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**INFLUENCE OF RESOURCE MOBILIZATION ON ECONOMIC EMPOWERMENT  
OF WOMEN GROUPS OF MOIBEN SUB COUNTY, UASIN GISHU COUNTY**

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**Abstract**

Microfinance is increasingly being considered as one of the most effective tools of reducing poverty. Almost all micro-financial institutions give loans to their members, and many offer insurance, deposit and other services. However, the concept of microfinance with its potential to generate profits and improve the economic status of the poor is yet to be achieved. Therefore, the main objective of this study was to establish the influence of resource mobilization on the economic empowerment of women groups of Moiben sub-county, Uasin Gishu County. The study was informed by Group thinking Theory because it informs decision-making that can occur in groups. The study was guided by a descriptive survey research design. The study targeted 73 registered women group with a population of 1352 women. The study accessible population was 219 representatives of the women groups. The researcher employed the use of a questionnaire to collect data from participants. This study used descriptive statistics and inferential statistics. Descriptive statistics were done using frequency percentages, means and standard deviation of each variable. Correlation and regression were used to show the relationship between the dependent variable and the independent variable. The results of the study were presented using Tables. The study found out that resource mobilization has a positive and significant influence on economic empowerment with a  $\beta$ -value of  $\beta_2=.396$  and p-value of  $0.001<0.05$ ). The study concluded that resource mobilization has a positive and significant influence on economic empowerment in Moiben Sub-county Uasin Gishu County, Kenya. The study recommended that the micro-financial institutions through resource mobilization should actively make women the objective of their development project.

**Keywords;** *Resource Mobilization, Economic Empowerment, Financial Institutions*

## **Background**

In order to enhance women's access to lending services, the establishment of new and strengthening of existing micro-credit mechanisms and microfinance institutions need to be undertaken to enhance the availability of credit (Karanja, Mwangi & Nyakarimi, 2014). In addition, other supportive measures should be undertaken to ensure an adequate flow of funds. It has often been the assumption that increasing women access to financial services will influence a greater contribution to household incomes and also improve well-being in the family, ability to bring wider changes in gender equality and translate into the overall well-being of women (Aggarwal, Goodell, & Selleck, 2015). It is believed that by mobilizing resources for women, they are empowered to help households and the whole community escapes poverty. Resource mobilization can be seen as a process of acquiring, providing, bestowing the resources and the means or enabling the access to and control cannot either sustain retirement savings or collect lending products to create productivity and wealth (Pistor, 2020).

The most important step to reduce poverty is to create employment and provide an income-generating opportunity for the poor (Kato & Kratzer, 2013). Women are more disadvantaged in the labor market than men because they have fewer financial resources to operate small-scale businesses, their skills are primarily domestic and their mobility is lower than men's. Still, women's share in the global labor force has risen. Factors affecting this are the expansion of the tertiary sector, the rising level of women's education and lower fertility (Mudaliar & Mathur, 2015). Financial management literacy is important especially for the financial transaction whereby a large proportion of income is financially managed, that is, saved, borrowed, lent and paid or received for insuring (West & Ramcharan, 2019).

In China, the provision of financial services to low-income clients or solidarity lending groups in China including local women entrepreneurs and the self-employed who traditionally lack access to banking and related services was being considered as a way of economic empowerment (Bhuiyan & Ivlevs, 2019). The concept of financial inclusion is evolving and builds on the ideas of microcredit and microfinance. Readiness to give credit facilities to clients by lending institutions, as well as the amount of loan advanced were determined by the value of collaterals, credit repayment records, the prevailing interest rates and the level of equity held in the accounts in the form of savings (Cooke, 2014).

In Nigeria, microfinance activities are rooted in the culture of the people and come in various forms. Non-governmental organizations' activities in micro-financing have also emerged. In 2005, a Microfinance Policy, which provides a regulatory and supervisory framework, was initiated by the Nigerian government (Ifelunini & Wasowei, 2013). One of the targets of the policy is to eliminate gender disparity in access to financial services. In spite of this initiative, access to lending services by women entrepreneurs remains a daunting task despite the pivotal role of women in the economy (Akingunola, Olowofela & Yunusa, 2018). They are mainly the Self-Help Groups (SHGs) or Rotating Savings and Credit associations (ROSCAs) types. Other providers of microfinance services include saving collectors and co-operative societies (Akingunola, Olowofela & Yunusa, 2018).

