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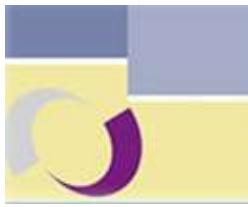


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ABSTRACT

The main objective of this study was to investigate influence of socio-economic factors on sustainability of women groups in Vihiga County, Kenya. The study's specific objectives were to establish influence of access to fund on sustainability of women group in Vihiga County and to determine influence of enterprise management skills on sustainability of women group in Vihiga County. The study used capital formation theory and collective action theory to support the research variables. Descriptive research design was used in the study. The study targeted chairperson, secretary and treasury from women groups in Vihiga County. Sampled respondents were selected using stratified random sampling techniques. The study used primary data which was collected using structured questionnaires. Pilot test was conducted to test validity and reliability of data collection tools. Descriptive and inferential analysis was done by the use of Statistical Package for Social Sciences (SPSS 23) and presented through percentages, means, standard deviations and frequencies. For variable relationships, inferential analysis was examined and analyzed data was presented by use of tables, figures and models. Using Pearson correlation coefficient, the findings established a direct and positive relationship between sustainability of women groups and independent variables; access to fund and enterprise management skills. Further inference using multiple linear regressions showed the proportionate contribution of socio-economic factors towards sustainability of women groups. This study observed that the access to fund showed the positive predictive power towards sustaining women groups. The study also established that enterprise management skills have significant influence on sustainability of women group in Vihiga County. The study recommended that women groups find out various ways of raising funds other than from their own contributions and invest prudentially. The study also recommended that women through their various women groups should be trained and equipped with skills by women and gender departments in the county government.

Key Words: Access to Funds, Women Groups, Enterprise Management Skills, Sustainability

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INTRODUCTION

Women groups play a significant role in the social and economic structure of their communities. In actual fact, women groups are one complex strategy that women have developed in order to overcome these problems that bedevil them in their effort to improve household's welfare (Gituma, 2017). Presently, women groups, just like other community self-help groups continue to provide the much needed public goods and services. Besides, they are engaged in various income generating projects.

Livingston and Ruhindi (2011) revealed that sustainability of women groups is also influenced by cultural orientation. Men oppose social change because empowering a woman results to men losing power, their domineering status and selfish privileges only reserved for men. Richardson, (2010) revealed that many women groups lack finance, abilities, skills and expertise in certain business matters. Many of the issues mentioned appear to relate to women's relative inability to access funds from the financial intermediaries and lack of exposure to the world of business. In addition to this lack of exposure, women's business networks are poorly developed as social assets. This in turn impacts on a range of factors that adversely affect the women group socio-economic activities at all levels.

In the USA for example, despite the encouragement and support given to the women's group projects, sustainability stories are seldom heard, compared to failure. The majority of these women groups were able to record productivity and profitability, but not in terms of rate of sustainability (Al-Mahrouq, 2010). In his study of why USA spared prosperous economic growth in 1995-2004, Briggs (2009), noted that much of the economic growth and development came from over 42% of projects that were run by women groups as a result of the women empowerment initiatives that was started by Bill Clinton, VOA and the World Bank. However, Nicther & Goldmark (2009) notes the slowed economic development experienced in the

USA economy between the years 2005 to present was as a result of almost 79% of the women run SMEs failing; thus raising the question of projects sustainability.

Similar studies carried out by the Republic of Uganda (2011) indicate that formal women group contributes about 20% more to employment and GDP than the informal enterprises. Thus, in this country, eliminating factors that discourage informal enterprises from entering the formal SME sector would also bring about gains in economic terms. However, a report published by COMESA(2012) depicted Uganda as one country in east Africa that had good business plans for its women groups but were never sustainable for long since most of the women groups lacked sufficient financial resources, low level of technology, diluted system of education and many more.

In Kenya women groups have grown exponentially, by the mid-1980s there were estimated 15,000 –20,000 self-help groups and currently 800, 000 registered women groups are registered. The phenomenon of women groups is not new in Kenya as women have always worked together as shown in their participation in "Zangule" among the Akamba community and "saga" among the Luo community. Most of the women groups in Kenya are formed with specific purposes. Nzomo (2013) points out that the projects of women groups are many and varied, including welfare and income generating activities. The nature and form of their mutual aid and self-help projects enable women in groups to organize far beyond the resources and capabilities of individual women. Normally, due to the nature of membership composition, the members of a women group have a common felt need that mobilizes them to come together and seek a solution to their needs or problems.

