisions. Such women are more involved in decisions on family properties, children/parenting, family investments and meeting family social needs (Mayoux, 2009). Young women lack access and control over resources which in turn severely constrains their capabilities as decision-making agents within the family and limits their empowerment in the wider society (UNICEF, 2016). Economically active women with their own independent savings and greater income share within the household have more economic power strengthening their bargaining position within the household. This makes them to be better able to make independent decisions as well as to play more decisive roles in joint decisions thereby making them more empowered and likely to challenge the prevailing norms that restrict their ability to make choices (Ara, 2019)

### 2.5 Household Welfare

Household welfare entails increased resources in the hands of women that impact greatly on their family welfare, in particular in improvement of food adequacy, children access to education, access to better health care for family, self-esteem for household members, protection of children from harmful cultural practices, food security, improved nutrition, increased family assets, and increased family self-reliance (Mayoux and Mackie, 2007).

Among the key measures of household welfare is adequacy of food, nutrition and health outcomes. Access to financial services translates into adequate food, better nutrition, and improved health outcome that allows members of the family plan for their future and send their children to school. For instance, increased expenditures on food may suggest improved nutritional status and well-being of household members. Similarly, women with low-income households use loans for household needs, such as school fees, medical treatment, daily consumption needs, and social and holiday expenses amongst others (Beck and Demirgüç-Kunt, 2008).

Another measure of household welfare is children's access to education. Access to microfinance has also been found to have positive influence on children's access to education. A study conducted in Ghana showed that participation in microfinance increased client households' expenditure on children's education (Adjei and Arun, 2009). However, length of participation in those programs did not have significant impact on that expenditure (Bondinuba, Karley, Biitir and Adjei-Twum, 2016). Similarly, the findings of a study conducted in Rwanda revealed that participation in credit program increased household's expenditure on education (Cepeda, Lacalle-

Calderon and Torralba, 2017). Specifically, this study showed that the percentage of clients' children in schools was higher than those of the non-clients. It also revealed that microcredit clients were more likely to be able to pay all school fees for their children in schools than the non-clients.

Protection of children from harmful culture is another measure of household welfare. It is believed that increased women's access to microfinance services leads to a set of mutually-reinforcing of improved family nutrition and protection of children from harmful culture as well as food security for the family (Mayoux, 2009). Mtamakaya, Kessy, Jeremia, Msuya, and Stray-Pedersen, (2018) found out that nutritional status of microfinance clients' children to be better than that of children on non-clients in Ethiopia and Tanzania. Chowdhury, (2017) noted that microfinance helps to smooth out peoples' consumption during the lean periods of the year, suggesting that access to microfinance leads to improvements in household welfare.

A study conducted in Ghana by Nanor, (2008) established that clients' households had more to spend on non-food items than non-client households. Expenditure on better health care is another aspect of household welfare that has been noted to be influenced by women participation in microfinance (Adjei and Arun 2009; Brannen 2010). However, Adjei and Arun (2009) found out that duration of participation in the program does not affect health expenditure in Ghana. For example, Brannen (2010) found out that children of the microfinance clients were more likely to sleep under mosquito nets than those of non-clients in Zanzibar.

The number of household assets is another measure of household welfare. Access to financial services enables women to increase their household assets and reduce their vulnerability to the crises that are so much a part of women daily lives (Littlefield, Morduck, and Hashemi, 2003). Another indicator of improvement household welfare is the self-esteem of women. Access to microfinance was also noted to improve self-esteem of women as the savings they get from the business investment made them to start believing that they are capable of doing business on their own could make decisions and choices for their businesses and families.

### 3. MATERIALS AND METHODS

This study adopted a descriptive survey design. The researcher carried out survey on women groups in Narok North Sub-County to find out the effect of women empowerment through participation in microfinance on household welfare. The target population for this study was 635 members of 50 women credit groups that had accessed loans from Faulu Kenya, Kenya Women Finance Trust and Joyful microfinance institutions in Narok Town. The sample size for this study was determined using the formula advanced by Kothari (2004) and Mugenda and Mugenda (2003).

$$nf = \frac{n}{\left[1 + \frac{n}{N}\right]}$$

Where:

n = 384- is a constant sample used as a minimum sample for any population that is below 10,000

nf = Desired sample size when the population is less than 10,000;

N = Estimate of the population size.

