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Cultural Constraints Facing Table Banking Among Rural Women in Emurua Dikirr Sub-County, Narok County, Kenya

Joan Jelimo Seurei

M.A Student, Catholic University of Eastern Africa, Kenya

Johnson Nzau Mavole

Lecturer, Catholic University of Eastern Africa, Kenya

Wilkins Ndege Muhingi

Lecturer, St. Paul's University, Limuru, Kenya

Michael Tedd Okuku

Lecturer, Catholic University of Eastern Africa, Kenya

Abstract:

Despite being majority of the population globally and in the workforce, only a small per cent of women are considered wealthy. There have been milestones accomplished towards women economic empowerment, but women especially in the developing world still face a myriad of challenges especially in matters of financial inclusion. This study sought to examine the cultural constraints faced by women practicing table banking in Emurua Dikirr Sub-County, Narok County. The study focused on Emurua Dikirr, Narok County because of significantly high poverty levels in the community and the existence of deeply rooted cultural norms that are mostly biased against women and their economic empowerment. The study adopted concurrent mixed methods approach using both phenomenological (descriptive) and survey research designs. The study targeted a population of 1646 people, including women practicing table banking, staff from the social services department and JOYWO field officers. A sample size of 169 was drawn using purposive, snow ball and cluster sampling techniques. Quantitative data was analyzed using descriptive statistics. Data was then presented using percentages, pie charts, tables and graphs. Qualitative data was analyzed using content analysis where transcripts helped generate and present narratives. The study found out that 80% of the women in table banking are affected by cultural attitudes and beliefs. Majority of the women did not own any property or wealth. Land and other assets were solely under the custody of their husbands and male relatives. Others admitted to men controlling their loans and diverting them from the intended purpose. Additionally, the study revealed that income generation was an activity reserved for men in the family, thus women were not included in any financial conversations of the family thereby excluding them from meaningful participation in any business. The study concluded that women in Emurua Dikirr face a myriad of cultural attitudes that negatively affect their performance in table banking and generally their personal lives. The study recommended that men should be sensitized and educated on the important role women play in economic growth of a community and a nation, thus the need for them to play a part in household income generation. The study also recommended that national policies should be strictly enforced to ensure that women are not denied any right to property or wealth. Women should be allowed to own land and property in their name without necessarily the consent of a male figure-head.

Keywords: Table banking, cultural constraints and rural women

1. Background to the Study

Table banking is a group-based funding strategy where members come together to save and borrow instantly on a given date in a month living a small amount for administrative purpose. (Kariuki, 2014 and Joyful Women Organisation, 2016). It is a concept takes on the model of the Grameen bank of Bangladesh and the village savings and loans schemes of Zanzibar (Kariuki, 2014). It is an empowerment programme that especially cares for micro and small business owners who need credit to finance their businesses but cannot qualify from formal banks due to lack of collateral and high interest rates. Table banking groups are part of a growing world movement seeking to help the poor access financial services. Besides member contributions, savings include monthly contributions for insurance and education, various fines, membership fees and other micro funds. However, in many cases, the managing institution provides further funding, also known as table top-ups, to boost the capital and pay for social mobilization and administration services in the early stages (Kariuki & Ngugi, 2014).

Group members contribute an agreed sum of money at agreed time intervals such as monthly and lend it out at a small interest to each other. However, with table banking, all interests usually remain in the group, as part of the revolving fund thereby growing the revolving fund on the table. At the end of each year, members receive dividends and bonuses from the interests accrued. Table banking is literally done round a table where members congregate, collect and lend out money mostly in members' houses, hence the name of the practice, table banking. To start off, members elect their group leaders; the chairperson, secretary and treasurer, then they set rules which include dates of meetings, how to relate to each other, how to deal with errant members, how to lend out cash, various fines and period of repayment of loans. Members have to contribute a certain amount of money as shares first before they can be allowed to borrow (Mengo, 2014).