Musyoki and Gatara (2015) evaluated women group in six counties of Kirinyaga, Kwale, Busia, Siaya, Laikipia and Nairobi. The study revealed that rural

informal groups exist and are vibrant. However, diversification of activities and illiteracy had handicapped many women group in rural areas. This had led to a situation whereby many of the groups are financially stagnant and continuously depend on meager resources of members rather than being self-sustaining. Kabira (2013) also lists the common problems of rural women groups. She notes that they are confronted with lack of funds, inadequate skills and knowledge in business management, illiteracy and weak leadership. It is therefore necessary to highlight the success stories of rural informal women groups and how they manage to solve these problems.

According to Vihiga County first Integrated Development Plan (VCIDP), (2015), the county has a total of 4200 registered women groups of which only 2180 are active and submit their quarterly returns. According to the County Director for Social Development office, about 40% of the projects started by women groups have not been sustained by the respective women groups. Some have taken so long period to be implemented while others have completely collapsed. Furthermore most of the projects started by women groups have not been sustained past their initial funding base especially when the donor exits, thereby not addressing the needs of the community. Dairy farming, business activities (cereals, vegetables, fruits), poultry keeping, crop farming, tree planting, sponsoring and educating orphans, tree seedlings selling, tents and furniture hiring, have been some of the projects carried out by the women groups.

These projects are spread in all the five constituencies that make up Vihiga County, namely; Emuhaya, Luanda, Hamisi, Vihiga and Sabatia constituencies. Emuhaya- Luanda Strategic Plan (ELSP) report for the year 2016 shows that in Emuhaya and Luanda constituencies, the total number of projects that were undertaken by the women groups ,in the year 2015 totalled 536, though most had failed by the end

of the year 2016 (ELSP, 2016). Most of these projects rely on donor support and without this support, they end up being unsustainable. Unsustainable projects mean unsatisfied needs of the community, unachieved Government objective of improving living standards of the community and also wastage of funds from donors.

Statement of Problem

The rise of women groups has been recognized as one of the most effective means of transforming society through women by the international community. These groups are very important in reducing poverty levels amongst women by enabling them to have control over economic resources, make economic decisions at household and community level as well as enabling them have access to credit and business facilities. They also act as unifying factors, bringing women together with an aim of empowering them (Koech, 2014).

According to Vihiga County Integrated Development Plan (2018-2022), sustainability of the women group projects has been a major challenge that has rendered some of them inactive. Efforts have been made to capacity build the groups with the objective of resuscitating these women groups. Loans and grants have been availed to the groups to enable them engage in development activities. Despite all this, poverty alleviation has become a challenge since most of the women group programmes remain unsustainable (LBSR, 2012). Many income generating women group initiated in Vihiga County have failed sustainability evaluation criteria. Vihiga County had more than 530 women groups initiated in the year 2015 and less than 200 women groups still exist as at the end of 2021 (ELSP, 2021).

Previous researchers identified some of the factors affecting sustainability of women groups including financial planning, partnership working and environment impact (Lynda, Barratt, Stephanie, Brennan & Milway, 2016), and poor financial

reporting (Batti, 2017). However, none investigated how socio-economic factors can affect sustainability of projects. The purpose of this study was to investigate the influence of socio-economic factors on sustainability of women groups in Vihiga County, Kenya.

Research objectives

The general objective of the study was to investigate influence of socio-economic factors on sustainability of women groups in Vihiga County, Kenya. The objectives of the study were to:

- To establish influence of access to funds on sustainability of women group in Vihiga County.
- To determine influence of enterprise management skills on sustainability of women group in Vihiga County.

