

**INFLUENCE OF TABLE BANKING ON ECONOMIC EMPOWERMENT OF
WOMEN IN BUNGOMA COUNTY, KENYA**

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DECLARATION AND APPROVAL

Declaration by the Student

This research project report is my original work and has not been presented for a degree in any other University.

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Date 12/11 / 2024

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Approval by the Supervisor

I confirm that the work in this research project report was done by the candidate under my supervision as the university supervisor

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DEDICATION

This project is dedicated to my sisters Irene, Christine, Sylvia, Lilian, and Laura for their support, and to my beloved daughter Maya, my inspiration



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First, I would like to thank God for His blessings and getting me this far.

Then, I would like to give my gratitude to my supervisor Dr. Isaac Abuga Mokono, who has really guided me tirelessly throughout the journey. His timely and adept instructions have surely sharpened this research project report. I also pass my gratitude to the entire school of Business and Economics in their contribution in one.



ABSTRACT

It is widely held that women-owned businesses make a significant contribution to the economic development of emerging nations. A frequent alternative to the sourcing of finances is through informal pooling of financial resources commonly known as Table banking. This sought to investigate the influence of table banking as a source of finance towards economic empowerment of women in Bungoma County. The objectives of this research is to assess the influence of level of awareness in table banking, to determine the influence of membership power on economic empowerment and establish the influence of networking power on the economic empowerment of women in Bungoma county, Kenya. The research study was anchored on the social capital theory, social cognitive theory and economic empowerment theory. The study adopted a descriptive research design, targeting the secretaries of groups. A sample size of 260 respondents was obtained from target population of 729 registered women groups in Bungoma County at 95% confidence level. Questionnaires and structured interview schedules were used for data collection. A total of 248 questionnaires were returned and a response rate of 96.7% was obtained. The data collected was subjected to pre-processing in order to remove the undesirable and unfeasible data. A coding scheme was developed for qualitative data, while Statistical Package for Social Sciences, Version 21 was used to analyze quantitative data. Tables, means, percentages, standard deviation, regression and correlation were used to present the analyzed data. It was established that all respondents from the groups were female (100.0%). Most respondents (44.8%) of total respondents, were aged between 50-59 years, majority of respondents 25.9% had certificate level education attainment, most of the respondents 44.8% had been in groups for a duration of above 6 years. 79.3% which catered for majority had been in groups as members. Most groups 56.9% had members in the range of 21 to 25 women and majority of women 74.1% could manage to make contributions of ksh 1001 to ksh 5000 per month in Bungoma County. Respondents agreed unanimously that; organizational learning, membership power and networking power had a positive influence on economic empowerment of women in Bungoma County. The multiple regression coefficient (R) obtained was 0.694 which implied that there was a moderate positive correlation between independent and dependent variables. The coefficient of determination (R) obtained was 0.516, implying 51.6% of the influence of table banking on economic empowerment of women in Bungoma County can be accounted to organizational learning, membership power and networking power. It was concluded that organizational learning, membership power and networking power all contribute positively to economic empowerment of women. It is recommended that national and county governments should formulate policies that will enable table banking activities to thrive to enable many women to be economically productive and thus alleviating poverty levels in rural areas.

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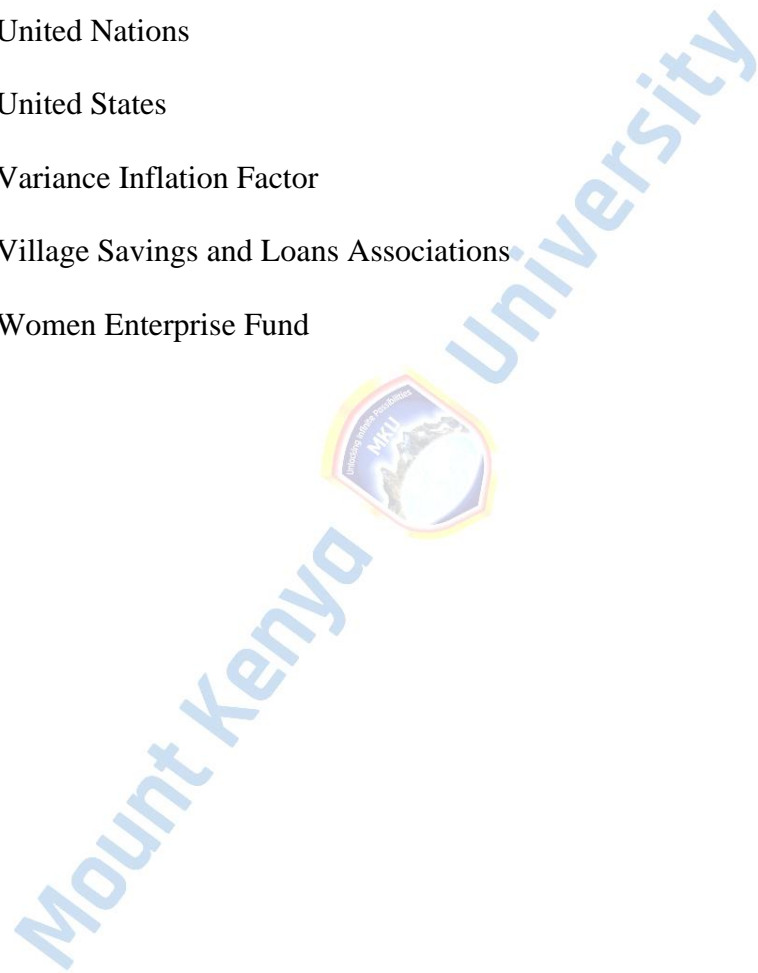
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LIST OF ABBREVIATIONS AND ACRONYMS

GB	Grameen Bank
IMF	International Monetary Fund
JOYWO	Joyful Women Organisation
NGO	Non-Government Organisation
ROSCAS	Rotating Savings and Credit Associations
UN	United Nations
US	United States
VIF	Variance Inflation Factor
VSLAs	Village Savings and Loans Associations
WEF	Women Enterprise Fund



CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Economic empowerment is a critical element of global development goals, as it provides individuals, particularly women, with the means to improve their livelihoods, achieve financial independence, and contribute to overall economic growth. Table banking, a form of group-based microfinancing where members pool savings and lend to each other, has emerged as a notable strategy for empowering women economically, especially in contexts where formal financial services are less accessible. This system has become a catalyst for women's economic empowerment worldwide, enabling them to support small enterprises, invest in their families' well-being, and foster local economic resilience. This background examines the influence of table banking on the economic empowerment of women through a global, African, and Kenyan perspective.

In Bangladesh, table banking or similar community-based financing mechanisms, such as group lending, have shown significant positive outcomes in enhancing women's economic empowerment. The Grameen Bank, a prominent microfinance institution, has helped many Bangladeshi women access credit without conventional collateral (Yunus, 2017). This financial support has allowed women to invest in small-scale businesses, thereby elevating their economic position within households and communities. Furthermore, table banking initiatives in Bangladesh empower women by improving their decision-making abilities within the family and community (Rahman & Ahmad, 2020). These achievements are consistent with findings that link financial inclusion through microfinance to women's increased participation in economic activities, demonstrating table banking's potential impact on women's economic autonomy and social standing.

India provides another example of the transformative potential of group-based financial initiatives for women. The Self-Employed Women's Association (SEWA) in Gujarat, India, supports low-income women through a cooperative financial model that resembles table banking (Sharma & Zeller, 2021). SEWA's members pool resources to create a shared fund, from which they can borrow to expand small enterprises or meet urgent needs. Such initiatives have enabled women to diversify their sources of income and enhance their economic stability. A study by Kabeer (2022) concluded that such collaborative financial models improve not only women's income levels but also their confidence, allowing them to negotiate better terms and participate more actively in community decision-making.

In Ghana, table banking and similar microfinance programs have become increasingly popular as tools for economic empowerment among women. The Village Savings and Loan Associations (VSLA) are widely adopted, allowing women to save, borrow, and invest in local enterprises (Mensah, 2019). This system encourages women to participate in economic activities, particularly in rural areas, by reducing their reliance on traditional banking services, which often exclude low-income earners. The VSLA model also fosters a sense of community and mutual support among members, enhancing the social capital that is essential for economic resilience. A study conducted by Boateng et al. (2021) highlights that women involved in VSLAs experience increased income stability and improved financial literacy, factors critical for their economic empowerment.

Nigeria also demonstrates how table banking has fostered women's economic empowerment through community-based microfinance groups. Programs such as the Lift Above Poverty Organization (LAPO) Microfinance Bank have made strides in empowering Nigerian women by offering small loans and saving options (Igbokwe-Ibeto & Osakede, 2019). The LAPO model is structured to support low-income women in rural

and urban areas, enabling them to access financial resources to support small businesses. Research by Oduyoye and Okurumeh (2020) reveals that these interventions contribute significantly to women's empowerment, allowing them to generate income independently, support their families, and strengthen their economic status within society. This model underscores the value of group-based financial strategies in enhancing economic opportunities for women in Africa.

In Kenya, table banking has gained traction as a viable model for economic empowerment, particularly in rural and semi-urban areas where women have limited access to formal financial services. Initiatives like the Joyful Women Organization (JOYWO), established in 2009, have been instrumental in helping women access credit through table banking groups (Mwangi, 2020). JOYWO's model emphasizes collective savings and lending among women's groups, which supports members in building small enterprises and managing household financial needs. According to Wanyama and Kimani (2021), participation in table banking has increased financial independence and self-confidence among Kenyan women, contributing to their economic empowerment. The success of JOYWO has encouraged other local organizations to adopt similar table banking approaches to address economic disparities faced by women.

Another example of table banking's impact in Kenya is the success seen within the initiatives by Kenya Women Microfinance Bank (KWFT). KWFT has adapted its microfinance approach to include table banking elements, particularly in rural areas, where formal banking infrastructure is sparse (Otieno & Koech, 2020). By leveraging group lending, KWFT enables women to access credit and save money collectively, reducing financial exclusion and promoting sustainable economic practices. Research by Njoroge and Wambua (2022) shows that these table banking activities help women build capital, expand small enterprises, and increase household income, which positively

impacts overall community welfare. Table banking thus stands as a transformative model for economic empowerment, with substantial benefits for women's financial autonomy in Kenya.

Table banking has emerged as a powerful tool for economic empowerment across diverse settings globally, regionally, and locally. Globally, countries like Bangladesh and India have demonstrated how community-based financial systems can improve women's economic status and social influence. Regionally, African nations such as Ghana and Nigeria highlight the adaptability of table banking in addressing the unique challenges women face in accessing traditional banking services. In Kenya, table banking initiatives have empowered women by facilitating access to financial resources, thereby enabling them to improve their economic standing. The success of these programs underscores the potential of table banking as a sustainable financial model for empowering women economically in contexts where formal banking options may be limited.

1.2 Statement of the Problem

In Kenya, economic empowerment among women, particularly in rural areas, remains a challenge due to limited access to financial resources and the formal banking sector (Mwangi & Wanyama, 2020). Despite government efforts to promote financial inclusion, rural women often lack the financial literacy and collateral necessary for traditional banking services, leaving many without access to the capital needed to improve their economic status. Table banking, an alternative microfinance approach based on group lending and community-based savings, has gained popularity as a solution to this gap, fostering economic independence and resilience among women (Otieno & Koech, 2020). However, there is limited empirical research on the effectiveness of table banking in empowering women economically, especially in specific Kenyan counties like

Bungoma, where economic and social factors vary significantly compared to other regions (Wambua & Njenga, 2021).

While some studies have explored the role of microfinance in general on economic empowerment, these often overlook the unique dynamics of table banking in rural settings. Research by Njoroge and Wambua (2022) highlights how table banking has empowered women in areas like Nairobi and Nakuru, leading to improvements in household income and financial decision-making. However, Bungoma County presents unique socio-economic challenges, such as high poverty levels and limited financial infrastructure, which may affect the efficacy of table banking differently from other regions. This study addresses the gap by focusing specifically on Bungoma, assessing whether table banking achieves similar outcomes for women in this context. Understanding the influence of table banking in Bungoma is crucial, as previous studies may not fully represent the specific barriers and opportunities faced by women in this region.