While women's access to financial services for economic empowerment has increased substantially in the past 10 years, their ability to invest in and benefit from this access is often still limited by the disadvantages they experience because of their gender (Bashaija, Namusonge & Ndabaga, 2017). Others have found that on average women's loan sizes are smaller than those

of men, even when they are in the same credit program, the same community, and the same lending group (Mudaliar & Mathur, 2015). Some differences in loan sizes may be as a result of women's greater poverty, or the broader social discrimination against women which limits the opportunities open to them, raising the question of whether MFIs should do more to address these issues (Abdullah & Quayes, 2016).

### **Statement of Problem**

Microfinance is increasingly being considered as one of the most effective tools of reducing poverty. The economic empowerment of women especially in the rural areas faces many challenges. Despite the many initiatives and programmes initiated by both the government and non-governmental agencies, the actual situation is far from the desired one. Many rural women remain dependent and lack the means to achieve economic independence in the families and community at large (Agrawal, 2019). Microfinance has a significant role in bridging the gap between formal financial institutions and women groups for the purpose of empowerment. However, the strategies have not been properly put in place to enable women to achieve their full economic potential and ensure their well-being. This is largely contributed by the failure of women to secure credit facilities and other sources of finance to enable them to start businesses. Different gender roles influence women's economic empowerment, for instance, the role as a caregiver, looking after the children, the sick and the entire family deprive them of the chance to venture into meaningful economic activities (Meliou, 2020). Many women and girls live in a world where their economic rights, contributions and priorities have been largely overlooked. Therefore, this study sought to establish the influence of resource mobilization on the economic empowerment of women groups of Moiben sub-county, Uasin Gishu County.

### **Research Objective**

To determine the influence of resource mobilization on economic empowerment of women groups of Moiben Sub County, Uasin Gishu County.

### **Research Hypotheses**

**H<sub>01</sub>:** Resource mobilization has no significant influence on the economic empowerment of women groups of Moiben Sub County.

### **Literature Review**

#### **Group Thinking Theory**

The study objective of resource mobilization was guided by the Group Thinking theory by Jannis (1982). According to Jannis (1982), group thinking theory is a theory of how group dynamics can get in the way of effective decision-making. The central point in the group thinking theory is group cohesion which according to Jannis (1982) saw it necessary, though not sufficient for group thinking. Other determinants are high stress from external threats and low self-esteem from recent failures or decision difficulty. Good decision-making requires a systematic search for possible courses of action and a painstaking evaluation of these alternatives, in light of all relevant information that can be made available. The causes of defective decision-making are among others, poor information search, the selective bias in processing information, an incomplete survey of alternatives and failure to develop a contingency plan (Miranda, 1994). A group is composed of individuals who have come together to achieve a common objective. The individuals must be connected in some way.

There are several assumptions of Groupthink; one is that conditions in the group promote high cohesiveness, which happens when members tend to have compatible values and behaviors and are willing to work together (Sunstein & Hastie, 2015). Another is that group problem solving is primarily a unified process, meaning that problem solving tends to occur in small groups which are unlikely to want to disrupt the process by dissenting (Pearson, Nelson, Titsworth & Harter, 2017). The final assumption is that group decision-making is frequently complex, as many factors affect how groups work together, from age, background, gender, sexuality, religion, etc. Groups that are very similar to each other tend to be predisposed to groupthink since the chance of dissent is less likely (Favaretto & Masciandaro, 2020).

The connection or associations are highlighted in the two basic tenets of constructivism. These are that the structures of human associations are determined primarily by shared ideas rather than material forces and that the identities and interests of purposive actors are constructed by these shared ideas rather than given by nature (Janis, 1972). The theory is relevant to study because in groups, it's observed that members will align themselves with allies according to the shared values and what is in their best interest. People tend to be drawn to those who are like them. Members believe in the rightness of their cause and therefore ignore the ethical or moral consequences of their decisions. Therefore, in this study, women groups are viewed as adhering to the group theory and cohesion within them is due to shared values and interests.