Therefore, the sample size for this study was determined as follow:

$$\begin{aligned} nf &= \frac{384}{\left[1 + \frac{384}{635}\right]} \\ &= \frac{384}{\left[1 + 0.60\right]} \\ &= 384/1.60 \\ &= 240 \text{ respondents} \end{aligned}$$

The sample of 240 respondents was considered adequate to address the objectives of the study as it was 37.8% of the target population as it was above 10% of the study population recommended by Kerlinger (2009) and Kothari (2004) for a large sample. Census was used to select Faulu Kenya, Kenya Women Finance Trust and Joyful microfinance institutions as they were actively involved with women empowerment in Narok Town. Stratified random was used to select 240 clients from six electoral Wards of Olposumoru, Olorropil Upper Melili, Olokurto, Nkareta and Narok town based on how many of these women benefitted from each of the three microfinance institutions.

The sample was arrived at based on 37.8% proportion computed from the sample size formula. Finally, the study used purposive sampling technique to select the all six loan officers, two from each of the three microfinance institutions. This study used a questionnaire and an interview guide to collect primary data. An interview guide was used to collect data from the loan officers. An interview guide was used to capture information that would otherwise not be captured using questionnaires. Questions and responses from Computer Statistical Packages for Social Sciences (SPSS) version 26 were then employed undertaking; descriptive analysis,

ANOVA analysis, correlation analysis and multiple regressions. Multiple regression analysis was done to determine the effect of independent variables on the dependent variable while correlation analysis was done to establish the degree of relationship between the variables. Then results were presented using tables. Qualitative data was analyzed using content analysis where information was organized into themes capturing the study objectives.

## 4. RESULTS AND INTERPRETATION

### 4.1 Introduction

This chapter presents data analysis and interpretation of the findings in line with the objectives of the study.

### 4.2 Influence of Access To Employment Opportunities By Women On Household Welfare

The first objective of this study was to determine the effect of access to employment opportunities by women who participate in microfinance on household welfare in Narok North Sub-County. The empowerment by way of access to employment opportunities by women who participate in microfinance was measured using four factors. These are; increases access /diversified ones' employment opportunities, increases access to more reliable and sustainable job opportunities, increases access to information on job opportunities and increases ones confidence to take up leadership responsibilities. The respondents were asked to indicate the extent to which they felt that each of the five items affects household welfare. The responses were indicated based on a likert scale of 1-4. Where 1= Very Low Extent; 2= Low Extent; 3= High Extent; 4= Very High Extent. Descriptive statistics were first calculated and the results presented in Table 4.5.

**Table 4.5: Descriptive Statistics for Effects of Women Access to Employment Opportunities and Household Welfare**

Item	Min	Max	Mean
Increases access /diversified ones employment opportunities	1	4	3.13
Increases access to more reliable and sustainable job opportunities	1	4	3.17
Increases access to information on job opportunities	1	4	3.37
Increases ones confidence to take up leadership responsibilities	1	4	3.38
<b>Overall mean</b>			3.26

The findings show that the respondents felt that each of the four items had a strong effect ( $M \geq 2.45$ ) on household welfare (see Table 4.5). On analysis of individual effects of each factor on household welfare based on the highest effect the results are as follows; increase ones confidence to take up leadership responsibilities ( $M=3.38$ ), followed by increased access to information on job opportunities ( $M=3.37$ ) while increased access to more reliable and sustainable job opportunities ( $M=3.17$ ) and increased access to diversified ones employment opportunities ( $M= 3.13$ ) had the lowest effect though strong. The average of ( $M= 3.26$ ) shows that empowerment in the form of women access to employment opportunities for women who participated in microfinance in Narok North Sub-County has a strong effect on improved household welfare.

The findings were subjected to further analysis using correlation and regression to establish whether there was a significant relationship between women access to employment opportunities and improved household welfare. In order to establish whether there was a relationship between access to employment opportunities items and summated items of household welfare among women in Narok North Sub-County. Pearson's correlation coefficient was computed using SPSS and the correlation results presented in Table 4.6.