According to Gugerty (2007), individual women in Africa prefer informal banking groups such as the village savings and credit associations for economic and social needs since they charge friendly interest rates on borrowing and do not have the bureaucracies that formal banks have. Borrowers are thus able to service their loans without difficulties. He further observes that women obtain credit to meet household needs and to serve disasters or illnesses since they cannot afford insurance premiums. The credit obtained from such community banking models is used to finance the Micro and Small Enterprises (MSEs). For example, in Narok County, most of the women are members of JOYWO table banking groups where small interest rates are charged on loans thus they can access affordable loans for their businesses. The interests remain as part of the revolving fund and are divided as bonuses and dividends amongst the women at the end of the year depending on each individual's saving and borrowing capacity (JOYWO, 2016).

United Nations (2006) revealed that national inheritance laws often exclude women from inheriting or owning land or property and regulatory discrimination may make it impossible for Women Entrepreneurs (WEs) to buy assets like land and property, even if they have adequate financial capital. In this case, therefore, many WEs in sub-Saharan Africa have to solely rely on using their husbands' or male relatives' land for farming and other business or to let property elsewhere. The impossibilities of owning or using real property as collateral are two major reasons why most WEs in sub-Saharan Africa cannot obtain bank financing facilities. In consequence, they are unable to achieve meaningful business growth (Lyn & Karin, 2009).

Despite attempts to improve themselves economically, most women have been unsuccessful even within these informal groups. One of the challenges women face in most patriarchal societies in Africa is control of money and assets by men. As such, when women borrow money from their table banks, the men dictate what the money will be used for. Lambisia et al (2016) argued that once men take the loans received by the women, women's businesses remain at small scale level. Financial constraints such as lack of separation of business and family monies and start-up and working capital leave WE pressurized by their husbands to use borrowed loans for non-business tasks. No money is thus left to pay for inputs or for business bills (Marina & Christine, 2006). In some cases, men refuse to pay back the money borrowed by their wives, leaving the women in defaulting status, which could lead to expulsion from a group. According to the 2009 Kenyan Population and Housing census, women constitute a majority of 50.3% of the Kenyan population. However, majority of them are locked out of the conventional banking framework either by choice or fate due to deep-rooted socio-economic and cultural factors that for a long time have worked to the women's disadvantage (Kintai, 2015). The cultural belief that women belong to the kitchen is still rife among most rural communities (Mbiti et al, 2015). Patriarchal social authority allows husbands to give initial support to their women to start up businesses only to withdraw later for fear of losing dominance over their wives (Kibas, 2006). Articles 27 and 40 of the Constitution of Kenya give women equality and freedom from discrimination as well as protection of the right to property. But these legislative regulations are yet to influence the treatment of women in the private sphere. It's in this interest that the study attempted to examine these cultural challenges affecting women in table banking groups and also make recommendations on how best to improve the groups' working environment to make the lives of women in Emurua Dikirr Sub-County much better.

1.1. Statement of the Problem

Women in developing nations are faced on a daily basis by numerous cultural biases that stigmatize them and hinder them from developing themselves economically. This is more so true for women in rural sub-Saharan Africa. Entrenched male-dominated societies prevent women from accessing existing socio-economic opportunities available for them. Beliefs, traditions and customs have given rights of land inheritance solely to men thus keeping majority of the women within the poverty bracket particularly in rural areas and nomadic areas like Emurua.

Studies on table banking have indicated that table banking has positively influenced the lives of women across the developing world. In this case more women are now self-reliant and can maintain their own businesses with ease and can also contribute towards their financial needs. Though many studies have explored opportunities afforded as a result of table banking activities, the challenges that women face in these informal banking groups have had inadequate investigation particularly on the influence of cultural factors on table banking. Cultural beliefs and attitudes have not been given adequate attention and assessment in the existing study reports.