### **Resource Mobilization and Economic Empowerment**

Mutai and Osborn (2014) did a study on how to determine the extent to which Kenya Women Microfinance Bank (KWFT) has empowered women financially. The study took a descriptive research design with an aim of establishing how microfinance has been benefiting women. The population of the study was the customers of KWFT from the 12 branches in Nairobi. The study made use of descriptive analysis techniques to analyze the data. The study found that microfinance's such as KWFT has easier procedure of obtaining loans from MFIs than conventional banking' thus has the most significant effects empowerment to women in lower-class income individuals. This study majored solely on KWFT as a microfinance entity in Nairobi while the current study will look generally on microfinance institutions within Uasin Gishu County, Moiben Sub County.

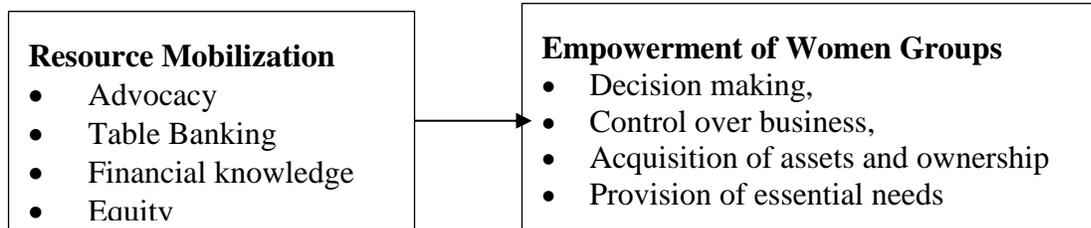
This study by Waithaka, Wegulo and Mokuia (2016) was set to explore the influence of microfinance on the economic empowerment of women. The study used an ex-post-facto survey design which employed the use of questionnaires in gathering primary data. The population was 2750 members. A sample of 338 members was used. Descriptive statistics were computed and data presented using tables. Study results were analyzed and presented qualitatively and quantitatively. The study showed that the financial knowledge and education of women help in determining the success in business enterprise and management while enhancing women's confidence and bargaining power. This study was in Nakuru while the current study will be in Moiben Sub County in Uasin Gishu.

The aim of the study by Kinyanjui (2016) was to investigate the influence of microfinance participation on women empowerment taking the case of Gatundu South constituency. The study adopted the descriptive research design using a case study of Gatundu South Constituency. The target population was self-help women groups in Gatundu South Constituency. There were 45 self-help groups with an average membership spread of 10 to 15. The study concludes that microfinance empowers women to become more independent financially, and this tends to

improve their wellbeing including behavior such as being more confident, assertive, and likely to participate in family and community decision-making, and better get power to confront issues of gender equality. This study was however in Gatundu Sub County while the current study was in Moiben Sub County.

**Conceptual Framework**

The conceptual framework was the foundation on which the entire research project was based. The dependent variable was resource mobilization of women which was measured using four parameters. Empowerment of women was measured on four indicators as decision making, control over the business, acquisition of assets and ownership and provision of essential needs.



**Independent Variables**

**Dependent Variable**

**Figure 1 Conceptual Framework**

**Methodology**

The researcher used a descriptive survey research design. Survey research is considered as the best method available to social scientists and other educators who are interested in collecting original data for purposes of describing a population that was too large to observe directly. Since the study targets a large population of women groups in Moiben Sub County, this research design, was considered appropriate for the study.

Women groups in Moiben Sub County were targeted. According to Uasin Gishu county register of groups records (2020), there are 73 registered women groups with a total population of 1352 women across the five County Assembly Wards which were Sergoit Ward, Karun-Meibeki Ward, Moiben Ward, Tembelio Ward, and Kimumu Ward. The accessible population for the study was 219 representatives of different women groups. Therefore, the total accessible population was 219 participants

The sampling frame for this study consisted of women groups from Sergoit Ward, Karun-Meibeki Ward, Moiben Ward, Tembelio Ward and Kimumu Ward in Moiben Sub County.

The sample size was computed using the Fishers formula Kadam and Bhalerao (2010) as follows;

$$S = \frac{X^2 NP(1-P)}{d^2(N-1)+X^2 P(1-P)} \dots \dots \dots \text{Equation 1}$$

Where:

*S* represents required Sample size

*X* represent Z value (e.g., 1.96 for 95% confidence level)

*N* represent population Size

*P* represent population proportion (expressed as decimal) (assumed to be 0.5 (50%))  
*d* represent the degree of accuracy (5%), expressed as a proportion (.05); It is margin of error

Calculating sample size yields the following figure;

$$\frac{1.96^2 \times \text{SUM}(\text{ABOVE}) \times 0.5 \times 0.5}{0.05^2 \times (\text{SUM}(\text{ABOVE}) - 1) + 1.96^2 \times 0.5 \times 0.5} \dots \text{Equation 2}$$

$$S = \frac{210.33}{1.51} = 139$$

Therefore, the sample size for the study was 139 respondents.