The urgency of this study is underscored by the persistent economic inequalities in Bungoma County, where many women continue to experience financial insecurity despite participating in table banking groups (Wafula & Mukewa, 2020). Without targeted research on the effectiveness of table banking in Bungoma, policies and programs cannot be tailored to meet the unique needs of women in this area. This study seeks to fill this critical gap, providing localized insights into the role of table banking on women's economic empowerment in Bungoma County. By addressing this need, the research aims to inform stakeholders, policymakers, and financial institutions about potential improvements and support mechanisms that could strengthen table banking's impact in rural Kenya. Therefore, this research is necessary not only to deepen the

understanding of table banking's role but also to contribute to the broader goals of financial inclusion and gender equality in Kenya.

1.3 Purpose of the Study

The purpose of this study is to investigate the influence of table banking on economic empowerment of women in Bungoma county.

1.4 Objectives of the Research

The following research objectives will guide the study:-

- i) To assess the effect of organizational learning in table banking on economic Empowerment of women in Bungoma County, Kenya.
- ii) To determine the influence of the membership power on the economic Empowerment of women in Bungoma County, Kenya.
- iii) To establish the networking power contributions on the economic empowerment of women in Bungoma County, Kenya.

1.5 Research Questions

The following research questions will guide the study:-

- 1) What is the effect of organizational learning in table banking for women economic empowerment in Bungoma County, Kenya?
- 2) How does membership power in table banking influence the economic Empowerment of women in Bungoma County, Kenya?
- 3) What is the influence of high networking power in table banking for women in Bungoma County Kenya for economic empowerment?

1.6 Significance of the Study

The notion of "table banking" was developed to help women overcome economic inequality and social isolation. It does this by allowing them to pool their resources and lend to one another. The financial resources made available to women via table banking allow them to support themselves and their families better. This, in turn, has a positive effect on the community at large. Improve our understanding of women's economic empowerment and aid in its expansion as this study elucidates pathways to enhanced quality of life on personal, neighborhood, and national scales.

This research will help, in a meaningful way, to the creation of policies in the nation addressing the empowerment of women. Future scholars, practitioners, students, and the general public in Kenya will all benefit from the study's contribution to the growth of theory in the area of microfinance and women's empowerment.

1.7 Scope of the Study

The scope of this study is confined to examining the influence of table banking on economic empowerment among registered women's groups in Bungoma County, Kenya. This research will focus solely on registered women who participate in formal table banking activities, allowing for a structured assessment of its impact within an organized framework. To ensure a comprehensive analysis, the study will be conducted over a six-month period, from April 2024 to September 2024, providing ample time to observe the patterns, challenges, and benefits associated with table banking across various phases. This extended timeframe will enable multiple rounds of data collection and follow-up, ensuring that seasonal and contextual factors specific to Bungoma County are well-accounted for. By concentrating on the concept of table banking as it relates to women's economic empowerment in Bungoma County, this study aims to deliver focused insights

to policymakers, local authorities, and non-governmental organizations, highlighting the effectiveness and potential for improvement within this financial model.

1.8 Study Limitations

The study shall take three months from April to June 2024. It will be restricted only to registered women groups in Bungoma county. Some respondents may be unavailable for contact during the field survey because their schedules conflict with the poll's timeframe due to activities like business travels or vacations for development employees.

1.9 Delimitations

The researcher will attempt to contact many groups as possible to increase response rate thereby obtain required data, will use comprehensive analytical tools to ensure any hidden information is revealed through statistical analysis.

1.10 Assumptions of the Study

All respondents are presumed to have access to the study and to be willing to provide their informed permission in the research proposal. It operates on the presumption that respondents will offer accurate data that may be utilized to draw conclusions about the rest of the population. In addition, it is expected that the devices used to collect data would have a high level of validity and reliability. The researcher has acknowledged the possibility of a wide range of demographic characteristics in the area where data would be collected. The research makes the assumption that the participants will answer the questions provided to them by the researcher in a true and accurate manner, despite the fact that their cultural connections and views will differ. It is also assumed that most Women in Bungoma County are practicing table banking, and that regulatory agencies support table banking practices among women groups.

1.11 Operational Definition of Key Terms

Microfinance: The provision of financial services to persons or organizations with low incomes who are usually excluded from conventional banking.

Table Banking: A technique for group finance in which members of the group assemble on a regular basis, lay their savings, loan repayments, and other contributions on a table in front of them, and then proceed to borrow instantly either as a long-term or short-term loan according to their own individual interest rates.

Women Empowerment: The process of recognizing and valuing the perspectives of women, making an effort to find those perspectives, and elevating the position of women via increased awareness, education, literacy, and training in order to better equip them to make choices that affect their whole lives.

Organizational Learning: The act of developing new information, keeping existing information secure, and sharing it with other employees or members of an organization.

Marginalized areas: Communities confined to the lower or peripheral edge of the society.

Inter-personal networking A term that refers to the interpersonal connections that are fostered between different members of an organization.

Social Capital: The webs of personal and professional connections that bind the members of a given society and make it possible for that society to carry out its tasks efficiently.

Quantitative data analysis: Doing analysis on data that consists of numbers or data that can be "converted" into numbers quickly and readily without the data's original meaning being altered in any way.

Networking: Is the sharing of knowledge and ideas, often in a less formal social context, among individuals who have a shared occupation or specific interest in a certain topic.



CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This section will discuss the literature review and empirical Literature. The section begins with a review of some of the theories upon which the study is based, followed by a review of the key concepts and concluded with a look into some of the major studies in this area.

2.2 Theoretical Review

Karl Marx's idea of social capital will serve as the primary theoretical framework for this investigation. The term "conceptual framework" is used to describe a word in relation to ideas in a certain field, namely the investigation of the effect of alternative table banking financing methods among various socioeconomic groups (Clever, 2021). This definition includes acceptance and comprehension of the theories it is, investment into ventures, and dependent on. In other words, creating a hypothetical construct is to define (MFI, 2019). This procedure of penalization is often confused with functional elucidation, but it should not be the case (Kumar, 2018); therefore, the purpose of this part is to skillfully define the analytic framework that was utilized to investigate the effect of table banking in Bungoma County as an optional financing method amongst groups that were selected: the generation of wealth in Kenya via the economic empowerment of women.

2.2.1 Social Capital Theory

Social Capital Theory explores the resources accessible within and through social networks, emphasizing the value of relationships, trust, and shared norms as mechanisms for social and economic benefits. The theory is rooted in the idea that social connections

are assets, or "capital," that individuals and communities can leverage to achieve specific objectives. It has gained prominence in understanding economic development and empowerment strategies, particularly among communities with limited access to formal financial institutions (Yunus, 2019). Although the term "social capital" appeared sporadically in the 1980s, Social Capital Theory's foundational underpinnings can be traced to Émile Durkheim's work on societal cohesion and networks. However, Jane Jacobs is credited with popularizing the term in her 1961 work, "The Death and Life of Great American Cities," where she highlighted the value of community networks in fostering trust and collective action (Tembo Kenya, 2022). Social Capital Theory has since evolved, incorporating contributions from various scholars who have developed a more nuanced understanding of how social networks function as economic resources.

A central figure in the development of Social Capital Theory is Norman T. Uphoff, who expanded on the foundational ideas of social capital by proposing a structured framework that emphasizes trust, reciprocity, and social norms (Uphoff, 2019). Uphoff's interpretation of social capital integrates the relational, cognitive, and structural aspects of social networks, suggesting that these elements collectively enable people to work collaboratively toward shared goals. According to Uphoff (2019), relational social capital involves trust and reciprocal actions, cognitive social capital encompasses shared values and cultural norms, and structural social capital refers to established roles and networks that facilitate collective action. This tripartite model positions social capital as a powerful driver of social and economic development, particularly in contexts where formal institutions may not fully support individual financial advancement. Uphoff's framework, therefore, provides a robust foundation for understanding how social networks can foster financial independence and resource-sharing, essential components for women's economic empowerment through table banking.

Another significant contribution to Social Capital Theory is that of Pitt (2020), who argued that social capital is intrinsically linked to the concept of influence within networks. Pitt (2020) contends that influence is as important as social capital itself, suggesting that individuals in a network are motivated not just by shared resources but also by the capacity to shape others' decisions and behavior. This dimension of influence extends Social Capital Theory beyond resource-sharing to include the power dynamics inherent in networks. In the context of economic empowerment, this notion of influence becomes crucial, as it enables women in community-based financial groups like table banking to leverage their networks not only for financial support but also for fostering social influence, building leadership skills, and increasing their autonomy in decision-making processes. This perspective highlights that social capital operates through both tangible financial resources and intangible social influence, making it a comprehensive tool for empowerment.

The role of trust within Social Capital Theory is further explored by Clever (2021), who argues that the effectiveness of social capital depends on the level of trust among network members. Trust acts as the foundation upon which social capital is built, allowing individuals to take collective action and rely on others within the network. In the context of table banking, trust is critical, as members pool resources and depend on one another to honor financial commitments. Clever (2021) posits that the presence of trust in networks reduces transaction costs, as individuals are more willing to collaborate without the need for formal contracts or legal enforcement mechanisms. This reduction in transaction costs makes social capital an appealing approach for economic activities among women in rural areas, where formal financial services may be limited or inaccessible. Thus, trust within social capital not only enhances financial empowerment but also builds a sustainable community of support among women.

Uphoff's framework also underscores the absence of preconceived notions in Social Capital Theory, allowing for an open examination of intrinsic motivations and attitudes necessary for forming alliances (Uphoff, 2019). This flexibility is particularly relevant in examining how women in rural areas use table banking to create sustainable financial networks. Unlike traditional banking models, which are often rigid and rely on collateral, table banking builds on the principles of social capital by focusing on shared goals and mutual benefits. By encouraging women to pool resources and extend loans based on social trust, table banking becomes more than just a financial mechanism; it transforms into a community-based empowerment tool. This adaptability of social capital, as highlighted by Uphoff, makes it an effective framework for understanding the nuances of financial empowerment in rural contexts.

Social Capital Theory has seen substantial application in analyzing empowerment through financial networks, as demonstrated by Liebeskind (2018), who explores how social capital enables individuals to access resources and support beyond their immediate means. Liebeskind's (2018) work emphasizes that social capital in financial settings is not limited to monetary exchanges; it also involves the exchange of information, skills, and emotional support. In the case of table banking, women benefit from financial resources and gain knowledge on budgeting, investing, and managing small businesses. Social Capital Theory thus provides a framework for understanding these multifaceted benefits, which go beyond mere financial gain. According to Liebeskind, the concept of social capital in this regard extends to fostering resilience and adaptability, as women can rely on their networks for support in times of financial hardship or economic opportunity.

The adaptability of Social Capital Theory to diverse socio-economic contexts is also reflected in recent studies examining community-based microfinance initiatives. Michael

(2020) examined the influence of social capital on financial independence among low-income women involved in table banking and found that social networks were instrumental in helping women generate income through various entrepreneurial activities, such as farming and selling goods. In Bungoma County, women have been known to engage in small-scale agribusinesses, such as cultivating thorn lemons, sweet potatoes, and pumpkins, and using these products in value-added activities like baking and selling chapatis and biscuits (Michael, 2020). This entrepreneurial spirit is fostered through table banking, where members collectively pool resources to support each other's ventures. Social Capital Theory provides a theoretical basis for understanding how such initiatives enable women to move beyond subsistence-level income generation, leveraging their networks for sustainable financial growth.

Linking Social Capital Theory to this study on table banking in Bungoma County, the theory provides a valuable lens through which to examine the mechanisms of trust, reciprocity, and influence that underpin the success of community-based financial initiatives. As Social Capital Theory suggests, the pooling of resources and the reliance on mutual trust are core components that enable women to access financial support in a way that formal institutions often cannot provide (Uphoff, 2019). By applying Social Capital Theory, this study will explore how women's participation in table banking not only enhances their access to financial resources but also builds social bonds that contribute to their overall empowerment. These bonds foster a sense of belonging and shared purpose, which can enhance women's resilience to economic shocks and create pathways to sustained financial independence.