The success of table banking is largely dependent on various factors such existing local beliefs and attitudes and in general cultural norms within different communities. These factors affect women's perceptions about themselves and may limit their table banking operations and success. It was in this view that the study investigated the cultural constraints facing rural women practicing table banking in Emurua Dikirr Sub-County in Narok County.

1.2. Research Objectives

The main objective of this study was to examine the influence of cultural constraints facing table banking among rural women in Emurua Dikirr Sub-County, Narok County.

The specific objectives of the study were;

- a) To find out existing local beliefs and attitudes affecting the performance of table banking among women in Emurua Dikirr Sub-County.
- b) To determine the effects of local beliefs and attitudes on the performance of table banking among women in Emurua Dikirr Sub-County.

2. Literature Review

This study was mainly guided by Embeddedness Theory. The theory builds on sociological, law and market theory to develop one of the several possible explanations of how social structure provides governance and access to benefits in inter-firm networks (Uzzi and Gillespie, 2002). Embeddedness theory predicts that commercial transactions become embedded in webs of social attachments that change the distributive bargaining logic by which market transactions take place. It argues that the process of embedding commercial transactions in social attachments instills into future exchanges expectations of trust and reciprocity that promote unique value creation in the relationship. These expectations arise because the embeddedness of commercial transactions in social attachments associates the commercial transaction with expectations of exchange that people normally use for transacting with individuals they come to know well, expectations that offer a reliable template for managing transactions because they are learned in prior experiences and mutually understood through socialization.

Moreover, because exchange takes place through complex social relations that are difficult for rivals to imitate and that minimize the costs of written contracts, if initial extensions of trust are accepted and reciprocated. Thus, embeddedness provides the essential priming mechanism for initial offers of trust and mutual reliance that, if accepted and returned, solidify through reciprocal investments and self-enforcement. By contrast, expectations of avaricious action within arm's length ties are likely to prompt distrust, even if an action is credible, except in discrete situations where economic incentives are aligned or third parties enforce fairness (Uzzi and Gillespie, 2002).

Just as embeddedness theory is based on expectations of trust that arise because embeddedness involves transactions with individuals who know each other well through socialization and reciprocity that promote unique value creation in the relationships, table banking is equally based on mutual trust, openness and honesty for the group members to guarantee each other's savings and provide loans to one another. Without trust, networks and dynamism would not develop and enterprises fail to thrive. The theory is an indication of the strength of association which would arise when individuals in a commercial activity trust each other and feel the need and readiness to work together. This form of trust makes exchanges and transactions easier and more dynamic since the value of both the participants and the goods is psychologically assured. The parties who are in association find reciprocity that promote value in their interaction and association.

Theorist Karl Polanyi (1944), posited that interactions, both social and economic, would mostly be a result of trust that has developed from the individual participants. His theory failed to recognize the fact that there is competition, coordination and value of market goods that has the power to necessitate interaction besides social trust. It allows market exchange to be understood as a political and social struggle over institutional regulation (White, 1992), thus pointing to the embeddedness of economic action as a resolution to a specific problem market actors face (Beckert, 2007). Price, quality of goods and opportunism of actors are factors worth noting which may bring about social interaction besides trust. The theory guides this study in understanding how cultural beliefs and attitudes affect women in realizing opportunities in table banking with a specific focus on Emurua Dikirr Sub-County.

2.1. Empirical Literature

In Kenya, table banking was initially developed by the Poverty Eradication Commission (PEC) under the former Ministry of Planning, with the aim of helping women groups with low incomes access finances to start income generating projects. However, despite two successful pilot projects in Bondo and Gatanga with impressive impact results, the initiative was shelved (Asseto, 2014). It was later revitalized in 2009 by the spouse of the Deputy President, Mrs. Rachael Ruto, through Joyful Women Organization (JOYWO), one of the Non-Governmental Organizations (NGOs) in Kenya. Currently, JOYWO has presence in 45 counties in Kenya, with over 12,000 table banking groups; 200,000 members and hopes to have reached 1,000,000 women by 2019 across all 47 counties in Kenya (JOYWO, 2016). The NGO rescues women from poverty through promoting table banking and capacity building thus leading to economic empowerment of women especially in rural areas. Besides table banking, women in JOYWO also have an opportunity to receive capacity building for growing their businesses and making investments as well as access to markets for their products (Kaino, 2013). For women groups to be registered with the organization, they must be duly registered with the Ministry of Gender and Social Services and must have not less than 15 members. They need have to have legally elected officials, the male sex must not exceed 30% of total group members and they should not be officials. All groups must also have a set of by-laws in regards to table-banking (JOYWO, 2016).