For the researcher to sample the respondents, she had to first stratify the population into five categories as per the sampling frame of wards. Proportionate sampling was applied to select respondents from each stratum.

The researcher employed the use of a questionnaire to collect data from participants.

The pilot study was carried out in Soy Sub County. The pilot study sample size was 14 respondents. To test the reliability of the questionnaires in this study, Cronbach’s Alpha test of internal consistency was used. This tests the level in which the questions in the questionnaire were consistent in giving almost similar findings whenever the instruments were used on the same target population. The study used Cronbach’s Alpha coefficient of at least 0.7 as the threshold of reliability (Mugenda & Mugenda, 2012). The validity of this research instrument was measured through the expert’s opinion from the supervisor and other project management experts before and during the pilot study. Any ambiguity or non-clarity in the questionnaire item was cleared before the questionnaires were taken to the field for data collection.

The collected data were coded and entered into the Statistical Package for Social Sciences (SPSS) program according to each variable of the study for analysis. This study used descriptive statistics and inferential statistics. Descriptive statistics were done using frequency percentages, means, and standard deviation of each variable. The coefficient of variation was used where data are skewed. Correlation and regression were used to show the relationship between the dependent variable and the independent variable. The results of the study were presented using Tables and figures. Once the relationship was estimated it was possible to use the equation:

$$Y = \beta_0 + \beta_1 x_1 + \varepsilon \dots \text{Equation 3}$$

Where **X** represents independent variables:

**X<sub>1</sub>** represents mobilizing resources

**Y** represents the dependent variable (economic empowerment of women groups)

**β<sub>0</sub>** is a constant while **β<sub>1</sub>**, is the coefficients of proportionality for providing access to mobilizing resources while **ε** represents Error of margin

## Research Findings

### Response Rate

From that study results respondents were sampled, out of which 105 completed and returned in the questionnaires, giving a response rate of 75.5%. The response rate was a sufficient basis for the study's findings as these were reasonably representative. A 50% response rate is sufficient for scrutiny and reporting; a 60% rate is considered okay, while 70% rates are beyond excellent (Mugenda and Mugenda, 1999).

### Resource Mobilization

The study sought to determine the effect of resource mobilization on the economic empowerment of women groups of Moiben Sub County, Uasin Gishu County. Table 1 presents the study results.

**Table 1: Descriptive Analysis for Resource Mobilization**

| Statements   |     | SA         | A          | UD         | D          | SD       | Mean | Std.Dev.    |  |
|--|-----|------------|------------|------------|------------|----------|------|-------------|--|
| Resource mobilization has been improved by resource advocacy   | F % | 38<br>36.2 | 48<br>45.7 | 13<br>12.4 | 2<br>1.9   | 4<br>3.8 | 4.09 | 0.956       |  |
| Table banking among women groups has helped to bring together little resources among members of the women groups | F % | 37<br>35.2 | 18<br>17.1 | 37<br>35.2 | 9<br>8.6   | 4<br>3.8 | 3.71 | 1.153       |  |
| Financial knowledge among women groups has been crucial in resource mobilization                                 | F % | 45<br>42.9 | 34<br>32.3 | 17<br>16.2 | 1<br>0.9   | 8<br>7.6 | 4.02 | 1.154       |  |
| Equity in sharing of dividends and profits among women groups has assisted in resource mobilization              | F % | 26<br>24.8 | 48<br>45.7 | 11<br>10.5 | 14<br>13.3 | 6<br>5.7 | 3.7  | 1.156       |  |
| Valid  | N   | <b>105</b> |            |            |            |          |      | <b>3.88</b> |  |

Table 1 shows that 86(81.9%) of the respondents agree and 6(5.7%) disagreed with the statement that Resource mobilization has been improved by resource advocacy. Further, the study findings showed in terms of means and standard deviation that the respondents agreed with the statement that resource mobilization has been improved by resource advocacy (Mean=4.09, Std. dev=0.956).