The research was guided by the following hypotheses

- H_{01} : There is no significant influence of access to funds on sustainability of women group in Vihiga County
- H_{02} : There is no significant influence of enterprise management skills on sustainability of women group in Vihiga County

LITERATURE REVIEW

Theoretical Framework

Capital Formation Theory

According to Bramovitz (2010) capital formation theory holds that the process of capital formation involves three interdependent activities. These are, saving, this is the setting aside of resources that could be potentially used to meet the current needs in favour of future use. Second is finance sourcing, this is the assembling of resources from other sources in addition to the saved for purposes of investment. The third is investment, this is where the resources are assigned to the production means in order to accrue interest and plough back profits and/or returns. The success of capital formation is directly dependent on the intensity and how efficiently the three activities

are implemented. Adhikary (2011) in support of the capital formation theory and its impact on empowerment argues that it results in increased employment chances, increases supply among other key benefits. Ndidi and Shuaib (2015) argue that any country that wants to strengthen its economy must prioritize capital formation.

According to them capital formation has a spillover effect whose impact is replicated in other spheres of the society starting at the household level. However, most scholars such as Malecki (2012) hold that capital formation is intertwined with social aspects more so at the micro level. Developmentally attentive communities of multiple community residents' relationship with children youth, Socializing and building community action can be initiated by economic and governmental platforms directly or indirectly. It represents an emergency conceptualization and inquiry advancing asset building capacity to individuals and systems (Benson, Scales and Mannes, 2013). Access to growing experiences such as affirmations, support, connectives, empowerment, engagement and socializing systems have positive empowerment of those involved (Benson & Saito, 2011). Being supportive and connected is a predictive significant of good health. This theory was significant in discussing influence of access to fund on sustainability of women group in Vihiga County.

Collective Action Theory

The theory of collective action was first published by Mancur Olson in 1965, whereby Olson argued that individuals who come together have same sets of interest and that they will act accordingly to achieve them, (Olson 1965). The theory therefore seeks to understand how individuals are able to cooperate to overcome socioeconomic dilemmas facing them. Attempts to explain why people act collectively dates back to the 1960s with the theory of relative deprivation (James, 1962). The theory holds that people compare their situation with the situation of

members of relevant referent groups and conclude that change is necessary (Gurr, 1970 in Beach, and Lindsey, 2000). Conflict theorists, structural-functionalists, economists and feminists are some of the leading voices in collective action theory. Functionalists examine collective action in terms of the value they add to present institutions' efforts to address problems facing humanity (Smelser, 1962). He argues that organizations emerge as a result of structural strain precipitated by failure of existing institutions to address emergent problems. While using economies of scale principle, Arrow (1974) maintains that members in a collectivity incur less cost through collective than individual action, thus effectively dealing with economic uncertainties.

Writing a decade later, House and Kahn (1985) agrees with Arrow when he says "people not only empower themselves within the context of ... groups, but also extend their new power into the community by influencing other organizations to initiate development" (House and Kahn, 1985). Therefore, the aim of group formation is to raise the necessary numbers to not only assist members but also compel societal change. Zald and McCarthy, (1987); Tilly, (1978) in Scott, (1998) believe that collectivities are not an end to themselves but rather a means of mobilizing resources. This suggests that collectivities'

concern is not who is responsible for their vulnerability but rather how to reverse it. While others have tried to understand the birth of all kinds of self-help organizations, Scott (1998) has focused on women organizations. He notes that unlike men, women lack the necessary physical and financial capital, but have substantial human capital-intelligence, creativity and energy- and social capital that motivates them to form collectivities" (Scott, 1998). This may partly account for the endurance of their organizations. Walsh (1981); Gamson and Gadi (1993) have identified resources such as money, office machines, talented leadership, supporters, networks and access to the media as being critical for organization's performance. To them, organizations with capacity and ability to attract funds, offer good governance and conscious leadership with sufficient and popular support from members and the public are likely to succeed, with the converse of this resulting in failure. This study choose to use this theory because women groups bring together women for one sole reason; and that is through collectivity and common pooled resources, women are able to efficiently solve their problems and enhance sustainability of women group. One practical example is the use of entrepreneurial management skills, financial resources and social capital to achieve sustainable women group activities and programmes.