This study is significant because it builds on the existing literature on Social Capital Theory by specifically examining its application in rural Kenya, where access to financial resources remains a challenge for women. While previous studies have focused on the

economic benefits of table banking, there is a gap in understanding the social dimensions of this model, particularly how social capital influences women's ability to leverage financial networks for empowerment. By focusing on Bungoma County, this study contributes to a localized understanding of Social Capital Theory, providing insights into how trust, influence, and reciprocity within women's networks facilitate economic empowerment. In doing so, it will highlight the unique role of social capital in overcoming structural barriers to financial inclusion, offering policymakers, development practitioners, and community organizers a framework for designing effective, community-driven financial empowerment initiatives.

2.2.2 Social Cognitive Theory

Social Cognitive Theory (SCT) is a psychological framework that explains how individuals acquire knowledge, develop behaviors, and shape their attitudes through observation and social interaction. The foundation of SCT was laid by Miller and Dollard, who initially introduced the idea of social learning by positing that behaviors are learned through observation and imitation (Atherton, 2021). This theory evolved significantly through the work of Albert Bandura in the 1960s, who extended it to include cognitive processes, such as attention, memory, and motivation. Bandura's contributions emphasized that people not only learn by observing others but also by processing observed information, which influences their beliefs and actions. This shift towards cognitive elements set SCT apart from earlier behavioral theories, which solely focused on stimulus-response mechanisms without accounting for the mental processes that shape behaviors (Bandura, 2017).

One of SCT's central propositions is the concept of reciprocal determinism, which states that behavior, personal factors, and environmental influences interact in a dynamic

relationship, mutually affecting one another (Bandura, 2017). This concept implies that individuals are both products and producers of their environment, shaping their surroundings while being influenced by them. SCT also highlights the importance of self-efficacy, which is an individual's belief in their ability to successfully execute a task. Bandura (2018) argued that self-efficacy is a critical factor in determining the likelihood of an individual engaging in a particular behavior, as people are more inclined to perform tasks they believe they can accomplish successfully. Self-efficacy, therefore, plays a vital role in SCT as it affects not only whether an individual will attempt a behavior but also the level of effort and persistence they will invest in overcoming challenges.

Social Cognitive Theory encompasses several key dimensions relevant to social interactions and communal behaviors, which can also be linked to components of social capital. According to Morazes and Pintak (2020), the dimensions of SCT relevant to social capital include solidarity, cooperation, trust, generosity, and reciprocity. These dimensions describe behavioral dispositions that encourage individuals toward collective action and contribute to the creation of social capital within communities. For instance, solidarity refers to the cohesion and mutual support among members of a group, fostering a shared sense of purpose and loyalty (Morazes & Pintak, 2020). Cooperation, another key dimension, involves a willingness to work together for mutual benefit, which is essential for the success of collective economic ventures, such as community-based savings groups. The alignment of these dimensions with social capital underlines SCT's relevance in contexts where community interactions form the basis for economic and social empowerment.

The dimension of generosity within Social Cognitive Theory emphasizes an altruistic attitude, where actions are performed for the welfare of others without immediate expectation of reward (Etang, 2018). In community-based settings, such as table banking

groups, generosity manifests as support and encouragement among members, fostering a spirit of giving that strengthens social bonds. Reciprocity is closely linked to generosity and involves the expectation that supportive actions will eventually be returned, creating a cycle of mutual benefit. This cycle of giving and receiving contributes to building trust, which is a foundational component of social capital. As Dasgupta (2019) argues, trust in SCT not only facilitates observable actions but also influences behaviors in situations where actions may not be directly monitored. This trust allows community members to rely on one another, reducing the need for formal contracts or monitoring mechanisms, thus enhancing group cohesion and collaboration.

Social Cognitive Theory also emphasizes the role of observational learning, where individuals acquire new behaviors and skills by observing others (Bandura, 2018). In community settings, such as table banking groups in rural areas, observational learning is particularly relevant, as members learn financial management skills, business practices, and cooperative behaviors by watching others. Observational learning is supported by the concept of modeling, where experienced members of the group serve as role models, demonstrating successful behaviors that others can emulate. This modeling is critical in community-based economic empowerment, as it allows less experienced members to gain confidence and knowledge, fostering an environment of continuous learning and skill development. By observing the successes and strategies of peers, individuals in table banking groups can learn effective practices for managing finances and investing in income-generating activities, thus contributing to the group's overall economic resilience.

The cognitive components of SCT also play a significant role in shaping individuals' motivations for engaging in group activities. According to Atherton (2021), SCT includes the cognitive aspect of social capital, which encompasses the beliefs and

attitudes that predispose individuals toward collective behavior. This cognitive component is reflected in the reasons individuals choose to participate in table banking, such as the desire for financial independence, the need for social support, or the belief in the benefits of pooling resources. These intrinsic motivations drive individuals to commit to group goals, cooperate with others, and persist in their efforts despite challenges. The cognitive aspect of SCT is therefore essential for understanding why individuals engage in group-based financial activities, as it reveals the underlying attitudes that make collective economic efforts successful.

SCT also underscores the importance of self-regulation, which is the ability of individuals to control their actions, emotions, and thoughts to achieve specific goals (Bandura, 2018). In the context of table banking, self-regulation enables members to adhere to group rules, save consistently, and make disciplined financial decisions that contribute to their personal and communal growth. This self-regulatory process is guided by self-efficacy, as individuals with a strong belief in their capabilities are more likely to set and achieve ambitious financial goals. Furthermore, the collective self-regulation within the group is enhanced by accountability, as members are motivated to contribute consistently and uphold group standards, knowing that their actions impact the entire community. This dimension of SCT thus supports the development of financial discipline and accountability, which are critical for the success of community-based financial models like table banking.

In the broader social context, SCT provides a theoretical framework for understanding how cultural norms and societal values influence behavior. The French practitioners highlighted in Ferragina's (2018) study emphasize that social capital is deeply embedded in societal structures and that the equality of circumstances in a society is directly linked to the level of social capital present. This perspective aligns with SCT's assertion that

environmental factors shape individuals' actions and attitudes, as the surrounding social and economic environment influences individuals' access to resources, support, and opportunities. In rural Kenya, for example, the presence of a strong social capital network in table banking groups reflects a cultural orientation towards collective responsibility and mutual aid, values that are integral to the success of community-based financial systems.

Social Cognitive Theory is particularly relevant to this study on the influence of table banking on economic empowerment among women in Bungoma County, Kenya. The theory's emphasis on observational learning, trust, and reciprocal relationships aligns with the dynamics of table banking groups, where members learn from each other and build networks of mutual support. In these groups, women observe successful financial behaviors, such as saving and investing, from experienced members and emulate these practices to improve their financial status. This learning process is essential for the success of table banking, as it provides a continuous cycle of knowledge-sharing and skill development that empowers women economically.

Moreover, SCT's focus on self-efficacy and motivation resonates with the goals of table banking, where women are encouraged to believe in their financial capabilities and make proactive decisions about their economic future. Self-efficacy, a central component of SCT, enables women in Bungoma County to pursue income-generating activities with confidence, knowing that they have the support and resources of their table banking group. This belief in their capabilities motivates them to persist in entrepreneurial ventures, invest in small businesses, and save for future needs, thus achieving greater economic independence.

Social Cognitive Theory also supports an understanding of the social capital generated within table banking groups. The dimensions of trust, reciprocity, and cooperation foster

a strong sense of community among members, creating an environment where women feel supported and motivated to contribute to collective goals. In Bungoma County, where access to formal financial institutions is limited, this social capital serves as an essential resource, enabling women to rely on each other for financial support and guidance. By examining table banking through the lens of Social Cognitive Theory, this study will provide insights into how social networks and observational learning facilitate economic empowerment for women, offering a nuanced understanding of the social and cognitive processes that underpin community-based financial systems. This framework not only explains the mechanisms behind table banking's success but also underscores its potential as a model for empowering women in similar socio-economic settings, highlighting the value of SCT in analyzing and supporting community-driven economic initiatives.

2.2.3 Economic Empowerment Theory

Economic Empowerment Theory emphasizes individuals' and communities' ability to make choices and transform those choices into desired actions and outcomes that improve their socio-economic conditions. Proposed by Paulo Freire, a Brazilian educator and philosopher, this theory is grounded in the concept of empowerment as a process of enabling individuals to take control over their circumstances, gain autonomy, and assert their rights within society (Freire, 2020). Economic empowerment, as a subset of this broader empowerment concept, focuses on equipping individuals, particularly marginalized groups such as women, with the knowledge, skills, and resources necessary to improve their financial independence and influence economic decisions. Freire's work on empowerment through education has deeply influenced economic empowerment frameworks, promoting the idea that economic empowerment allows individuals not only

to access resources but also to understand and challenge the social structures that limit their economic potential.

Economic empowerment enables individuals, especially women, to move from a state of dependency or powerlessness toward one of control and agency (Etang, 2020). It provides them with the tools to create and pursue their own opportunities, thereby lifting themselves out of poverty and improving their quality of life over time. According to Etang (2020), empowerment is a fundamental driver of long-term socio-economic change, as it encourages individuals to actively participate in economic activities, make informed financial decisions, and ultimately enhance their living standards. Freire's theory suggests that economic empowerment is not simply about income generation but also about developing a sense of self-worth and self-reliance that enables individuals to navigate economic challenges independently. For marginalized women, this means building the skills and confidence necessary to engage in entrepreneurial ventures, seek fair wages, and participate in local economies, thereby contributing to community and national development.

Freire's perspective on economic empowerment has also informed the understanding that structural inequalities, including gender discrimination, are significant barriers to women's economic advancement (Kabeer, 2020). His theory advocates for a holistic approach to empowerment, emphasizing that economic progress cannot be fully achieved without addressing the social and cultural barriers that perpetuate economic inequity. Kabeer (2020) argues that empowerment must be viewed within the broader social and ecological context, encompassing communities, self-help groups, and communal activities that support personal and collective growth. This ecological definition underscores that individual empowerment is closely linked to community empowerment; hence, group-based initiatives such as table banking are seen as powerful tools for

advancing economic empowerment in under-resourced communities, where collective support can substitute for limited formal financial access.

Furthermore, Freire's theory is grounded in the concept of conscientization, or critical consciousness, which refers to the development of an in-depth understanding of the social, political, and economic factors that shape one's life (Freire, 2021). This critical awareness is essential for economic empowerment, as it enables individuals to recognize and challenge the forces that limit their economic potential. According to Bandura (2021), empowerment is not merely about accessing resources but also involves understanding the power dynamics that govern resource distribution and taking action to change one's position within these structures. For women, conscientization means developing an awareness of the systemic inequalities they face, such as wage disparities and limited access to financial services, and mobilizing collectively to overcome these barriers. Freire's emphasis on critical consciousness is particularly relevant to economic empowerment, as it fosters a mindset of resilience and self-determination, essential for navigating the complexities of financial independence.

Economic empowerment, particularly for women, involves building capacity not only in terms of financial literacy and resource access but also in achieving a more equitable social standing (Kumar, 2022). Women's empowerment is increasingly recognized as a vital component of broader economic growth, as it fosters more inclusive and resilient economies (Etang, 2020). Freire's theory advocates that empowerment should lead to tangible outcomes such as increased income, improved employment opportunities, and enhanced decision-making power within the household and community. Kumar (2022) points out that economic empowerment is transformative as it shifts the social dynamics that often constrain women's roles and contributions to the economy. In many societies, including Bungoma County in Kenya, women's economic activities are often

undervalued, and their potential contributions to local and national economies remain untapped due to gender-based barriers. Economic Empowerment Theory provides a framework for addressing these challenges by promoting the idea that women's active participation in the economy is both a right and a strategic imperative for development. Freire's theory also highlights the importance of access to resources as a critical factor in economic empowerment (Etang, 2020). For women in rural areas, access to financial services such as credit and savings is essential for starting and sustaining small businesses. The concept of economic empowerment within Freire's framework extends beyond the simple provision of resources to include the ability to effectively utilize these resources to improve one's socio-economic position. This perspective aligns with Kumar's (2022) emphasis on resourcefulness and resilience, suggesting that economic empowerment requires both material support and the development of adaptive strategies that enable women to thrive in challenging economic environments. This aspect of Economic Empowerment Theory is particularly relevant for initiatives like table banking, where women pool resources to create a self-sustaining financial system, allowing them to invest in income-generating activities without the need for external support from formal banking institutions.