In the framework of this study, perceptions are expressed between norms, values, attitudes and beliefs. The general attitudes towards these dimensions rather distinguish specific values, norms or beliefs that influence the general perceptual outcomes of economic empowerment including self-esteem (Chen and Snodgrass, 2005) as the enhancement of perceptions of own-individuality, self-confidence depicted by enhanced perception about own ability and capabilities, as well as vision of the future and visibility (Rambo, 2012). Social practices which define inequalities between women and men in societies, generally allocating different roles and responsibilities and assigning a lower value to activities associated with women have negatively influenced women in their quest for success. Some of these norms include the assignment of only the sex role/responsibility for reproductive work within the family to women and the primary wage-earning obligation to men. In many cases, this has led to women accessing very limited opportunities to utilize their full potential (Chen and Snodgrass, 2005).

Muhammad (2005) in his study observed that most of the challenges faced by Pakistani women entrepreneurs originate from the structurally enforced inferior status of women within Islamic society; their underestimation as economic well-being agents, as well as the gender bias embedded in the regional, tribal and feudal culture present within the Islamic society. Women have to overcome these significant challenges in respect to the customs which place severe restrictions on their mobility and their interaction with men at work. Traditions would cast doubts on their good reputations and even reduce their marriage prospects in some quarters of society. Women also suffer from pressures stemming from traditional attitudes of a conservative society where they are expected first and foremost to deliver on their family duties before they think about improving their economic wellbeing (Jamali, 2009). Due to the chauvinistic attitude of men and other cultural barriers, women are restricted to perform their productive roles and household chores (Parveen, 2007). Women are socialised to be submissive and self-sacrificing, and are prevented from interacting with society (Fakir, 2008).

Other dynamics such as negative social attitudes and prejudice against women mostly in developing countries arise from discriminatory cultural values and traditions of the patriarchal cultures. Prejudice is expressed through differential attitudes toward women in general and through different standards and expectations for women's social behavior in particular (Woldie and Adersua, 2004). In most developing countries, there is a patriarchal system of social setting where men hold the sovereign power to control households and society as a whole, while women are ascribed to a lower hierarchy compared to men. They should ask permission even to join women groupings which would raise their capacities to start their own economic activities (Odoyo, 2015). From an early age, women are taught to be submissive and self-sacrificing and as a result of this, women are denied participation in income-generating activities as well as access to microfinance and market facilities (Odoyo, 2015). Mbiti et al, (2015) on performance of MSEs in Kitui County, noted that, the performance of women-ran businesses was seen to be affected by traditions, beliefs and community practices. Cultural dynamics greatly influenced the growth of women-owned MSEs. They concluded that local traditions, values, attitudes and hierarchies have strong influence on women-owned MSEs. However, some women in the rural areas of Kitui County had successfully managed to untie themselves from these humiliating factors (Mbiti et al, 2015).

Cultural attributes such as gender have great impact on the attitude and behavior of individuals and their disposition to life. Whether an individual would develop and become an entrepreneur or not would depend on his disposition and value orientation. Cultural factors like religion, cultural ties, trust among members in a group, entrepreneurial culture and attitude, norms and perceptions associated with gender and debt have influenced implementation of table banking among women. Some women, though negative about debt, may regularly borrow money from the table banking groups for use by their husbands (Odoyo, 2015).