Also, 55(52.3%) of the respondents agreed and 13(12.4%) disagreed with the statement that Table banking among women groups has helped to bring together little resources among members of the women groups. Further, the study findings showed in terms of means and standard deviation that the respondents agreed with the statement that table banking among women groups has helped to bring together little resources among members of the women groups (Mean=3.71, Std. dev=1.153). Another, 79(75.2%) of the respondents agreed and 9(8.6%) disagreed with the statement that Financial knowledge among women groups has been crucial in resource mobilization.

Further, the study findings showed in terms of means and standard deviation that the respondents agreed with the statement that financial knowledge among women groups has been crucial in resource mobilization (Mean=4.02, Std. dev=1.154). Finally, 74(70.5%) of the respondents agreed and 20(19%) disagreed with the statement that Equity in sharing of dividends and profits among women groups has assisted in resource mobilization. Further, the study findings showed in terms of means and standard deviation that the respondents agreed with the statement that Equity in sharing of dividends and profits among women groups has assisted in resource mobilization (Mean=3.70, Std. dev=1.156). The study results also show that resource mobilization has a positive impact on the economic empowerment of women groups of Moiben Sub County, Uasin Gishu County.

This implies that resource mobilization has been improved by resource advocacy. Also, Table banking among women groups has helped to bring together little resources among members of the women groups. Further, Financial knowledge among women groups has been crucial in resource mobilization. Finally, Equity in sharing of dividends and profits among women groups has assisted in resource mobilization. The study results also concur with Mutai and Osborn, (2014), who found that microfinance such as KWFT has an easier procedure of obtaining loans from MFIs than conventional banking’ thus has the most significant effects of empowerment to women in lower-class income individuals. This study also concedes with Waithaka, Wegulo and Mokuu, (2016) showed that the financial knowledge and education of women help in determining the success in business enterprise and management while enhancing women’s confidence and bargaining power.

**Descriptive Analysis for Economic Empowerment**

The study sought to determine the economic empowerment of women groups of Moiben Sub County, Uasin Gishu County. Table 2 presents the study results.

**Table 2: Descriptive Analysis for Economic Empowerment**

| <b>Statements</b>  |   | <b>SA</b>  | <b>A</b> | <b>UD</b> | <b>D</b> | <b>SD</b> | <b>Mean</b> | <b>Std.Dev.</b> |  |
|--|---|------------|----------|-----------|----------|-----------|-------------|-----------------|--|
| Women groups have been empowered to make decision concerning entrepreneurship        | F | 55         | 43       | 2         | 1        | 4         | 4.37        | 0.892           |  |
|  | % | 52.4       | 40.9     | 1.9       | 0.9      | 3.8       |             |                 |  |
| The women group have been empowered to take control over the business                | F | 47         | 48       | 1         | 5        | 4         | 4.23        | 0.975           |  |
|  | % | 44.7       | 45.7     | 0.9       | 4.8      | 3.8       |             |                 |  |
| The women groups have been empowered to acquire assets and ownership of the business | F | 51         | 45       | 4         | 1        | 4         | 4.31        | 0.903           |  |
|  | % | 48.6       | 42.9     | 3.9       | 9.5      | 0.9       |             |                 |  |
| The women groups have been empowered with essential needs                            | F | 48         | 24       | 20        | 9        | 4         | 3.98        | 1.161           |  |
|  | % | 64.7       | 22.9     | 19.4      | 8.6      | 3.8       |             |                 |  |
| Valid  | N | <b>105</b> |          |           |          |           |             |                 |  |

Table 2 shows that 98(93.3%) of the respondents agree and 5(4.8%) disagreed with the statement that women groups have been empowered to make decision concerning entrepreneurship. Further, the study findings showed in terms of means and standard deviation that the respondents agreed with the statement that women groups have been empowered to make a decision concerning entrepreneurship (Mean=4.37, Std. dev=0.892). Also, 95(90.5%) of the respondents

agree and 9(8.6%) disagreed with the statement that the women group have been empowered to take control over the business. Further, the study findings showed in terms of means and standard deviation that the respondents agreed with the statement that the women group have been empowered to take control over the business (Mean=4.23, Std. dev=0.974).