In the context of Bungoma County, economic empowerment has been shown to play a significant role in poverty reduction and socio-economic development. According to Masinde (2019), empowering women economically has led to improvements not only in their personal livelihoods but also in their families and communities. Women in Bungoma County who participate in economic empowerment programs exhibit a remarkable capacity to influence economic change, demonstrating that when provided with the right tools and support, they can lift themselves and others out of poverty. Economic Empowerment Theory supports the notion that empowering women

economically has a ripple effect, as it enables them to reinvest in their families' health, education, and well-being. Freire's model of empowerment is particularly relevant in this context, as it emphasizes community-oriented strategies that enhance women's agency and promote self-sufficiency.

Economic Empowerment Theory is also closely linked to gender equality, as it addresses the imbalances in economic opportunities and resources that exist between men and women. Freire's model calls attention to the structural barriers that restrict women's access to economic opportunities and proposes empowerment as a means of breaking these barriers (Kabeer, 2020). By fostering economic independence, women are better positioned to advocate for their rights and challenge gender-based restrictions within their communities. Freire's model aligns with the argument that economic empowerment for women should lead to equal participation in economic decision-making, which is a critical step toward achieving gender parity (Etang, 2020). Thus, the theory promotes a comprehensive approach to economic empowerment that includes advocating for systemic changes to create a more level playing field for women in the economy.

Economic Empowerment Theory is particularly relevant to the study of table banking and its impact on women's economic empowerment in Bungoma County. Table banking is a community-based financial system that aligns with Freire's emphasis on collective empowerment, as it enables women to pool resources, support each other's financial goals, and achieve economic independence in a supportive, communal setting. By examining the influence of table banking through the lens of Economic Empowerment Theory, this study will explore how this model not only provides financial resources but also fosters critical consciousness, self-efficacy, and agency among women participants. The study will investigate how table banking empowers women to challenge economic

and social barriers, reflecting Freire's view that empowerment is a transformative process that goes beyond mere resource acquisition.

Furthermore, Economic Empowerment Theory underscores the importance of self-sufficiency and resilience, which are core outcomes of successful table banking groups. Women in Bungoma County who engage in table banking gain not only financial support but also confidence and knowledge to manage their economic activities independently, which aligns with Freire's vision of empowerment as a path toward autonomy. This study aims to contribute to the understanding of how table banking can serve as a practical application of Economic Empowerment Theory, providing women with the tools to improve their socio-economic status, advocate for their rights, and contribute to broader community development. By grounding the analysis in Economic Empowerment Theory, this study seeks to illuminate the transformative potential of table banking as a sustainable strategy for enhancing women's economic resilience and social standing in rural Kenyan communities.

2.3 Conceptual Review

In a research project, a conceptual framework illustrates the progression of variables and outlines the methods employed to evaluate their effects. Networking power, membership power and organizational learning represents the independent variables. Women economic empowerment is the dependent variable.

2.3.1 Table Banking Overview and Its Success Factors

Being a form of micro Finance supplied to the less fortunate in society, which may be termed as un bankable to do not have certain documents and credentials to take a loan, Table Banking is made available to such women (Kenya Gazzette, 2018, to ensure that

the practice of taking loans is traced back to decades. Different financing programs have embraced Table Banking as a resolution as a small enterprise aid program initiated in many counties (Goldberg, 2022), including Bungoma County, and across several countries like Asia and Latin America. These programs have been affected to perform operations suitable to particular environments (Baron & Markman, 2018). Economic influence confers upon how effectual the intervention outcomes are, signifying advancement in the economic Empowerment of women in marginalized areas (Global Report, 2020). Development in the economy is pointed out by a significant level of improvement in an organization's mission and vision into an optimistic effect on the affected women living in adverse poverty (Crowley et al., 2018). Economic enhancement is gained through information, employment opportunities, health, or financing (Grameen Foundation, 2021).

2.3.2 Credit Accessibility Success Factor

Microfinance institutions have been widely recognized as important growth initiatives in Ethiopia over the last two decades, according to the literature (Ahmad, 2020). After the 1996 declaration, legalized initiation regarding the movement and development of microfinance was formed in Ethiopia (Mengstie, 2022). During the formation of microfinance, this declaration was regarded as a means to begin and grow microfinance throughout the country. It was noted that the participation of women in microfinance is slowly increasing. As a result, most microfinance organizations have a coincident vision of poverty eradication and economic development regarding women. In different developing countries, women are seen as the major economic power (Clever, 2021). Microfinance programs play a big role in supplying services for example low-cost credit, skill training and savings (Mahfuz et.al, 2017). Therefore, formation of microfinance programs has proved to be beneficial to women who participate in them.

Women still encounter more obstacles than males when trying to get company financing, according to recent research (Baron & Markman, 2018). Majority of the loan application rejections have their basis from the lack of collateral that can be acceptable, thereby a major constraint for they women in Bungoma County. Lack of access to capital is a major reason why women business owners fall short of their male counterparts (Liebeskind, 2018). The factors that affect the accessibility of credit for women include the women's position in the society, lack or rather insufficient information, high bank rates on interests, and lack of collaterals. These collaterals serve as protection for a lender against the defaulting borrowers (Masinde, 2019). As a result, it may be utilized as a deterrent against defaulting borrowers' principal and interest payments.

Due to the fact that just 1% of women in Kenya are homeowners, it is very difficult for Kenyan females to supply banks with collateral (Mengstie, 2022). Those collaterals have inclusion of car log books, personal savings, land ownership title deeds as well as fixed deposit savings (Michael, 2020). The lack of collaterals for women from acquiring bank loans hinder the women from obtaining funds to finance their investments to a greater extent (Hills & Stewart, 2021). Through the provision of funds, and most especially from the banks, women in Kenya and most especially in Bungoma County, will be economically Empowered to pursue businesses that will help them grow financially.

2.4 Empirical Review

Having access to financial services enables individuals who are economically disadvantaged to generate income, manage risks, and improve both their beneficial and non-beneficial assets. Strategic discussions have centered on the relevance of restricted savings and the availability of loans for usage combined with manufacturing, the establishment of groups, and the feasibility of permissions for a set amount of trust fund

for programs that are working with specific client groups in a variety of different situations. According to Awori and Atema (2021), several programs have developed effective strategies for combating poverty and functioning in rural settings. Lately, several sponsors' attention has been focused on becoming more familiar with equivalent techniques. It is assumed that expanding access of women to microfinance will allow women to contribute significantly to the economy together with other interventions that may translate into better and improved living standards for women, thereby allowing them to bring about significant changes in the economy of Bungoma County (Ledgerwood, 2020).

2.4.1 Influence of Organizational Learning on Economic Empowerment of Women

The notions of self-employment that are used in table banking are what make up organizational learning in the groups that are active in it. Organizational learning is comprised of social capacities as well as solidarity, and it is an essential component of ideas on empowerment. Group laws initiated by schools have the ability to lead the learning program as a combination section of curricular activities, according to study conducted by Otieno for the Kenya Organization of Environmental Education in their school's program (Otieno, 2020). Peterson (2022) lists improved environmental consciousness, a more progressive campus, networking possibilities, and financial savings as some of the advantages of formal education. In the same way, social capabilities are an involvement procedure which individuals participate in, with expectations to better standards of life. Organizational learning has opened the mindsets of the organization members in financial access, thereby increasing their capacities to a greater level (Khan & Noreen, 2019). Having access to various financial services is very necessary for the growth and development of the modern economy.

Financial sustainability, in organizational learning, is viewed as an essential resource for enhancing development which is sustainable (Liebeskind, 2018). The theory in question is considered implausible by the majority of individuals who own bank accounts, particularly those with low incomes who may be classified as underbanked due to their potential lack of access to formalized savings mechanisms. There is a growing recognition among practitioners of the prevalence of a conservative approach to savings, as opposed to the employment of loan mechanisms, in table banking programs implemented in counties like Bungoma via the use of Village Savings and Loan Associations (VSLs) (Michael, 2020). The adverse impact of credit prices on the overall affordability of credit services results in a decrease in investment rates and growth assets. The Bungoma County case study in Kenya demonstrates a situation where banking services and microfinance institutions (MFIs) have limited access to rural areas and impoverished individuals due to the financial burden associated with reaching out to such clients and the stringent borrowing requirements (Hills & Stewart, 2021). Breaches that occur in capacity and proficiency between executing partners are the major reasons for delay in execution of activities and insufficient standards in observation, integrating and recording through organizational learning (Crowley et al., 2018). In addition, literature showed that delays that occur in obtaining financial reports have detrimental effect on the capability of UN women to hand out funds and produce donor reports on time (UN women, 2021).

In order to realize results, partners ought to exhibit sufficient capacity to perform designated tasks. Therefore, failure to connect capacity development of women fosters a great risk in realizing only short term goals which do not guarantee women economic empowerment (Brannen, 2019). The Table banking Women Group in Bungoma County, Kenya, are created as an efficient strategy for social and economic empowerment,

poverty alleviation as well as human development, most especially for women. There is a lack of acceptable quality services in rural areas, which hinders economic empowerment (Baron & Markman, 2018), even if the prevalence of informal services implies a general need for financial services. To ensure that women's capacity building is developed, they should be given enough support to help them stand collectively. Moreover to foster ability of women to be associated with the government, they should be trained endorsement to declare their rights regarding financial services. It will ensure that women's capacity in building the economy is greatly empowered (UN Women, 2021).

2.4.2 Membership Power in Table Banking and Its Influence on Economic Empowerment on Women

Table banking is a concept that was inspired by the Grameen Bank (GB) in Bangladesh as well as the Village Savings and Loan Associations (VSLAs) in Zanzibar (Ahlen 2018). This is notable since table banking follows in the footsteps of these institutions. Grameen Bank was established in 1976 in the town of Jobra by Mohammed Yunus, the bank's namesake and founder. The year 1986 was the year in which it was converted into a legitimate bank by virtue of a specific regulation that made its establishment possible (Pitt & Chandler, 2019). It was formed with the sole purpose of aiding the needy in the community, particularly women, have easier access to finances (Peterson, 2020). According to Chowdhury (2018), women account for 97% of the overall borrowers of Grameen Bank, making them the organization's members and borrowers who constitute the majority. According to MKNelly and Dunford (2016), as of the year 2016, the GB has 2600 branches across 98 percent of the villages in Bangladesh. As defined by the work of Karlan et al. (2020), "table banking financing" is the process by which a group of

people pool their resources to create a sum of money via a variety of small loans and investments. The premise of table banking is that the Bungoma County Women's Group may benefit from being bolstered monetarily, culturally, socially, politically, and spiritually.

Emergent financial systems with softer terms of agreement attract memberships. Table Banking is gradually getting composed of individuals whose population is increasing at a high rate which makes it a critical discussion in research particularly considering economic empowerment of women in rural areas (Olaf et al., 2020). According to Olaf et al, persons who are linked to a kind of table banking that includes more than two billion people are mostly formed of groups that are driven to save money. individuals living in underserved regions, the majority of which are marginalized, make up the majority of the members of these networks and groups. These individuals are more likely to choose sustainable banking models that are adaptable because of the nature of their membership in the network or group. Table banking groups became popular in rural villages due to the absence of household cash flow to manage them and table banking came as the best means of doing so. The current execution of table banking is a notion that was first documented in 1864 in Japan during the period when towns there provided recreational services to Japanese Americans to interact. Immigration from Japan were often prejudiced by banks causing them to encounter a lot of challenges. Consequently, the immigrant business people from Japan were forced to practice Rotating Savings and Credit Associations (ROSCAS) to generate finances (Lebeskind, 2019).

Individuals of the groups were needed to come up with an irrefutable sum of money in the group which would give members an opportunity to borrow money in turns from which they would pay back after a period of time with interest (Karlan et al., 2020). According to Boone and Witteloostuijn (2018), the most crucial rule of table banking is

to make sure that the SHGs you form are massive and that both their members and their superiors have a great deal of power. This will drive empowerment on an individual level on several fronts, including spirituality, politics, culture, and society. Table Banking is distinguished by a person's attempt and motivation by preparing savings and other resources by forming associations and economic activities inclined to producing income as a way of financing and self-determination (Hugh, 2019). Therefore, when financial programs are able to reach and mobilize many individuals, specifically poor women from marginalized areas, the economy is will increase greatly.