**Table 4.6: Correlation Matrix on Access to Employment Opportunities and Household Welfare**

Item		Household Welfare
Increased Access to more diverse Employment Opportunities	Pearson Correlation	.198*
	Sig. (2-tailed)	.022
Increased Access to More Reliable and Sustainable Job Opportunities	Pearson Correlation	.316**
	Sig. (2-tailed)	.000
Increased Access to Information on Job Opportunities	Pearson Correlation	.402**
	Sig. (2-tailed)	.000
Increased Confidence to Take up Leadership Responsibilities	Pearson Correlation	.419**
	Sig. (2-tailed)	.000

Increased Access to Employment Opportunities	Pearson Correlation	.563**
	Sig. (2-tailed)	.000
	<b>Overall correlation</b>	<b>0.566 at P Value &lt; 0.05</b>

The results in Table 4.6 show that all the indicators of access to employment opportunities had a significant effect on the household welfare since all of them had a p- value of < 0.05 as shown in Table 4.6 This suggests that most of the indicators that were considered for the study clearly indicated that there was a relationship between improved income of women and their household welfare. This shows that there is a weak but positive correlation between access to employment opportunities of women and household welfare which was significant (R=0.566; P Value < 0.05). This implies that access to employment opportunities by women improves their household welfare.

The results were further analyzed to test the research hypothesis (HO<sub>2</sub>) which stated that; *“There is no significant association between access to employment opportunities by women who participate in microfinance and household welfare in Narok North Sub-County”*. The results are presented in Table 4.7.

**Table 4.7 Regression Coefficients on Women Access to Employment Opportunities and Household Welfare**

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
(Constant)	1.829	.262		6.978	.000
Increased Access/Diversified Employment Opportunities	-.015	.073	-.020	-.201	.841
Increased Access to More Reliable and Sustainable Job Opportunities	.032	.084	.043	.382	.703
Increased Access to Information on Job Opportunities	.051	.099	.059	.516	.607
Increased ones Confidence to Take up Leadership Responsibilities	-.010	.105	-.012	-.095	.925

The results in Table 4.7 show that when the indicators of access to employment opportunities are held constant, other factors defining women participation in microfinance improved their household welfare by a beta value of 1.829. However, the results show that household welfare improved significantly if women accessed employment opportunities. The regression coefficients show that the contribution of each indicator alone to household welfare was very small and insignificant. However, when combined they showed a very significant effect with a contribution of Beta value = 46% with a p- value of <0.05. This suggests that increased access to employment opportunities among women improves their household welfare. Based on these findings the null hypothesis was rejected since there was a significant relationship between increased access to employment opportunities by women who participated in microfinance and household welfare.

### 4.3 Effect of Involvement In Decision Making Of Women On Household Welfare

The second objective of this study was to establish the extent to which involvement in decision making in the family by women who participates in microfinance affects household welfare in Narok North Sub-County. The empowerment by way of involvement in decision making by women who participate in microfinance was measured using four factors. These are involvement in decision on family property, involvement in decisions regarding children/parenting, involvement in decisions on family investments and involvement in decisions on family social needs. The respondents were asked to indicate the extent to which they felt that each of the four items affects household welfare. The responses were indicated based on a Likert scale of 1-4. Where 1= Very Low Extent; 2= Low Extent; 3= High Extent; 4= Very High Extent. Descriptive statistics was first calculated and the results are presented in Table 4.11.

**Table 4.11: Descriptive Statistics for Effects of Involvement in Decision Making by Women on Household Welfare**

Item	Min	Max	Mean
Involvement in decision on family property	1	4	3.46
Involvement in decisions regarding children/parenting	1	4	3.62
Involvement in decisions on family investments	1	4	3.57
Involvement in decisions on family social needs	1	4	3.43

<b>Overall mean</b>	<b>3.52</b>
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The findings show that each of the four items had a strong effect ( $M \geq 2.45$  on household welfare (see Table 4.11). on analysis of each individual factor effect on household welfare. The results were analyzed as follows; involvement in decisions regarding children/parenting ( $M=3.62$ ), followed by involvement in decisions on family investments ( $M=3.57$ ), involvement in decision on family property ( $M= 3.46$ ) and the lowest was involvement in decisions on family social needs ( $M=3.43$ ). The mean of ( $M=3.52$ ) showed involvement in decision making by women who participated in microfinance had a strong effect on improved household welfare. The findings were further subjected to analysis using correlation and regression to establish whether there was a significant relationship between women involvement in decision making and improved household welfare. The correlation results are presented in Table 4.12.