Another, 96(91.4%) of the respondents agree and 5(4.8%) disagreed with the statement that the women groups have been empowered to acquire assets and ownership of the business. Further, the study findings showed in terms of means and standard deviation that the respondents agreed with the statement that the women groups have been empowered to acquire assets and ownership of the business (Mean=4.31, Std. dev=0.904). Finally, 72(68.6%) of the respondents agree and 13(68.6%) disagreed with the statement that the women groups have been empowered with essential needs. Further, the study findings showed in terms of means and standard deviation that the respondents agreed with the statement that the women groups have been empowered with essential needs (Mean=3.98, Std. dev=1.161).

The study results also show that the strategic role of micro-financial institutions has a positive influence on the economic empowerment of women groups of Moiben Sub County, Uasin Gishu County. The study results concur with (Kato & Kratzer, 2013) who asserts Women are more disadvantaged in the labor market than men because they have fewer financial resources to operate small-scale businesses, their skills are primarily domestic and their mobility is lower than men's. Still, women's share in the global labor force has risen.

**Correlation Analysis**

Correlation analysis was done to achieve the strength of an association between independent and dependent variables of the study. The findings are presented in Table 3.

**Table 3: Multiple Correlation Results**

|                         |                     | Economic empowerment | Resource's mobilization |
|-------------------------|---------------------|----------------------|-------------------------|
| Economic empowerment    | Pearson Correlation | 1                    |                         |
| Resource's mobilization | Pearson Correlation | .919**               | 1                       |

\*\* . Correlation is significant at the 0.01 level (2-tailed).

There was a strong, positive and statistically significant effect of resource mobilization and economic empowerment (r=0. 918, p<0.01).

**Multiple Regression Coefficients**

The study sought to determine the coefficients of the study variables. The study results were presented in Table 4.

**Table 4: Multiple Regression Coefficients**

|                         | Unstandardized Coefficients |                   | Standardized Coefficients |  |          |             |
|-------------------------|-----------------------------|-------------------|---------------------------|--|----------|-------------|
|                         | <b>B</b>                    | <b>Std. Error</b> | <b>Beta</b>               |  | <b>t</b> | <b>Sig.</b> |
| (Constant)              | .257                        | .146              |                           |  | 1.761    | .008        |
| Resource's mobilization | .396                        | .111              | .402                      |  | 3.561    | .001        |

Regression of coefficients results in Table 5 showed and established that resource mobilization has a positive and significant influence on economic empowerment ( $\beta_2=.396$ ,  $p=0.001<0.05$ ).  $\beta$ -value for the independent variable had a positive coefficient, depicting the positive relationship between the dependent and independent variable as summarized in the model as;

**$Y = 0.257 + 0.396 X_1$ ..... Equation 4**

**Hypotheses Testing**

The study hypothesized that there is no significant effect of resource mobilization on economic empowerment. But, the null hypothesis was rejected because the regression results in Table 5 indicated that there was a significant effect of resource mobilization on economic empowerment ( $\beta_2= 0.396$  and  $p$ -value  $<0.05$ ). The results concur with Kinyanjui (2016) who concludes that microfinance empowers women to become more independent financially, and this tends to improve their wellbeing including behavior such as being more confident, assertive, and likely to participate in family and community decision-making, and better get power to confront issues of gender equality.

**Table 5: Summary of Hypotheses Test Results**

| Hypotheses   | $\beta$ and P values             | Decision rule(accept/reject) |
|--|----------------------------------|------------------------------|
| H <sub>02</sub> : There is no significant effect of resource mobilization on economic empowerment. | $\beta_2=0.396$ , $p=0.001<0.05$ | Rejected the null hypothesis |

**Conclusions**

The study also concluded that resource mobilization has a positive and significant influence on economic empowerment in Moiben Sub-county Uasin Gishu County, Kenya. Resource mobilization has been improved by resource advocacy. Table banking among women groups has helped to bring together little resources among members of the women groups. Further, Financial knowledge among women groups has been crucial in resource mobilization. Finally, Equity in sharing of dividends and profits among women groups has assisted in resource mobilization.

**Recommendations**

The study recommended that the micro-financial institutions through resource mobilization should actively make women the objective of their development project. Women are fully supported through various micro-financial institutions programs like training and leadership. When women are empowered, they can empower other members of the community; women support families daily. When fully empowered, society can realize the beauty of the inclusion of all social groups and genders. Development for it to be integral should also contemplate the feminine face, which includes women's characteristics and contributions.

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