2.4.3 Networking Power and their Influence on Women Economic Empowerment

The use of networking power in social capital theory is shown via the idea of bridging, which is manifested through several mechanisms. There are a few different types of networking that may be distinguished here: between organizations, inside organizations, and between individuals. Tongia and Wilson (2018) define inter-organizational networking as the process of establishing and maintaining links between internal groups or people and external organizations. Intra-organizational networking, on the other hand, involves forming connections between people who already work together, and so includes aspects of both social perception and flexibility. According to Baron and Markman (2021), the inclination of entrepreneurs to react favorably to environmental hazards is influenced by their level of social expressiveness and self-promotion.

Interpersonal networking, in addition, pertains to the establishment and maintenance of connections among individuals inside an organization (Shane, 2021). The idea of entity networking power is used to exploit the bridging concept, as examined via several constructions within the social capital theory (Clever, 2021). The literature establishes a connection between inter-organizational networking and the capacity to evaluate

entrepreneurial opportunities (Shah, 2020). In contrast, intra-organizational networking is focused on enhancing the collective strengths of an organization and utilizing bargaining power as a strategic approach to empower entities (Wilson, 2019).

The dependence on individual social networking stems from the social competence of its members, who possess the ability to spot opportunities within their surroundings and demonstrate their capacity to exploit anticipated entrepreneurial chances (Kandher & Mark, 2022). Field (2018) argues that an entrepreneur's propensity to respond positively to environmental hazards is linked to personality attributes including social expressiveness, adaptability, and self-promotion.

According to Ream (2018), there is a growing recognition among companies of the need to integrate activities of members located in diverse geographical locations. As a result, organizations are exploring the adoption of a novel category of online software known as table banking. The aforementioned applications combine planning with collaborative capabilities to help teams set up a structure for their interactions and work together more effectively (Kumar, 2022). In addition, by examining identification and dexterity characteristics, these methods provide the groundwork for the creation of extraordinarily effective teams. Microfinancing was shown to be more effective in the context of both individual programs and group intermediation, according to study by Gupta et al. (2021). However, it must be stressed that not all the sampled groups benefited from microbusinesses.

A positive reputation amongst members may be gained by the strategic use of an entity's social capital, which can lead to the formation of collaborative buildings, the merger of two or more organizations, the formation of new networks, and the formation of new partnerships (Jin, 2019). The present study asserts and advocates for the resolution of effective and efficient networking capabilities by leveraging the knowledge capacities of

trainers through the improvement of educational institutions' knowledge base. A positive reputation amongst members may be gained by the strategic use of an entity's social capital, which can lead to the formation of collaborative buildings, the merger of two or more organizations, the formation of new networks, and the formation of new partnerships (Jin, 2019).

Rural women play pivotal roles in almost in every societal aspects from time in memorial. Fundamental contributions have been made by the women in the creation of natural, human, physical and social capital for making livelihood sustainable, through economic empowerment (Narasiah, 2019). The human capital, natural and financial capital as well as the physical and social capital play an essential role in women to ensure they are economically empowered thereby boosting their livelihoods Saravana, 2022). Credit availability has positively brought the correlation with change in the livelihood status of women, more so in Bungoma County, through economic empowerment.

2.4.4 Women Economic Empowerment in Kenya

According to Paul & Kumari (2013), women empowerment entails granting rightful authority to undertake tasks, whether within the household or in the workplace. The decision-making role of women holds significant importance as it enhances their negotiating power and fosters economic empowerment. Empowered women are better equipped to engage in planning, decision-making processes, and contribute to developmental initiatives autonomously.

Kabeer (2012) defines empowerment as the enhancement of individuals' capacity to make purposeful decisions in their lives. Economic empowerment initiatives aim to facilitate the efficient utilization of resources (Safaricom Foundation, 2011). Women are integral to societal well-being; thus, the prosperity and empowerment of a society hinge

on the prosperity and empowerment of its female members. Tunon (2007) asserts that women's empowerment is greatly facilitated by engaging in collective entrepreneurial endeavors outside the confines of the home, which fosters a sense of independence, compatibility, and effective utilization of their skills.

According to Kumar (2019), empowerment is a method for increasing tenacity in several aspects of an organization's growth. These aspects include the social, economic, political, gender, educational, and religious dimensions of an organization. Empowerment may also be seen as a technique to improve gender equality. According to CIDA (2019) and the International Monetary Fund (2020), the empowerment advantages of a social setup are characterized by geography, access to development possibilities, and also by gender. Therefore, change that is transformative hence denoting empowerment calls for redistribution and review of the resources and the opportunities to sought the distinguished needs , preferences and interests for both the men and the women (Lagarde, 2022).

Women's Empowerment is a challenge that has been witnessed globally, and mainly in Kenya. It is mainly because, in the past, women were subjects to men. Women make up 70 percent of the world's population (Yunus 2020).

Paul and Kumari (2013) highlighted that women's empowerment involves granting them rightful power and authority to fulfill tasks. When women are empowered, they gain the ability to engage in planning, decision-making, and contribute to development programs and activities on their own terms.

As stated by Mallikarjuna & NAIK (2014), the evaluation of women's empowerment can be based on several factors. This includes assessing the percentage of income allocated by women for themselves and their children. Furthermore, it involves examining the extent of women's participation in significant household decisions, such as major

purchases like cars, houses, or appliances. Additionally, it's essential to consider women's access to information and technology as part of the assessment process.

Entrepreneurship has its target to the reduction of the inequality in the distributions of individuals incomes at the levels of the households and the creation of opportunities for the poor individuals (Al-Mamun et al., 2021). According to Shah (2018), the Women Enterprise Fund (WEF) was established in Kenya with the goal of promoting the equitable distribution of income across a variety of socioeconomic groups by way of MSMEs initiatives. Several agents give their acknowledgements on the table banking fundamentals, and therefore more knowledge on table banking is needed for economic empowerment (Rand et al., 2018).

Enabling rural women to access land and other assets can address both practical and strategic gender needs. Practical needs, such as access to food, water, and healthcare, are essential for survival and do not inherently challenge existing social structures. In contrast, strategic needs, like access to land and productive resources, have the potential to enhance women's economic independence but may challenge patriarchal norms prevalent in many communities. (Nyukuri, 2006: 17; PALAMA, 2008: 21).

The Kenyan government has played a fundamental role in the establishment of the renowned The Joyful Women's Organization (JOYWO) is a non-governmental organization whose mission is to solve societal issues that the government has neglected (Keter, 2020). Its goal was to encourage women to save money and invest in themselves as a means of combating poverty. Several trends that affect economic empowerment in Kenya are factors such as the women's levels of education, age, lack of collaterals, illiteracy among many other factors (Kumar, 2020). These variables have therefore had a significant impact on increasing women's engagement in the economy. In the approach to gender equity in the financial involvement and incorporation, the study seeks to make

sense of the opportunities and hindrances that clear the way to the financial incorporation of women and economic empowerment.

2.5 Conceptual Framework

The conceptual framework represents essential aspects and elements forming this study's justification (Crowley & Bass et al., 2018). Graphically, it explains the essential variables like dependent and independent along with the intervening variables and the moderating variables (Goldberg, 2022). It also indicates the most important concepts, which calculate the dependent and independent variables. Independent variables are Networking power, Membership power and Organisation learning which influence the dependent variable for the economic Empowerment of women to be significantly achieved programs in order to increase their income and bring together women to discuss a variety of concerns.

Independent Variables

Table Banking

Empowerment

Networking Power in Table-Banking -Individual networks formed -Intra/Inter organizational networking -Training partnerships
Membership power in table banking -Self-efficacy -New group formation rate -Membership retention rate -Team building -Membership outreach
Organizational learning in table banking -Governance -Leadership development -Business development -Participation

Dependent Variable

Women Economic

Women Economic empowerment a) Decision making capacity b) Ownership of property c) Household income capacity

Figure 1: Conceptual Framework

Source: Researcher (2023)

2.6 Research Gaps

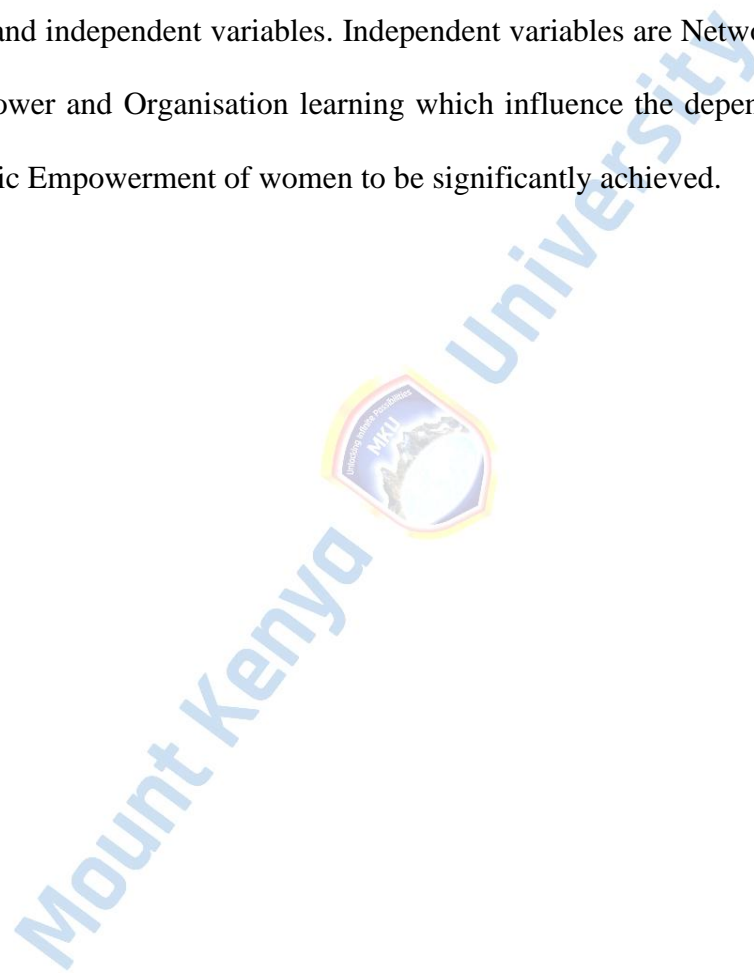
There has been a proliferation of initiatives that are financed by benefactors, governments, and non-governmental organizations (Mayoux, 2021). The need that those who are less fortunate have access to credit is more important than resolving the empirical issues that arise from the disparity in the manner in which low-income families in Bungoma County's low-income households and financial institutions carry out their revenues. Commercial loan institutions demand that lenders have a steady flow of income from which interest can be paid back as stated by the terms and conditions. Nevertheless,

the earning of numerous self-employed households could be more stable despite their size. In order to attain success, financial agents who give services and produce local assets must be able to meet dear performance standards. They should be able to meet quality repayments and give access to customers

Theoretical and conceptual analyses, in addition to empirical research, all concur that table banking has the potential to significantly influence community development, economic growth, national welfare, and the income levels of individual households. Research on table banking and Village Savings and Loan (VSL) initiatives is few and poorly documented. These programs may be helpful for members of the poorest rural families, who otherwise have little access to financial markets and the loans and savings possibilities they offer. It is important to note that the Kenyan government has prioritized creating a policy for funding female entrepreneurs, but that there is no overarching policy framework in place to govern and standardize the implementation of table banking projects at the national level. This is despite the fact that the Kenyan Government has made the basic commitment to initiate Women Entrepreneurship Funding policy. As a way to put in place levels for the savings-led programs, reviews indicate that it is necessary to validate the literacy levels, development activities, management, and outreach to people of the community who are more financially disadvantaged. Particular attention was paid during the first-ever international women's conference, which intended to raise awareness of women's dynamic role in the national economy and women's rights, to the challenge that women in Bungoma County face in obtaining loans. This was done in order to highlight the importance of the situation. As a consequence of this, it resulted in the founding of the women's World Bank organization as well as the fabrication of guides to secure the distribution of loans. Other organizations that are

operated entirely by women may be found all over the globe. These groups have established credit and savings

The conceptual framework represents essential aspects and elements forming this study's justification (Crowley & Bass et al., 2018). Graphically, it explains the essential variables like dependent and independent along with the intervening variables and the moderating variables (Goldberg, 2022). It also indicates the most important concepts, which calculate the dependent and independent variables. Independent variables are Networking power, Membership power and Organisation learning which influence the dependent variable for the economic Empowerment of women to be significantly achieved.



CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

In this part, the research details its methodology, including its population of interest, sampling strategy, data collection and analysis procedures, and results presentation strategy.

3.2 Research Design

A research design is a plan that is adopted that integrates many parts of a study in a logical and cohesive way, so ensuring that a researcher successfully answers a research topic. A research plan is used to achieve this goal. The study used a descriptive explanatory methodology. According to Bhattacharjee (2012), a descriptive research study includes not only data collecting but also the many processes of data organization, tabulation, and description. Descriptive research seeks to address the fundamental issues of "what," "who," and "how." Research that aims to explain rather than just describe a phenomena is called explanatory research. They are devised to examine if one event effects another occurrence in a controlled environment. The study's goal is to see whether a table banking strategy may help women in Bungoma County become more financially independent, hence an explanatory descriptive research design is the best technique for this study.

3.3 Target Population

Mugenda (2022) defines a population as "the entire group of individuals, events, or objects with consistent, observable characteristics." A population may include both living and nonliving things. Therefore, the emphasis of this section is on the population that the

researcher intended to analyze, and the ramifications were extrapolated to apply to the whole population of Bungoma County based on the outcomes of the organization described in this section. All of the official Bungoma County women's groups were included in this study as respondents. The demographic of focus for this study consisted of the 729 women's groups registered in Bungoma County.

3.4 Sampling Procedures

According to Martyn (2008), a sampling frame is a catalog that can be used to collect the memberships of microfinance institutions' attributes that may identify each and every aspect that is to be included in the sample. This catalog can be found online. In this research, a straightforward random sample strategy was used to characterize the population that is the focus of the investigation. This research provided an illustration of the Bungoma Women Table Banking Groups.

The survey was carried out using a sample size of 60 table banking groups, and the group secretaries were chosen to answer the survey questions on behalf of their respective groups. This is due to the fact that it may be impossible to have all of the group members present at the time that the data is being collected.

This study used Yamane's (1967) formula to determine the study sample size as follows:

$$n = N / (1 + Ne^2)$$

where,

n = the sample size,

N = the study population,

e = level of significance.

Therefore,

$$n = 729 / (1 + 729(0.05)^2)$$

$$n = 260$$

$$n = 260 \text{ groups}$$

3.5 Instruments for Data Collection-Research Instrument

In order to collect data, a structured questionnaire was sent to individuals who volunteer to be part of the sample in the research region.

3.6 Pilot Study

Kimilili Town served as the location for the study's pilot run. The pilot research was carried out by gathering information from 26 different respondents, which represents 10% of the total sample population. In order to produce the final research instrument which was utilized for the study, the pilot test assisted in rectifying any shortcomings of the instruments that are detected.

3.6.1 Validity Test for Data Collection Instrument

In the context of research instruments, the term "validity" coined by Gravetter (2019) refers to how well an evaluation tool measures the variable of interest. Throughout the process of discovery, we never lost sight of how critical it is that the information be 100% accurate. A further crucial concept in research methodology is "content validity," which describes how accurately a test measures the intended behavior (Lune, Parke, & Stone, 2018). The analyst read a literature review, choose the materials needed to estimate the conceptualizations, and verify that the questions cover all of the study subject to assess the authenticity of the contents. The researcher consulted industry professionals in order to validate the instrument they have developed.

3.6.2 Reliability test for Data Collection Instruments

According to Mugenda and Mugenda's 2020 research, reliability may be defined as "the extent to which an instrument estimates a variable with stability and equilibrium." A preliminary investigation was carried out by means of the haphazard distribution of questionnaires to individuals interviewed. As a consequence of the pilot study's findings, we were able to boost it by fine-tuning the questionnaire. Before beginning the data

collecting process in order to determine the test-retest reliability, the questionnaire used to determine the internal equilibrium reliability was distributed.

3.7 Data Collection Procedure

The researcher distributed surveys using the drop-and-retrieve method. The researcher then conducted assessments to evaluate compliance in this study. Once the researcher obtained permission and acquired an introductory letter, the study progressed in a systematic manner. This involved following a specific chronological sequence, including procedures for data collection, modifications to data collection instruments, reproduction of necessary copies for data collection purposes, distribution of questionnaires, evaluation and analysis of completed questionnaires through episodic review and coding for thorough examination, data examination and consultations, and finally, the preparation of a conclusion and recommendations, according to Ahmad (2020).

3.8 Source of Data-Data Management

The researcher distributed questionnaires to informants in order to gather primary data, and numerous records from the Bungoma table banking groups was consulted in order to get secondary data.

3.9 Data Analysis Techniques

Methods of quantitative data analysis were enthusiastically adopted by the analyst. Quantitative information about retaliation from questionnaire interrogations was encrypted to facilitate systematic data tracking. It was planned to have a master questionnaire ready to go, and it was supplemented with open-ended surveys that were

given to respondents (Morazes & Pintak, 2019). Therefore, all of the acquired data was cross-checked to verify adherence to accuracy, validity, consistency, and pertinence to research questions. This was done repeatedly. During editing, the researcher sought out for answers that do not make sense, those in the wrong location, those inaccurate due to context, incomplete, or those requiring some change.

The data was summarized in frequency tables then analyzed using correlation and regression model.

The following regression model was adopted:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

Y = economic empowerment.

β_0 = Constant

X_1 = organization learning

X_2 = membership power

X_3 = networking power

$\beta_1 - \beta_3$ = The regression co-efficient.

ε is the random error term that accounts for other variables not included in the model that influence economic empowerment.

3.10 Diagnostic Tests

Before carrying out the regression analysis, diagnostic tests were carried out to evaluate whether or not the data obtained fulfilled the linear regression assumptions. This was done in order to decide whether or not to continue with the regression analysis. The normalcy test and the multi-collinearity test were carried out as part of the diagnostic testing. It is clear that the data came from a typical sample as normality checks passed. Evaluations of normality was made using both the Kolmogorov-Smirnov and Shapiro-

Wilk tests. If the significance level of the Shapiro-Wilk test is more than 0.05, then normality has been established, however a value of less than 0.05 shows that the data were not taken from a normal population.

The assumption behind a test for multi-collinearity in a multiple linear regression model is that the predictor variables do not have a strong correlation with one another. In order to test for multi-collinearity, the Variance Inflation Factor, or VIF was used. Multi-collinearity is indicated when the VIF is higher than 10, whereas multi-collinearity that is negligible is shown when the VIF is less than 5.

3.11 Research Ethical Considerations

The researcher prioritized ethical principles throughout the study. Initially, the researcher obtained consent from respondents before gathering any data, followed by a clear explanation of the study's goals. Participation was strictly voluntary, with no incentives provided.

Finally, the researcher guaranteed confidentiality and privacy to protect participants' identities.

CHAPTER FOUR

RESEARCH FINDINGS AND DISCUSSIONS

4.1 Introduction

In this chapter, data analysis, presentation and interpretation are presented.

4.2 Return Rate

A total of 260 questionnaires were administered to women in table banking micro-finance organizations within Bungoma-County, a total of 248 questionnaires were filled accurately and were collected by the researcher. This gives a return rate of 95.4%. Mugenda and Mugenda (2003), reported that a 50% return rate is adequate/satisfactory, while 60% and 70% are viewed as good and very good respectively. Likewise, Kothari (2004) stated that a research instrument return rate of above 70% is very good. Hence, from the guides stated by the two scholars, a 95.4% return rate is viewed to be very good. Table 1 shows the response rate of the respondents.

Table 1: Return Rate

Response Rate	Frequency	Percentage
Returned	248	95.4
Not-Returned	12	4.6
Total	260	100.0

Source: Field Data (2024)

4.3 Demographic Characteristics of the Respondents

In this part, the background information of all those who filled the questionnaires for the study was captured. Here, a step by step procedural analysis of the respondents was done based on gender, age, workplace/employment and their academic attainment. The results obtained were used to make interpretation of the study in the required sub-themes.

4.3.1 Respondent Distribution by Gender

The research was meant to highlight how the gender aspects that exist in the region in matters issues relating to table banking on economic empowerment of women in Bungoma County. The issues were very significant at both international and national perspective as many affirmative actions and awareness have been on the rise to realize economic empowerment of the female gender in society. The female gender in Bungoma has been perceived to be more proactive as the male gender in such activities The findings are tabulated in Table 2.

Table 2: Respondent Distribution by Gender

Response Rate	Frequency	Percentage
Male	0	0
Female	248	100
Total	248	100.0

Source: Field Data (2024)

Table 2 shows that, from the 248 respondents involved in the study, 0 people who represented 0.0 % were male, while 58 people were women which indicates 100.0 % of the sample size. Women involvement in table banking is observed to quite a significant number in financial grouping other than traditional banking which is majorly adopted by their male counter-parts in Kenya and other sectors of the economy. Though it can be seen the ration of male to observe the two third gender rule in issuing employment opportunities. Most women prefer table banking services as it has proved to be a most convenient way to realize economic freedom and emancipation. Table banking being micro-credit movement that is meant to bring economic empowerment in many rural areas of Kenya. It provides ease to access credit to self-help groups.

4.3.2 Distribution of Respondents by Age

The number of years' people have in life is an important determinant on the type of work and economic activities they are involved in towards fulfilment of life objectives and enhancement of life needs in a given country/region. It's also an important determinant on the nature of experience they possess and understanding of concepts related to economic attributes in regard to how income flow is concerned. Age at the same time gives an overview of the extent of availability and readiness to participate in projects/programs execution and the extent of dexterity required. The results of the study in regard to age are well clarified in Table 3

Table 3: Distribution of Respondents based on age

Respondents Age In Years	Frequency	Percent
20-29	9	3.6
30-39	51	20.6
40-49	64	25.8
50-59	111	44.8
Over 60 years	13	5.2
Total	248	100.0

Source: Field Data (2024)

Out of the 248 Female respondents that were interviewed with respect to their age limits. 9 (3.6%) women were of the age bracket of 20 to 29 years, 51 (20.6%) women had the ages of 30 to 39 years. 64 (25.8%) women had the age limit of 40 to 49 years. 111 (44.8%) women of the respondents interviewed had an age limit of 50 to 59 years. Finally, 13(5.2%) women of the respondents interviewed were of the age above 60 years. Most of the respondents interviewed were of the moderate age of 50 to 59 years, this represented 44.8% of the total female respondents interviewed. It is in this age bracket,

that possess a lot of responsibility of taking care of their families. It can be viewed as a group of women with children in either higher institution of learning as well as tertiary levels hence the demand for more income opportunities to fend for the growing needs of their families. It is also a group of well-trained women that are nearly coming to the end of their formal careers hence have adequate technical and human skills that are important in handling, execution of projects and programs. Only (13)5.2% of the respondents were of the age above 60 years. This is a group that is almost retiring from active field work, but they seem to be relatively stable economically in their lives but have been endowed with leadership positions in key managerial positions as well as taking leadership roles in key Departments of micro-finance and table banking administration as opposed to other age groups within the table banking sector and women micro-finance administration. The ideas, skills and experience they possess are used at higher and lower levels of management to see efficiency and effectiveness of debt repayment, carrying out affirmative actions and doing public awareness to other women on the importance of table banking to women as opposed to other traditional banking methods. The young age of 20 to 29 years represented only 3.6% of the respondents. It is a group that is fresh from colleges and universities hence have very little responsibilities and life economic engagements. Here, some of them were some women who were starting careers, while some were new employees in different organizations within Bungoma with an experience of less than two years. Though, they possess adequate educational knowledge to harness their technical skills into the running of the table banking sector they have little resources still to commit to saving schemes and comply to rules and regulations of table-banking in the rural sector.

4.3.3 Distribution of Respondents by Education

Academic attainment is a major contributor to a variety of facets of every organization, company and entities at all scales of operation. The sole aim of that was to evaluate the attainment of the necessary skills and knowledge that are vital in making wise investment decisions economically. Education is as well a vital tool in enabling one make some of the informed and precise decisions as well as choosing the social ladder to associate with. It is through academic that is attained; that enhances a woman to choose the type of career/business to undertake as well as selecting the scope of financial institution to invest or save resources in. The results are presented in Table 4.