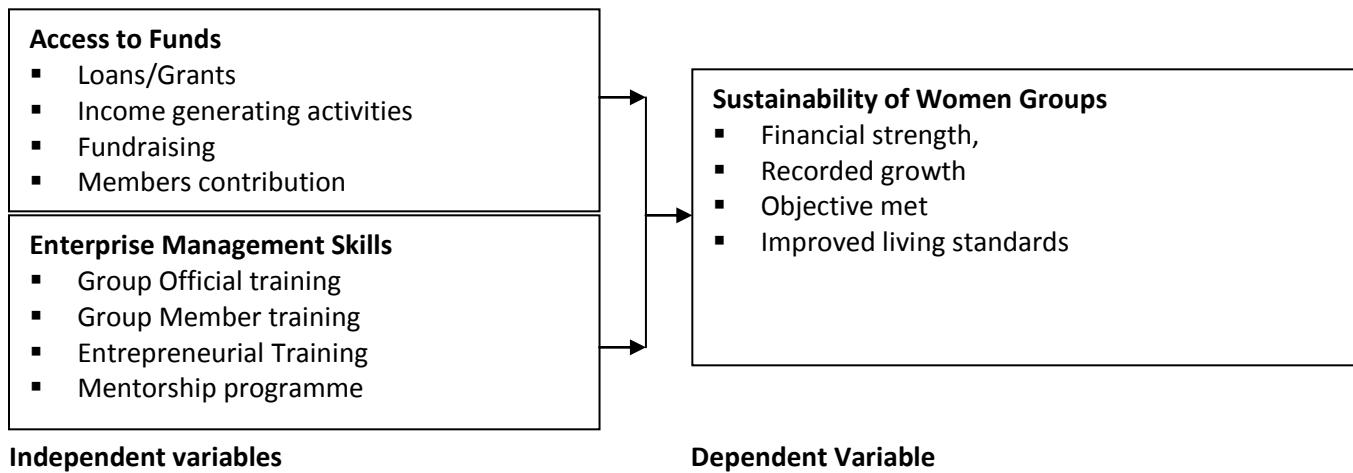


Figure 1: Conceptual Framework

Access to fund is regarded as one of the key elements in realizing sustainability of women groups (DBSA, 2005). It enhances the production capacity of the women groups through financial investment in their human and physical capital. Availability of adequate and timely access to funds will help in expanding the scope of operation. One of the problems confronting women group is inadequate capital to fund their activities. Lack of access to appropriate/affordable financial products and services is a serious hindrance to socio economic development among women and poverty reduction. Most of the financial institutions are concentrated in accessible area. Hence, much proportion of the people is less accessible to the financial institution not only in terms of physical access but also social and economic access.

Enterprise management skills are viewed as a significant driver of the economy (Kwong et al., 2012). Many government and non-governmental organizations are investing massive resources towards women empowerment through enterprise management skills (Mathew, 2010). Despite the continuing debate on whether entrepreneurs are made or born, the contribution of Enterprise management skills towards economic growth cannot go unnoticed. Financial management skills, mentorship, business knowledge skills, and innovation are some of the components that are taught within Enterprise management skills (Odera et al., 2018). Whether the training is offered through mentorship, exercise, or in schools, its principal aim is to ensure that business people become more responsible in risk-taking, management of results, and learning via the outcome.

There is no standard approach for defining or conceptualizing sustainability. In some situations, it is simply ability to continue with a program or services through funding and resource shifts or losses. In others, it is about institutionalizing services or the continuation of activities and impacts; creating a legacy; including continuing organizational ideals,

principles and beliefs; upholding existing relationships and/or maintaining consistent outcomes. The IFAD Strategic Framework, 2007-2010 (IFAD 2007) defined sustainability as ensuring that the institutions supported through projects and the benefits realized are maintained and continues after the end of the project. Achieving sustainable impact requires that grantees develop a planning process that accounts for local needs and seeks to realize their mission.

Empirical Review

Odenyo and Rosemary (2018) sought to bring out the influence of access to fund on sustainability of women group projects in Vihiga County, Kenya. The target population was 491 women group projects in Vihiga County. The respondents of this study comprised women group's officials and project committee members of women group development projects in Vihiga County. Stratified random sampling of projects and projects committee members was done to obtain a sample size of 97 projects. Questionnaires were used in data collection processes. The variables namely acquisition of financial resources, mapping human resources, acquisition of physical resources and community participation were regressed and the study findings showed that all independent variable significantly and positively influenced the sustainability of women group projects in Vihiga County, Kenya.