Gender issues exert a strong influence on women groups. Women still find it difficult to disentangle themselves from that stigma of being a 'traditional woman'. The cultural belief that women should be seen and not heard is still dominant in many communities. Women still have to seek permission from their husbands to borrow money. Rural women are conditioned to believe that men's opinions are more credible and as a result they tend to go along with decisions reached by their husbands. Thus, most women find it difficult to join business groups due to these traditions and societal attitudes towards them (Mbiti et al, 2015). Mostly, rural women appear to start businesses for survival but with no intention to grow.

In spite of a number of authors writing about group based funding, their empirical literature has not explicitly brought out cultural factors affecting the women practicing table banking. Local community traditions, beliefs and attitudes and their impact on women and formation of women groups have been scantily studied. Most of the available literature on traditions, beliefs and attitudes are based on online banking and the consumer behavior. Their main concern was on effects of table banking on women entrepreneurs from the financial perspective. These concepts are not part of this study and literature related to them has not been reviewed in this study. Traditions, beliefs and attitudes are unique to every region and country. Islamic societies have entirely different cultures that affect women activities. Kenya, being a diverse country with over 42 tribes has different cultural attitudes to gender and gender roles. The Maasai community still holds firmly onto their traditions. Challenges facing them will be unique as compared to other communities. None of the previous researches have demonstrated how Maasai culture has impacted on table banking. Studies have also not captured how the blend of many cultures may influence effectiveness of table banking groups in Emurua Dikirr Sub-County. Narok in its own composition is made up of very many cultures but the Maasai community is predominant. This study will delve into the traditions, beliefs and attitudes that may have effects on women's social networks, attainment of education and how all this collectively affect these women's performance in their table banking groups.

2.2. Materials and Methods

This study sought to examine the cultural constraints faced by women practicing table banking in Emurua Dikirr Sub-County, Narok County. The study focused on Emurua Dikirr, Narok County because of significantly high poverty levels in the community and the existence of deeply rooted cultural norms that are mostly biased against women and their economic empowerment. The researcher adopted a concurrent mixed methods approach, employing phenomenological and survey research designs. According to Kothari (2004) and Gray (2013), design constitutes the blueprint for the collection, measurement and analysis of data. The designs were selected so as to allow comparison of the findings and to permit description and inferences of the findings. Collected data was both quantitative and qualitative, but mainly qualitative. According to Gall *et al.*, (2007), at least 10% of the total population is representative in a good study. The study targeted a population of 1646 people. A sample size of 169 people was selected. Proportionate allocation as per ward was as follows: Ikerin 37, Mogondo (48), Kapsasian (35), Ololmaasani (35) and Social Services staff (10). The researcher selected 4 field officers purposively. The research used both probability and non-probability sampling techniques in the selection of the respondents. Cluster and simple random sampling, purposive and snowball sampling were used. To get a sample for the women practicing table banking, the study employed cluster sampling technique where the wards were considered

in terms of clusters and later table banking group members in each ward selected using simple random technique to achieve the required sample.

Snowball sampling technique enabled the researcher to obtain the 80 respondents from the Department of Social Services. A small pool of initial informants nominated other participants who were appropriate and could potentially contribute to a specific study (Kothari, 2004).

Colaizzi's (1978) phenomenological method was employed in analyzing participants' transcripts. All written transcripts were read several times to obtain an overall feeling for them. From each transcript, significant phrases or sentences were identified. Meanings were formulated and clustered into themes allowing for emergence of themes common to all the participants' transcripts. The results were then integrated into an in-depth, exhaustive description of the phenomenon.