Table 4: Distribution of Respondents based on education attainment

Level of Education	Frequency	Percentage
O-level (KCSE)	60	24.2
Certificate	64	25.8
Diploma	43	17.3
Degree	34	13.7
Masters	30	12.1
PhD	17	6.9
Total	248	100.0

Source: Field Data (2024)

In Table 4 There was 60(24.2%) of the respondents had ordinary level qualifications, 64(25.8%) had certificate level of education, 43 (17.3%) respondents had diploma(tertiary) level of academic attainment, 34 (13.7%) were degree holders, 30 (12.1%) had master level qualifications, and 17 (6.9%) had highest qualification of Doctor of Philosophy(PhD) in respective fields of study and involvement. It was observed that few women with graduate and post-graduate qualifications are involved in table banking activities the respondents with degrees and post graduate qualifications

accounted for only 81(32.7%) of the total respondents. The respondents with degrees and other higher level of educational attainment are employed in the lucrative sectors of the economy, have higher pay and more so, their salary income is channeled through recognized banks in Bungoma County. They work for the county, others are teachers in schools, others are civil servants in national governments county departments such as agriculture, forestry service, security amongst many. This group can access credit from well-established financial institutions like banks, hence the reason why not many of them participate in table banking activities in Bungoma-County. The type and nature of work of those degrees, masters and PhD within Bungoma County can be said to be stable and formal, hence they are able to get both secured or unsecured loans from Banks and other work schemes at their respective work stations.

Quite a good number of women 167 (67.3%) of the respondents had academic attainment of O-level, certificate and tertiary(diploma) education fulfilment. This is the group that are always on the ground with the opportunities to start small business, have small saving schemes like merry go rounds and have minimal incomes for those who are engaged in formal employment activities. The only way to get economic reprieve is joining local financial self-help groups that provide an opportunity for table-banking. Many women with basic education and other low levels of academic fulfilment own small businesses in many markets with Bungoma County, Self-help groups enable them to get financial sustainability of their businesses and other social life. Formal jobs have become quite competitive based on academic qualifications, those with degrees, masters and PhD are given preference by employers like the county, national government and local banks, as they are assumed to be competent by many employment agencies. This is the reason a good percentage of women rely on table banking towards fulfilling their economic empowerment.

Women with less academic fulfilment are social and available in rural public forums hence able to learn from each other in issues to do with rural empowerment, that why women with Ordinary levels, those with certificate and diploma qualifications account for a majority of involvement and participation in table banking activities to realize economic empowerment.

4.3.4 Respondent Distribution by Duration of Engagement in Groups

The researcher was interested in the length of time women from various sector of the economy had been participating in table banking sector. Four categories did come out clearly based on the information received from the respondents. It is through the information provided that the researcher is much able to deduce the amount of time or length of duration respondents have been involved in table banking entities. In this category, there was those 12 months, 1-3yrs, 4-6yrs and above 6yrs. It is here we are able to make a conclusive analysis on the duration of engagement and appraisal based on the length of time. In the precepts studied; the distribution was given as categorized. The findings are well represented in Table 5.

Table 5: Distribution of respondents by duration period

Duration Period	Frequency	Percent
Below 12 months	0	0.0
1-3 years	60	24.1
4-6 years	78	31.5
Above 6 years	110	44.4
Total	248	100.0

Source: Field Data (2024)

In Table 5, 0 (0.0%) of the respondents were below 12 months, while 60 (24.1%) corresponded to those in service between 1-3 years, 78 (31.5%) had been in engagement

between 4-6 years, majority 110(44.4%) had been in engagement in table banking activities for over six years.

Having an overview of how groups are managed is detrimental to success to be forecast in any entity. The target population respondents were secretaries to women groups in Bungoma-County, hence a need to have a more experienced class of people. No respondent had served below 12 months, 24.1% had served for up to 3 years, this duration of officers is assumed to have gained partial experience in serving as secretaries to micro-finance entities. Quite a good number of the respondents had been service for 4-6 years, accounting for about 31.5% of the respondent. It is a good number, as officials are tasked with mandate of office based on the understanding to deal with people and controlling them, and it is gained through lengthy interactions and a good duration of time serving in other junior positions. A majority of the respondents had served for a period of over 6 years. Great length of time is essential to understand operations in and out, tackle challenges and solve member complains. It is the reasons why 44.4% of the respondents serving as secretaries to groups had been in micro-finance groups for over 6 years. This was meant to improve effectiveness and efficiency in financial undertakings.

4.3.5 Distribution of Respondents by Positions Held in the Group

Respondents who were secretaries here were not assumed to be members of the micro-finance group. The researcher was interested to see the extent of influence of the groups towards embracing the culture of dsiversification to members that make its inner circle. The respondents were then categorized into official, member or other entity citizens and the results reported. Table 6 shows the findings.

Table 6: Distribution of respondents by positions held

Respondents position	Frequency	Percent
Official	51	20.6
Member	197	79.4
Other(specify)	0	0.0
Total	248	100.0

Source: Field Data (2024)

Table 6 shows that 51(20.6%) of the respondents were official while 197 (79.4%) were members from the micro-finance group. It is seen that a majority of the respondents were members of the group, which conforms to the policies set by micro-finance group stipulating the regulations regarding ownership and membership. Members understand the topography of the region very well hence they can effectively execute projects and programs as well as attending to individual needs at a personal level. Respondents who were officials accounted for only 20.6% of positions being held. Groups at times need external experts from other established financial institutions to aid in efficient execution of activities and formulation of policies. Officials could be also members of the group who have been promoted to a senior level by virtue of length of service or due to technical competence they possess towards management small enterprises.

4.3.6 Distribution of Respondents by Number of Females in Group

It was meant to categorize respondents by their number in the group. The researcher developed keen interest on how many females form a group and hence categorized them: below 15, 16-20 women, 21-25 and above 25 so that some conclusions could be drawn out. Table 7 gives the findings of the study.

Table 7: Respondent distribution by the females in group

Female Number	Frequency	Percent
Below 15	13	5.2
16-20	38	15.3
21-25	141	56.9
Above 25	56	22.6
Total	248	100.0

Source: Field Data (2024)

Table 7 shows that 13(5.2 %) of the group had members below 15 women, 38(15.3%) had members between 16-20, 141(56.9%) has members between 21-25 while 56(22.6%) had women members number exceeding 25.

A majority of the respondents were in the group which had 21 to 25 members. It is a group that is easy to manage as well as bring together a good amount of pooled resources for members to borrow from. Fewer numbers as well as large numbers of women per group can be limiting due to administrative issues and the resources at their disposal for sharing.

4.3.7 Distribution of Respondents Based on Monthly Contribution

It was meant to categorize respondents by the amount of money they contribute monthly. The researcher had a keen insight on the capability of women in the group to afford their monthly contribution based on income generating activities in rural set up. Various categories as from less than ksh 1,000 upto over ksh 10,000. Table 8 gives the findings of the study.

Table 8: Respondent distribution based on Monthly Contribution

Monthly Contribution	Frequency	Percent
Less than 1,000	39	15.7
1,001-5,000	183	73.8
5,001-10,000	26	10.5
Above 10,000	0	0.0
Total	248	100.0

Source: Field Data (2024)

Table 8 shows that 39 (15.7 %) of the group members contributed less than ksh 1,000 per month, 183(73.8%) contributed up-to ksh 5000 per month whilst 26(10.3%) contributed money in the range 5,001 to 10,000. No group had members contributing above ksh 10,000 of all the group that responded through their secretaries.

The analysis of the data can be discussed based on rural town micro-finance group settings which require a bare minimum of less than ksh 1,000 to join as membership fee and hence less number of respondents contributing a sum of less than ksh 1,000 per month. Majority of the respondents are in the cluster of ksh 1,001 to ksh 5,000 as saving and borrowing in the table banking entities is based on an individual effort to save. Hitherto; it is believed contributions were not only restricted to once per month but based on individual total collective contribution in a span of one month.

A few respondents were in the cadre of ksh 5,001 to ksh 10,000 and no respondent being in the cadre of above ksh 10,000. The idea being resource availability in rural areas cannot suffice huge investment in table banking platforms and many women hold small scale businesses or enterprises.

In addition; monetary security in the table banking sector is not guaranteed hence many elites have been investing in them concurrently to traditional banking like standing

orders, buying shares and investment in treasury bonds for those women in higher social and economic ranks.

4.4 Organizational Learning in Table Banking on Women Economic Empowerment

The first objective of the study was to examine the relevance of organizational learning on boosting economic empowerment of women in Bungoma-County. The questionnaire administered required respondents to express their rating level of consent with the asked statement at an interval of 1-5 on a Likert Scale, where; 1= No Extent, 2= low Extent, 3= Some Extent(neutral), 4= To a greater extent and 5= To a very great extent. The results from the response are represented in Table 9.

Table 9: Organizational Learning in Table Banking on Women Economic Empowerment

Statement	1	2	3	4	5
Joining forces with trustworthy friends to achieve financial goals enhance economic empowerment	0 (0%)	13 (5.2%)	38 (15.5%)	56 (22.4%)	141 (56.9%)
Initiative to vote for qualified candidates is key to realize economic empowerment	0 (0%)	8 (3.4%)	43 (17.2%)	60 (24.1%)	137 (55.2%)
Constant training on financial awareness of members is a catalyst for their economic stability	0 (0%)	17 (6.9%)	39 (15.5%)	64 (25.9%)	128 (51.7%)
Promise to give group members training on financial awareness would enhance realize financial obligations	0 (0%)	8 (5.2%)	34 (13.8%)	73 (29.3%)	128 (51.7%)
Getting together with a circle of reliable and like-minded friends and participation in forums contributed greatly to realize economic empowerment	5 (1.8%)	8 (3.4%)	43 (17.2%)	64 (25.9%)	128 (51.7%)
Composite	0.4%	4.8%	15.9%	25.5%	53.4%

Source: Field Data (2024)

In Table 9, 56.9% and 22.4% of the respondents which were the majority, agreed to a very great extent and agreed to a great extent respectively that aspects related to joining forces with trust-worthy friends to achieve financial goals enhancing economic empowerment. 15.5% agreed to some extent 5.2% agreed to a low extent, while only 0.0% of the respondents did not agree at all.

When asked how initiative to vote for qualified candidates was key to realize economic empowerment: none disagreed, 3.4% agreed at a low extent, 17.2% were neutral on the matter, 24.1% agreed to a great extent and 55.2% to a very great extent strongly. Concerning training on financial awareness of members' aspects portrayed; 0% did not agree, 6.9% agreed at a low extent, 15.5% were neutral (agreed to some extent) on the matter, 25.9% agreed to a great extent, and a majority representing 51.7% agreed in the strongest terms possible (very great extent)

The fourth statement on members training concerning financial awareness enhancing financial obligations thus necessitating the members level of awareness; none of the respondent disagreed, 5.2% of the respondents agreed at a low level, 13.8% were neutral, 29.3% agreed to a great extent while a majority 51.7% strongly agreed (agreed to a very great extent). Concerning the fifth statement examined under this objective; 1.8 % disagreed, 3.4% agreed at a low extent, 17.2% were neutral on the issue, 25.9% agreed (to a great extent) while 51.7% strongly agreed or agreed to a very great extent that getting together with a circle of like-minded friend and participation in financial forums by women influences economic empowerment.

Distribution of responses was also determined through the determination of each statement response means and standard deviation and their averages calculated. The results are given in Table 10.

Table 10: Mean and Standard Deviation for Organizational Learning on Economic Empowerment

Statement	N	Min	Max	Mean	Std Dev
1.	248	1	5	4.31	0.9161
2.	248	1	5	4.31	0.8916
3.	248	1	5	4.22	0.9557
4.	248	1	5	4.28	0.8108
5.	248	1	5	4.22	0.9662
Composite				4.27	0.9081

Source: Field Data (2024)

Table 10 shows how mean and standard deviation was used to examine the distribution of responses concerning organizational learning on economic empowerment. The average mean of the responses was found to be 4.27 ($3.5 < \mu < 4.5$) implying that most respondents were in agreement of all statements relating organizational learning on enhancing economic empowerment of women and their groups. The standard deviations of the responses were moderately distributed around the mean. Averagely it is 0.9081 ($0.5 < \sigma_x < 1.0$) implying that many respondents were in good agreement about the aspects of organizational learning on economic empowerment.