Kikaya (2018) explore the determinants of sustainability of women owned microenterprises (WOEs) in the County of Vihiga in Western Kenya. The research engaged a descriptive approach. The target population was derived from women registered members of NISE composed of 300 respondents. The study applied probability sampling technique to generate a sample frame, in this case, a membership list which allowed the coming up with a sample size, and the study settling on 168 respondents. Primary data was collected directly from respondents using structured questionnaires. Capital accessibility had a positive and significant influence on sustainability.

The positive relationship means, if Capital Accessibility increases by 1, microenterprise sustainability will increase by 0.572.

Mutunga (2018) analyze the factors that influence sustainability of Uwezo fund projects in Maragua Sub County in Kenya. The target population of this study consisted of 13 constituency Uwezo fund committee members (CUFCM), 6 Persons with disability groups, 121 youth groups' and 101 women groups giving a total of 241 individuals. Census and Stratified random sampling was employed to get a total of 85 respondents. The study used questionnaires as instruments to collect data. There was a strong positive correlation between entrepreneurial training for Uwezo funded groups and sustainability of the fund.

Kakunya (2016) sought to establish the effect of microfinance institutions services on performance of women groups in Machakos County. This study adopted a descriptive research design. The target population was the 10,000 respondents drawn from the registered women groups in Machakos County. The results indicated women have been empowered with entrepreneurial and management skills have been able to attend various training programmes offered by the MFIs and others have managed to further their level of education. The skills acquired during training have also enabled the women to venture into business opportunities they initially thought were beyond their capabilities.

METHODOLOGY

The study design that was used was descriptive in nature. Descriptive survey design was relevant to this study because the study sought to collect data from respondents about their opinions on the role of women in water resources management and how the participation of women would be enhanced. The target population for the study constituted 261

income generating women groups which are active between the year 2017 and 2021, registered by the County Social Development Office and operational within Vihiga County in any of the five constituencies. Data was collected through structured questionnaires. After the data has been collected, all questionnaires that were returned were numbered and categorized. The collected data was then coded and entered into computer for analysis using statistical package for social sciences (SPSS). Both descriptive statistics and inferential analysis was used to analyze quantitative data by the use of SPSS version 23 and excel.

FINDINGS AND DISCUSSIONS

Descriptive Statistics

The presentation of descriptive statistics was based on the frequencies, percentage, mean and standard deviation of study variables. These variables were access to funds and enterprise management skills which were independent variables while sustainability of women group in Vihiga County was dependent variable. The respondents were asked to indicate their level of agreement from 1 strongly disagree, 2-Disagree, 3-undecided, 4-agree and 5 strongly agree. The findings were as follows.

Access to funds and Sustainability of women group in Vihiga County

The first objective of this study was to establish influence of access to funds on sustainability of women group in Vihiga County. In order to achieve this objective, the study therefore sought to find out the extent to which access to funds on sustainability of women groups. The results were presented in Table 1 in which percentage were presented inside brackets while frequency outside brackets. The agreement ranged from 1 strongly disagree, 2-Disagree, 3-undecided, 4-agree and 5 strongly agree. SDV is the standard deviation.

Table 1: Access to funds

Statement	5	4	3	2	1	Mean	SDV
The women group access to loans to run its group activities	48 (24.2)	93 (47)	27 (13.6)	26 (13.1)	4 (2)	3.78	1.02
The women group sometimes receive grants from well-wishers to help in running its group activities	38 (19.2)	117 (59.1)	21 (10.6)	17 (8.6)	5 (2.5)	3.83	.92
The women group do group contributions to run its group activities	68 (34.3)	50 (25.3)	59 (29.8)	13 (6.6)	8 (4)	3.79	1.10
The women group has income generating activities in the group to boost our financial resources	21 (10.6)	95 (48)	49 (24.7)	25 (12.6)	8 (4)	3.48	0.98
The women group conducts fundraising to get money to run the project	23 (11.6)	63 (31.8)	79 (39.9)	27 (13.6)	6 (3)	3.35	0.95
All women understand and are comfortable with the group source of funds	63 (31.8)	59 (29.8)	57 (28.8)	15 (7.6)	4 (2)	3.81	1.03
Composite Mean						3.679	

The study findings from table 1 indicated that out of 198 respondents who took part in the study 24.2% strongly agreed, 47.0% agreed and only 13.1% disagreed with the statement that the women group access to loans to run its group activities. The line had a mean and standard deviation ($M=3.78$; $SD= 1.02$), which was an indicator that majority of the respondents well understood that the women group access to loans to run its group activities. On the statement that the women group sometimes receives grants from well-wishers to help in running its group activities, 2.5% strongly disagreed, 8.6% disagreed, 10.6% were neutral, 59.1% agreed and 19.2% strongly agreed. The statement had a mean and standard deviation ($M=3.83$; $SD=0.92$).