3. Results

3.1. Response Rate

Out of four, three questionnaires from field officers were returned, indicating a 75% return rate. Out of ten, three questionnaires from social service workers were returned, indicating a 30% return rate. Also 10 out of 12 women identified groups participated in Focus Group Discussions and 3 out of the 4 identified field officers voluntarily agreed to be part of the study.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	To improve living standards	1	33.3	50.0	50.0
	To expand their group	1	33.3	50.0	100.0
	Total	2	66.7	100.0	
Missing	9	1	33.3		
Total		3	100.0		

Table 1: Reasons for participating in table banking

The findings revealed that most women engage in table banking to improve their standards of living and also to expand their existing groups. Each of these had a 50% preference. Respondents felt that their lives had generally improved since joining the table banking groups. Studies have shown that indeed table banking has opened up opportunities for women to meet their basic needs such as food, clean water, farming, education, healthcare, but also larger business investments and access to contracts and tenders. One respondent who is a table banking beneficiary confessed that table banking enabled her provide for her family, meets her children's school requirements and had generally brought peace in her marriage as she was able to support her husband in meeting the family needs.

	N	Minimum	Maximum	Sum	Mean	Std. Deviation
Cultural factors negatively influence performance-Too much time in family responsibilities	3	1	4	7	2.33	1.528
Cultural factors- Women belong in the kitchen	3	1	5	7	2.33	2.309
Cultural factors restrict mobility	3	1	4	7	2.33	1.528
Cultural factors- Men control our loans	3	2	4	10	3.33	1.155
Cultural factors- Women seek permission to get loans	3	1	5	8	2.67	2.082
Cultural factors- Wage earning is for men	3	1	3	6	2.00	1.000
Valid N (list-wise)	3					

Table 2: Cultural factors that influence table banking

Majority of the respondents claimed that men control their loans, (mean of 3.33); some (mean of 2.67) indicated that they must seek permission from their husbands before they borrow loans, while others (mean of 2.33) claim that they spend too much time in family duties. Sadly, others believed women belong to the kitchen to do household duties, while others admitted that it is the work of men to look for money. These findings reveal that gender roles affect women economic empowerment. In the Maasai community, women are expected to stay at home and care for their children and husband, which ultimately limits their participation in economic development. The study further proves that gender stereotyping affects the advancement of women economic empowerment. Social standards, ideals and practices which define inequalities between women and men in societies, generally allocating different roles and responsibilities and assigning a lower value to activities associated with women have negatively influenced women in their pursuit of economic liberation. Needless to say, many women continue to be chained in cycles of poverty that have proved difficult to break

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Non-negative	2	20.0	20.0	20.0
	Men misuse our loans	2	20.0	20.0	40.0
	We cannot own a lot of property and wealth	3	30.0	30.0	70.0
	Some men refuse to repay	1	10.0	10.0	80.0
	Men restrict our business and group joining	2	20.0	20.0	100.0
	Total	10	100.0	100.0	

Table 3: Influence of beliefs and traditions on table banking

Most of the women indicated that they cannot own meaningful amount of property and wealth (30%). It is thus the work of the men to look for finances to support families and not them. However, some women (20% each in two groups) admitted that their husbands misuse their loans and also restrict them in business as well as their will to join groups like table banking groups. However, it is worth noting that 20% of the respondents admitted that they did not face any cultural biases that influenced their table banking activities. They claimed to receive total support from their spouses who would help them plan and manage their businesses and even repay their loans.

Women and their right to own property is still a topic that sparks controversy in many rural set-ups across sub-Saharan Africa.

'As women, we are not allowed to have any land, so we are only expected to run small businesses such as dealing with eggs and ropes', a respondent noted.

4. Discussion

The study findings showed that respondents' lives had generally improved since joining the table banking groups. This concurs with Asseto (2014) observation that pilot projects in Bondo and Gatanga exhibited impressive impact results. Most of the women indicated that they cannot own meaningful amount of property and wealth (30%). This contradicts Kilongi (2011) observation that table banking has led women to own land which customarily was only owned by men (Kilongi, 2011).

The study concurs with Chen and Snodgrass (2005) that social standards, ideals and practices which define inequalities between women and men in societies, generally allocating different roles and responsibilities and assigning a lower value to activities associated with women have negatively influenced women in their quest for success. Some of these norms include the assignment of only the sex role/responsibility for reproductive work within the family to women and the primary wage-earning obligation to men.