**Table 4.12: Correlation Matrix for Effects of Involvement in Decision Making by Women on Household Welfare**

Item		House Hold Welfare
Involvement in Decision On Family Property	Pearson Correlation	.839**
	Sig. (2-Tailed)	.000
Involvement in Decision Regarding Children/Parenting	Pearson Correlation	.834**
	Sig. (2-Tailed)	.000
Involvement in Decision On Family Investment	Pearson Correlation	.831**
	Sig. (2-Tailed)	.000
Involvement in Decision On Family Social Needs	Pearson Correlation	.845**
	Sig. (2-Tailed)	.000
<b>Overall correlation</b>		<b>R=0.845; P Value &lt; 0.05</b>

The results in Table 4.12 shows that all the four indicators of women involvement in decision making had a very strong and positive correlation on household welfare since they had a Pearson's correlation of more than 0.8 and a p- value < 0.05. This implies that involvement in decision making among women who participate in microfinance program improves household welfare. The results further show that there is a strong and positive correlation between involvement in decision making on family social needs of women who participate in microfinance program and household welfare which was very significant ( $R=0.845$ ;  $P$  Value < 0.05). The results were further analyzed to test the research hypothesis ( $H_04$ ) which stated that;

*"There is no significant association between involvement in making decisions in the family by women who participate in microfinance and household welfare".*

The results are presented in Table 4.13

**Table 4.13 Regression Coefficients on the effects of Involvement in Decision Making by Women on household welfare**

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
(Constant)	.530	.153		3.475	.001
Involvement in Decisions on Family Property	.161	.179	.170	.897	.371
Involvement in Decisions Regarding Children/Parenting	.337	.111	.356	3.037	.003
Involvement in Decisions on Family Investment	-.059	.177	-.062	-.330	.742
Involvement in Decisions on Family Social Needs	.425	.093	.447	4.560	.000

The results in Table 4.13 show that when the indicators of women involvement in decision making are held constant, the other factors defining women participation in microfinance, improves household welfare by a beta value of 0.530. However, the results show that household welfare improved significantly when women are involved in decision making regarding Children/Parenting (Beta value =33.7%) and involvement in decision on family social needs which contributes to household welfare by 42.5%. This suggests



that involvement in decision making by women who participate in microfinance does significantly affect household welfare. Based on these results the hypothesis was rejected since there was a significant association between the variables.

#### 4.4 Household Welfare in Narok North Sub-County

To measure household welfare, the following indicators were used; adequate food, access to education, access to better health care for family, self-esteem for women, protecting children from harmful cultural practices, food security, improved nutrition, increased family assets and increased family self-reliance. The results are presented in Tables 4.14.

**Table 4.14: Descriptive Statistics for Household Welfare Improvement**

Item	Min	Max	Mean
Improved self-esteem for household members	1	4	3.69
Increased family assets	1	4	3.64
Increased family self-reliance	1	4	3.64
Access to better health care for family	1	4	3.63
Access to education	1	4	3.61
Protection of children from harmful cultural practices	1	4	3.61
Improved Food security	1	4	3.60
Improved nutrition	1	4	3.60
<b>Overall mean</b>			<b>3.62</b>

The findings show that the factor with the highest level of response was self-esteem for household members with a mean value of (M=3.69), followed by increased family assets (M=3.64), increased family self-reliance (M= 3.64) while access to better health care for family (M=3.63), access to education (M=3.61), Protection of children from harmful cultural practices of (M=3.61) while improved nutrition had a mean of (M=3.60). This shows that women who participated in microfinance have improved household welfare.

Further regression analysis was done to evaluate the magnitude of the combined effect of the four independent variables and dependent variable. In evaluating this, the multiple regressions were computed to determine the model summary. The Analysis of variance and the corresponding regression coefficients was used in determining the regression model for the study. The results are provided in Table 4.15.

**Table 4.15: Regression Analysis on Women Empowerment and Household Welfare**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.892	.796	.790	.216

The model shows that 79.6% of change in household welfare among women who are empowered as a result of participation in microfinance can be explained by the four independent variables under test and only 21.6% of change in household welfare could not be explained by the variables under study.

Further analysis was done using the analysis of variance (ANOVA). The results are shown in Table 4.16.