On the statement of women group do group contributions to run its group activities, of the respondents who took part in the study, 4.0% strongly disagreed, 6.6% disagreed, 29.8% remained neutral, 25.3% agreed while 34.3% strongly agreed ($M= 3.79$; $SD=1.10$). This implies that majority of women group do group contributions to run their group activities.

Out of 380 respondents who participated in this study, 4.0% strongly disagreed, 12.6% disagreed, 24.7% was neutral, 48.0% agreed and 10.5% strongly

agreed that with the statement that women group has income generating activities in the group to boost our financial resources ($M=3.48$; $SD=0.98$). This indicated that majority of the women groups have income generating activities in the group to boost our financial resources. Few of the women agreed 31.8%, 11.6% strongly agreed that the women group conducts fundraising to get money to run the project although 39.9% of the respondents were undecided. The statement had a mean and standard deviation ($M=3.35$; $SD=0.95$). The study supported the work of Bhamra et al (2011) who indicated that the sources of the finance for any business venture greatly determines its survival in the market hence its sustainability. Mochoge (2016) focused on the effects of village savings and loans on rural women livelihoods outcomes among women groups in Kisii County. The findings of the study revealed that the members who save with village savings and loans group members, increase their likelihood of improving their livelihood outcomes.

Enterprise management skills

The second objective of this study was to determine influence of enterprise management skills on sustainability of women group in Vihiga County. So as to achieve this objective, the study sought to establish the degree to which enterprise

management skills influenced sustainability of women groups. The findings were as shown in table 2: in which percentages were presented inside brackets while frequency outside brackets. The

agreement ranged from 1 strongly disagree, 2-Disagree, 3-undecided, 4-agree and 5 strongly agree. SDV is the standard deviation.

Table 2: Enterprise management skills

Statement	5	4	3	2	1	Mean	SDV
Women group officials are well trained with entrepreneurial skills to support group activities	37 (18.7)	85 (42.9)	25 (12.6)	42 (21.2)	9 (4.5)	3.50	1.15
Trained group officials lead the group in a better way compared to those who have not been trained	31 (15.7)	96 (48.5)	42 (21.2)	16 (8.1)	13 (6.6)	3.59	1.06
Group members have been trained on how to make their women's group more productive	25 (12.6)	91 (46)	46 (23.2)	28 (14.1)	8 (4)	3.49	1.02
Group members training has improved our understanding of the importance of women group	40 (20.2)	84 (42.4)	57 (28.8)	10 (5.1)	7 (3.5)	3.71	0.96
Group members are able to deal with challenges effectively due to the skills acquired during entrepreneurial management training	16 (8.1)	102 (51.5)	59 (29.8)	10 (5.1)	11 (5.6)	3.52	0.92
Mentorship enables women group members to understand new ways of seizing opportunities which enables ensures sustainability of the group	16 (8.1)	106 (53.5)	57 (28.8)	10 (5.1)	9 (4.5)	3.56	0.89
Overall mean						3.56	

Out of the 198 respondents who took part in the study, 21.2% disagreed, 12.6% remained neutral, 42.9% agreed and 18.7% strongly agreed with the statement that women group officials are well trained with entrepreneurial skills to support group activities. The statement had a mean and standard deviation ($M=3.50$; $SD=1.15$). This implied that women group officials are well trained with entrepreneurial skills to support group activities. Concerning the statement that trained group officials lead the group in a better way compared to those who have not been trained 6.6% strongly disagreed, 8.1% agreed, 21.2% was neutral, 48.5% agreed while 15.7% strongly agreed ($M=3.59$; $SD=1.06$). This indicated that trained group officials lead the group in a better way compared to those who have not been trained.