This has sometimes led to women being only allowed limited opportunities to utilize their full potential. Majority which was 80% of the respondents agreed that traditions and beliefs have affected their table banking performance. Some respondents reported that it is the work of the men to look for finances to support families and not them. Some women (20% each in two groups) admitted that their husbands misuse their loans and also restrict them in business as well as their will to join groups like table banking groups. However, it is worth noting that 20% of the respondents admitted that they did not face any cultural biases that influenced their table banking activities. This to an extent resonates with findings of a study by the Federation of Women Lawyers in Kenya which reported that only 1% of title deeds are singly held by women despite the fact that they make up half of the population and contribute 70% of labor in cash-crop production (Olive & Owino, 2016).

Majority of the respondents claimed that men control their loans, (mean of 3.33); some (mean of 2.67) indicated that they must seek permission from their husbands before they borrow loans, while others (mean of 2.33) claim that they spend too much time in family duties. This was in agreement with previous studies as observed by Parveen (2007) that due to the chauvinistic attitude of men and other cultural barriers, women are restricted to perform their productive roles and household chores. They are socialized to be submissive and self-sacrificing, and are prevented from interacting with society (Fakir, 2008).

Sadly, others believed women belong to the kitchen to do household duties, while others admitted that it is the work of men to look for money. This resonated well with Jamal (2009) who asserted that women also suffer from pressures stemming from traditional attitudes of a conservative society where they are expected first and foremost to deliver on their family duties before they think about improving their economic wellbeing (Odoyo, 2015).

Evidence found in empirical studies has shown that cultural norms and attitudes are significant in determining gender roles in society. This has been confirmed in Emurua Dikirr table banking groups. Women have been denied an opportunity to express themselves with a view that empowered women are a threat to male dominance in the family. As seen in the above results, most rural women have very limited access to finances that can enable them to cater to their personal and family financial needs. However, even those with some level of access are still under the watchful eye of their spouses or male relatives.

5. Conclusion

The findings of this study conclude that most rural women still face a great deal of traditional stereotypes, attitudes and beliefs. The results in Emurua Dikirr are an eye opener of the challenges most rural women across Africa and the developing world have to battle with. Informal banking groups have definitely given women a second chance at economic empowerment and personal growth through access to affordable loans and credit facilities. However, women in patriarchal societies still have a long way to go in achieving economic freedom. As seen, most women are not permitted to own resources, wealth and property. Some of them manage to save and take loans which have been misused by their husbands or used for other non-income-generating activities. Most of them also fail to

repay their loans since the same husbands who use their money refuse to assist them to repay the loans. Eventually these women end up defaulting and leaving their groups.

Though traditional inhibitions are steadily waning in many societies today, rural women still face a lot of cultural biasness. It is therefore important to create and sustain an ecosystem that recognizes the untapped potential of women. This can only be done by public private partnerships through scaling up innate potential for transformation.

6. Recommendations

- a) The Central and County governments in partnership with the private sector need to adopt and implement gender mainstreaming policies, especially in rural areas including Emurua Dikirr Sub-County. Women need to be included at all decision-making levels as they will contribute effectively to eliminating gender biases against them.
- b) JOYWO in partnership with other financial institutions needs to conduct more capacity building workshops and seminars to train women groups on various financial management skills such as starting businesses, basic accounting skills, record keeping and tapping into investment opportunities. With this knowledge, women would be able to know how to grow their business from micro to small and medium enterprises.
- c) JOYWO should hold sensitization meetings with community leaders and other stakeholders on the importance of eroding existing sexist ideas about the roles of women in society and educate them on the important roles women play globally in economic growth.
- d) Men should be encouraged to join table banking groups. This will give them a first-hand opportunity to see the positive contribution table banking has on the economic well being of the family and community.

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