**Table 4.16: Analysis of Variance**

Model		Sum Squares	df	Mean Square	F	Sig.
1	Regression	23.237	4	5.809	124.850	.000
	Residual	5.956	128	.047		
	<b>Total</b>	<b>29.192</b>	<b>132</b>			

The result in Table 4.16 show that the differences between the means of regression and the residual is not by chance since the mean square difference is very large and the calculated (F- test value 124.850 at df; 4,128 and a very significant p value of less than 0.05) is also larger than the critical f-value of 2.45. This therefore, show that any change in household welfare among the women who participate in the microfinance is not just by chance but it is statistically explained.

The regression coefficient was computed to establish the regression model for the relationship between women empowerment and household welfare among women. This was presented in Table 4.17.

**Table 4.17: Regression Coefficients for Women Empowerment and Household welfare**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.352	.167		2.103	.037
Improved income	.016	.046	.018	.348	.728
Access to employment	.012	.062	.011	.195	.846
Access to assets	.543	.111	.542	4.904	.000
Involvement in decision making	.348	.106	.355	3.274	.001

The results in Table 4.17 show that when the four factors are not considered, women empowerment will still contribute to house hold welfare by 0.352. The results further show that a unit change in Improved income for women leads to a 1.6% improvement in household welfare; a unit increase in access to employment opportunities by women leads to 1.2 % improvement on household welfare; a unit increase in access to assets by women leads to 54.3% improvement in household welfare and a unit increase involvement in decision making by women on family issues leads to a 34.8% improvement on household welfare. The findings show that women access to assets has the highest contribution to improvement in household welfare in Narok North Sub-County. This was followed by involvement in decision making in family affairs. Improved income and access to employment opportunities had no significant effect on improvement in household welfare.

## 5. CONCLUSION AND RECOMMENDATIONS

### 5.1 Conclusion

From the findings, the study concludes that improved control of income by women reduces their financial stress as they are in a position to purchase whatever they need for their household welfare. The study also concludes that the women empowerment from microfinance enhances increase confidence of women to take up leadership responsibilities, access to information on job opportunities, increased access to more reliable and sustainable job opportunities and increased access to diversified ones' employment opportunities

The study also concludes that women empowerment through microfinance enables them to increase their assets leading to improved household welfare. This is because business activities they are involved in due to microfinance services enable them to save money that enables them to acquire assets.

The study also concludes that women empowerment through microfinance enable them to be involved in household decision making. This is because the business activities they are involved in after accessing microfinance services increase their ability to contribute to their families' support which also increases their role in household decision making and control over allocation of resources within the household economic portfolio.

Generally, the study concludes that women empowerment through microfinance services enable them to save more, acquire assets, increase their incomes, improved quality of life, participate in decision making, self-efficacy, gain self-confidence and improved women position to the society.

### 5.2 Recommendations

Based on empirical analysis of results, the study recommends microfinance institutions to strive to put in place procedures, policies and products to enhance women participation in various microfinance programmes in order to achieve gender responsiveness and equity.

The study also recommends that Microfinance institutions to enhance women training to enhance their skills on viable and sustainable investment ventures. This will ensure that more women are reached by microfinance and hence support further household welfare improvement.

Finally, the research recommends that the government formulate and review the existing policies on microfinance and financial empowerment to women by incorporating the emerging issues due to volatility of the banking industry and the changes in the needs of women.

### 5.3 Suggestions for Further Research

Based on the findings of the study, the researcher recommends further research to be done on effects of women empowerment through participation in microfinance on household welfare improvement from various counties as this would ensure that comprehensive and representative findings are obtained. This is because the current study focused only on Narok North Sub-County and hence the findings could not be representative. Therefore, future research could also be done using the inclusion of more variables in the model or coding qualitative measures of household welfare as opposed to incremental income and material assets. More research is needed on impact assessment, so as to inform the designers of microfinance programmes on measures that will ensure maximum benefits both to the microfinance institutions and their women clients.

Future research should also be done on the effects of women empowerment and gender relations, since the patriarchal attitudes still exists in some part of Kenya. Finally, empirical evidence on the effects of women empowerment through participation in microfinance on household welfare of the beneficiaries is not conclusive. Therefore, research to investigate the relationship between women empowerment through participation in microfinance and household welfare must extend beyond the financial sustainability.

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