On the statement that group members have been trained on how to make their women's group more productive, 4.0% strongly disagreed, 14.1% disagreed, 23.2% remained neutral, 46.0% agreed while 4.12.6% strongly agreed. The statement had a mean and

standard deviation ($M=3.49$; $SD=1.02$), implying that majority of the group members have been trained on how to make their women's group more productive.

On the line that group members training has improved our understanding of the importance of women group, 3.5% strongly disagreed, 5.1% disagreed, 42.4% agreed, 20.2% strongly agreed. The statement had a mean and standard deviation ($M=3.71$; $SD= 0.96$), indicating that group members training has improved our understanding of the importance of women group.

On the statement that group members are able to deal with challenges effectively due to the skills acquired during entrepreneurial management training, 5.6% strongly disagreed, 5.1% disagreed, 29.8% was neutral 51.5% agreed, 8.1% strongly agreed. The statement drew a mean and standard deviation ($M=3.52$; $SD= 0.92$) indicating that group members are able to deal with challenges effectively due to the skills acquired during entrepreneurial

management training. This is supported by Ijaza et al., (2014) note that education was significantly associated with a positive impact on women groups. The growth of women groups depends much on the exposure and the experience of women since it influences their ability to access financial institutions. Kanyari and Namusonge (2013) articulate that mentorship should provide support through enterprise management skills since it matters a lot in the success of businesses

Inferential Statistics

Linear Regression Results

Linear regression analyses were used to test the null hypotheses used in this study. The study used the simple linear regression analysis for each

independent variable. The R square was used to tell the amount of change in sustainability of women group in Vihiga County that is been accounted for by the independent variables. The significance level was at 0.05.

Influence of Access to funds on Sustainability of women group in Vihiga County

The first objective of the study was to establish influence of access to funds on sustainability of women group in Vihiga County. This was achieved by carrying out simple linear regression to establish the coefficient of determination (r^2) which explains changes in sustainability of women group in Vihiga County that is been accounted for by access to funds. The results were as shown in Table 3.

Table 3: Regression Results of Access to funds and Sustainability of women group in Vihiga County

Model	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics									
				R Square Change	F Change	df1	df2	Sig. F Change					
1	.548 ^a	.301	.297	.7158	.301	84.221	1	.196					
a. Predictors: (Constant), Access to funds													
b. Dependent Variable: Sustainability of women group in Vihiga County													
ANOVA^a													
Model	Sum of Squares			Df	Mean Square		F	Sig.					
	Regression			43.151	43.151		84.221	.000 ^b					
	Residual			100.420	.512								
	Total			143.571	197								
a. Dependent Variable: Sustainability of women group in Vihiga County													
b. Predictors: (Constant), Access to funds													
Coefficients^a													
Model	Unstandardized Coefficients			Standardized Coefficients		t	Sig.						
	B	Std. Error		Beta									
	(Constant)	.710	.292			2.436	.016						
1	Access to funds	.704	.077		.548	9.177	.000						
a. Dependent Variable: Sustainability of women group in Vihiga County													

From the Table 3, the value of R^2 was 0.301 which showed that access to funds explained up to 30.1% of variance in sustainability of women group in Vihiga County. From the ANOVA results, the significance of the model has a value $F (1,197) = 84.221$, $P=0.000$. This implied that access to funds is a useful predictor

of sustainability of women group in Vihiga County. The unstandardized regression coefficient value of access to funds is 0.704 and significance level of $p=0.000$. This indicated that a unit change in access to funds would result to significant change in sustainability of women group in Vihiga County by

0.704 units, $P<0.01$. Hence, there exists a positive and significant influence of access to funds on sustainability of women group in Vihiga County. The simple linear regression equation is as shown below

Sustainability of women group in Vihiga County ($Y=0.710+0.704(X_1)$) Access to funds

Influence of Enterprise management skills on Sustainability of women group in Vihiga County

The second objective of the study was to determine influence of enterprise management skills on

sustainability of women group in Vihiga County. The influence of Enterprise management skills on sustainability of women group in Vihiga County was achieved by undertaking a simple linear regression analysis to establish the coefficient of determination (r^2) which shows variation in sustainability of women group in Vihiga County that can be explained by enterprise management skills. The results were as shown in Table 4.

Table 4: Regression Results of Enterprise management skills and Sustainability of women group in Vihiga County

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics										
					R Square Change	F Change	df1	df2	Sig. F Change						
1	.501 ^a	.251	.247	.7407	.251	65.705	1	196	.000						
a. Predictors: (Constant), Enterprise management skills															
b. Dependent Variable: Sustainability of women group in Vihiga County															
ANOVA^a															
Model	Sum of Squares				Df	Mean Square		F	Sig.						
	Regression				1	36.046		65.705	.000 ^b						
	Residual				196	.549									
	Total				197	143.571									
a. Dependent Variable: Sustainability of women group in Vihiga County															
b. Predictors: (Constant), Enterprise management skills															
Coefficients^a															
Model	Unstandardized Coefficients				Standardized Coefficients		t	Sig.							
	B	Std. Error		Beta											
	(Constant)	1.414	.244			5.797		.000							
1	Enterprise management skills	.542	.067			.501		8.106							
a. Dependent Variable: Sustainability of women group in Vihiga County															

From the Table 4, the value of R^2 was 0.251 which revealed that up to 25.1% of change in sustainability of women group in Vihiga County was accounted for by enterprise management skills. From the ANOVA table, the significance of the model had a value $F(1,197) =65.705$, $P=0.000$. This postulated that enterprise management skills is a significant predictor of sustainability of women group in Vihiga County ($P<0.01$). The unstandardized regression coefficient

value of Enterprise management skills was 0.542 and significance level of $p=0.000$. This implied that a unit change in enterprise management skills would result to significant change in sustainability of women group in Vihiga County by 0.542 ($P<0.01$). Therefore, there exists a positive and significant influence of Enterprise management skills on sustainability of women group in Vihiga County. The simple linear regression equation is as shown below.

Sustainability of women group in Vihiga County (Y)=
1.414+0.542(X₂)Enterprise management skills

Testing Null Hypotheses

H₀₁: There is no significant influence of access to funds on sustainability of women group in Vihiga County.

H_{A1}: There is significant influence of access to funds on sustainability of women group in Vihiga County.

The null hypothesis H₀₁ was rejected. The results indicated that there is significant influence of access to funds on sustainability of women group in Vihiga County.

H₀₂: There is no significant influence of enterprise management skills on sustainability of women group in Vihiga County.

H_A: There is significant influence of enterprise management skills on sustainability of women group in Vihiga County. The null hypothesis H₀₂ was rejected. The results indicated that there is significant influence of enterprise management skills on sustainability of women group in Vihiga County.

CONCLUSIONS AND RECOMMENDATIONS

The findings indicated that access to funds has significant influence on sustainability of women group in Vihiga County. Therefore, the study concluded that access to funds influences sustainability of women group in Vihiga County. Access to fund play a very key role in ensuring that women were well empowered economically and help in sustaining their programs within the organization they subscribed to. Through access to funds, women were able to increase their incomes by putting the accessed money in various projects that could see their resources multiply.

The study also established that enterprise management skills have significant influence on sustainability of women group in Vihiga County. Therefore, the study concluded that enterprise management skills influence sustainability of women

group in Vihiga County. Some women group officials were trained to run and support the group affairs which could influence the operations in the women groups. Although trained group officials lead the groups in considered better ways compared to the untrained ones, most women in various women groups had not undergone necessary training to improve on their productivity. This clearly indicated that enterprise management skills necessarily result into good managing of the groups, but the skills the women had acquired were the key in running their groups.

It was recommended that women groups find out various ways of raising funds other than from their own contributions and invest prudentially. The groups should pursue viable and economical external sources of funding to boost their capital base and support the group investment activities. The study also recommended that the group members should properly utilize the available resources to avoid loss of collaterals as well as inconveniences group sustainability.

Women through their various women groups should be trained and equipped with skills by the women and gender departments in the county government and also NGOs supporting community based projects on how to increase channels of income generating both at home and also in the welfare groups as it plays a very crucial role in ensuring that their groups remain sustainable for long period of time.

Areas for Further Research

This study was limited to investigating the socio-economic factors influencing sustainability of women groups; the role of government policies in women groups should also be investigated. The study was confined access to funds and enterprise management skills. Further studies should consider non-socio-economic factors influencing sustainability of women groups such as marketing strategy.

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