4.5 Membership Power in Groups on Women Economic Empowerment

The second objective of the study was to determine how membership power in group influences economic empowerment. The questionnaire administered required respondents to express their rating level of consent with the asked statement at an interval of 1-5 on a Likert Scale, where; 1= No Extent, 2= To a low Extent, 3= Moderate, 4= To

great extent and 5= To a very great extent. The results from the response are hereby represented in Table 11.

Table 11: Membership power in groups and Economic Empowerment of Women

Statement	1	2	3	4	5
Building foundation of trust and friendship is good to enable serve a big section of the society	0 (0%)	0 (0%)	17 (6.9%)	98 (39.7%)	133 (53.4%)
My individual capacity to put money aside in a saving scheme has improved	0 (0%)	0 (0%)	0 (0%)	90 (36.2%)	158 (63.8%)
Since becoming a member of a group I have been able to diversify resources in different investments	0 (0%)	0 (0%)	26 (10.3%)	115 (46.6%)	107 (43.1%)
Wealth generation is necessitated and sustainability of the wealth created is assured	0 (0%)	4 (1.7%)	13 (5.2%)	81 (32.8%)	150 (60.3%)
Preservation of a group members' health and societal well-being is assured	0 (0%)	8 (3.4%)	21 (8.6%)	108 (43.1%)	111 (44.8%)
Composite percentage	0.0%	1.0%	6.2%	39.7%	53.1%

Source: Field Data (2024)

Table 11 presents a breakdown of the responses in relation to membership power pertaining to economic empowerment of women. Averagely 53.1% were in strong agreement of the opinion statements raised, 39.7% agreed, 6.2% were neutral(moderate) while 1.0% agreed to a low extent, while 0.4% strongly disagreed (no extent). Hence a majority of the respondents representing 92.8% were in support of the opinions under the statements in the outlined objective of membership power on women economic empowerment while about 7.2% either were neutral or of a contrary opinion. This is a

strong indication that; membership power is an important precept to women in table banking groups to realize their economic empowerment.

The responses and frequency from table 12 are used to tabulate the measures of dispersion for the study which are the mean and standard deviation, to be able to make a deduction out of the same from the statements 1 to 5. Table 12 gives findings of the analysis of the two measures of dispersion.

Table 12: Mean and standard deviation of membership power on women economic empowerment

Statements	N	Min	Max	Mean	Standard Deviation
1.	248	1	5	4.47	0.6049
2.	248	1	5	4.64	0.4520
3.	248	1	5	4.33	0.6327
4.	248	1	5	4.52	0.6729
5.	248	1	5	4.30	0.7473
Composite				4.45	0.6220

Source: Field Data (2024)

Table 12, shows average mean was 4.45 while average standard deviation was 0.6220 which implies that most of the respondents were moderately distributed around the mean as the standard deviation is less than 1 for responses found. For any responses with standard deviation greater or equals to one ($\sigma_x \geq 1$) indicates that there was little or no consensus of the statement in the dependent variable on the independent. Results obtained strongly indicate that there was good consensus of the metrics influence on women economic empowerment. The average mean of the statement lie within ($3.5 < \mu < 4.5$) obtained are an indication that most of the responses were in agreement that

membership power in table banking group influences positively women economic empowerment in Bungoma-County.

4.6 Networking Power in Table Banking on Women Economic Empowerment

The third objective of the study was to determine the influence of networking power in table banking on economic empowerment of women. The questionnaire administered required respondents to express their rating level of consent with the asked statement at an interval of 1-5 on a Likert Scale, where; 1= No Extent, 2= low Extent, 3= Some Extent(moderate), 4= great extent and 5= Very great extent. The results from the response are represented in Table 13.

Table 13: Frequency distribution for opinions of Networking Power on Economic Empowerment

Statement	1	2	3	4	5
Collaborative fund-raising mechanism has served to enhance women economic empowerment	0 (0%)	13 (5.2%)	17 (6.9%)	94 (37.9%)	124 (50.0%)
Initiatives to offer technical help and sharing enhances women financial sustainability	4 (1.7%)	4 (1.7%)	13 (5.2%)	73 (29.3%)	154 (62.1%)
Aspects related to collaborative effort on the socio-economic front has been economically enabling	0 (0%)	9 (3.5%)	29 (3.5%)	94 (37.9%)	137 (55.1%)
Facets to do with establishing working relationships has improved financial obligations to women	0 (0%)	13 (5.2%)	34 (13.8%)	73 (29.3%)	128 (51.7%)
Efforts to have collaborative lobbying in groups improves resources/monetary availability	0 (0%)	9 (3.5%)	17 (6.9%)	81 (32.8%)	141 (56.8%)
Composite	0.3%	3.8%	7.3%	33.4%	55.2%

Source: Field Data (2024)

In Table 13, 50.0% and 37.9% of the respondents agreed to a very great extent to a great extent respectively that the ideas on collaborative fund-raising platforms to enhance women economic empowerment. 6.9% agreed to some extent (moderate) 5.2% agreed to a low extent, while only 0.0% of the respondents did not agree at all.

When asked how initiative to offer technical help and sharing in groups was vital to achieve economic empowerment; 1.7% disagreed, 1.7% agreed at a low extent, 5.2% were neutral on the matter, 29.3% agreed to a great extent and agreed 62.1% to strongly agreed (agreed to a very great extent).

Concerning aspects related to collaborative effort on socio-economic front has been economically enabling; 0% did not agree, 3.5% agreed at a low extent, 3.5% were neutral (agreed to some extent) on the matter, 37.9% agreed to a great extent, and a majority representing 55.1% agreed in the strongest terms possible (very great extent)

The fourth statement on whether establishing working relationships had improved financial obligations to women thus realizing economic empowerment; none of the respondent disagreed, 5.2% of the respondents agreed at a low extent, 13.8% were neutral (agreed to some extent), 29.3% agreed to a great extent while a majority 51.7% strongly agreed (agreed to a very great extent). Concerning the fifth statement looked at under this objective of networking power; 0.0% disagreed, 3.5% agreed at a low extent, 6.9% were neutral on the matter, 32.8% agreed (to a great extent) while a majority 56.8% agreed to a very great extent that efforts to have collaborative lobbying in women groups served well to enable monetary resource availability and in the long-run influencing economic empowerment.

Distribution of responses was also determined through the determination of each statement response means and standard deviation and their averages calculated. The results are given in Table 14.

Table 14: Mean and Standard Deviation for Networking Power on economic empowerment

Statement	N	Min	Max	Mean	Std Dev
1.	248	1	5	4.33	0.8014
2.	248	1	5	4.49	0.7913
3.	248	1	5	4.70	0.9767
4.	248	1	5	4.27	0.9075
5.	248	1	5	4.43	0.7594
Composite				4.44	0.8473

Source: Field Data (2024)

Table 14 shows how mean and standard deviation was used to examine the distribution of responses concerning net-working power on women economic empowerment. The average mean of the responses was found to be 4.44 ($3.5 < \mu < 4.5$) implying that most respondents were in agreement of all statements regarding networking power on enhancing economic empowerment of women and their groups. The standard deviations of the responses were moderately distributed around the mean. Averagely it is 0.8473 ($0.5 < \sigma_x < 1.0$) implying that many respondents were in agreement about attributes of networking power on women economic empowerment.

4.7 Economic Empowerment of Women as a Result of Table Banking

The nature or kind of a rating to give the success of your table banking in assuring your economic empowerment as women was also analyzed. The questionnaire administered required respondents to express their rating level of consent with the asked statement at an interval of 1-5 on a Likert Scale, where; 1= No Extent, 2= To a low Extent, 3= Moderate, 4= To great extent and 5= To a very great extent. The results from the response are hereby represented in Table 15.

Table 15: Economic Empowerment of Women as a result of Table banking

Statement	1	2	3	4	5
Adequate monetary resources have been at members' disposal as a result of table banking	0 (0%)	6 (2.4%)	24 (9.7%)	95 (38.3%)	123 (49.6%)
Better access to enhanced nutrition and medical care has been achieved on majority of members	0 (0%)	3 (1.2%)	21 (8.5%)	99 (39.9%)	125 (50.4%)
Timely access and payment of fees by students of member parents in table banking groups	0 (0%)	4 (1.6%)	26 (10.5%)	102 (41.1%)	116 (46.8%)
Ability to launch SMEs and improvement of members' individual lives have been realized	0 (0%)	4 (1.7%)	23 (9.2%)	101 (40.7%)	120 (48.4%)
Reduction of domestic violence and value appreciation of family assets	0 (0%)	8 (3.4%)	21 (8.6%)	108 (43.1%)	111 (44.8%)
Composite percentage	0.0%	2.1%	9.3%	40.6%	48.0%

Source: Field Data (2024)

Table 15 presents a breakdown of the responses in relation to membership power pertaining to economic empowerment of women. Averagely 48.0% were in strong agreement of the opinion statements raised, 40.6% agreed, 9.3% were neutral(moderate) while 2.1% agreed to a low extent, while 0.0% strongly disagreed (no extent). Hence a majority of the respondents representing 88.6% were in support of the opinions under the statements in the outlined objective of membership power on women economic empowerment while about 11.4% either were neutral or of a contrary opinion. This is a strong indication that; women economic empowerment has been realized through table in table banking groups

The responses and frequency from table 16 are used to tabulate the measures of dispersion for the study which are the mean and standard deviation, to be able to make a deduction out of the same from the statements 1 to 5. Table 16 gives findings of the analysis of the two measures of dispersion.

Table 16: Mean and standard deviation of economic empowerment of women

Statements	N	Min	Max	Mean	Standard Deviation
1.	248	1	5	4.35	0.7573
2.	248	1	5	4.40	0.6621
3.	248	1	5	4.33	0.7303
4.	248	1	5	4.36	0.7089
5.	248	1	5	4.30	0.7473
Composite				4.35	0.7212

Source: Field Data (2024)

Table 16, shows average mean was 4.35 while average standard deviation was 0.7212 which implies that most of the respondents were moderately distributed around the mean as the standard deviation is less than 1 for responses found. For any responses with

standard deviation greater or equals to one ($\sigma_x \geq 1$) indicates that there was little or no consensus of the statement in the dependent variable on the independent. Results obtained strongly indicate that there was good consensus of influence of attributes of table banking on women economic empowerment. The average mean of the statement lie within ($3.5 < \mu < 4.5$) obtained are an indication that most of the responses were in agreement that economic empowerment has been enhanced as a result of table banking.

4.8 Multiple Linear Regression of the Study

This is also a model of statistical analysis that gives or estimates the types of effects a given independent/predictor variable imposes on the dependent variable. In this research the influence of the studied independent variables; Organizational Learning, Membership Power and Networking Power were analyzed and scrutinized. The results are presented in Table 17.

Table 17: Regression Model Summary

Model	R-Value	R- Square	Adjusted R-Square	Std. The error of the Estimate
1	0.694 ^a	0.516	0.462	0.54874

a. Predictors: (Constant) Organizational Learning, Membership Power, Networking Power.

Source: Researcher (2024)

The coefficient obtained for multiple regressions was 0.694. This coefficient denotes that there was a moderate positive relationship/correlation between the three independent variables and the dependent variable which was women economic empowerment.

Results obtained gave the coefficient of determination to be 0.516. This implies that; of all women economic empowerment, only 51.6% can be attributed to organizational learning, membership power and networking power. An important conclusion drawn

here is that there are other aspects which account to 48.40% of women economic empowerment in Bungoma-County which are not considered in this research.

4.9 Analysis of Variance (ANOVA)

In the study, it was to be determined whether the regression model that was used was reliable or not, hence the need to carry out analysis of variance. The results of the analysis are given in Table 18.

Table 18: ANOVA Representation

Model		Sum of Squares	df	Mean of Squares	F	Sigma
1	Regression	117.599	2	9.3942		17.35
		0.000 ^b				
	Residual	131.331	247.75	0.205		
	Total	248.930	59.75			

a. Dependent variable: economic empowerment

b. Predictors: (Constant) Organizational Power, Membership Power, Networking Power

Source: Researcher (2024)

Table 18 gives a P-Value from the ANOVA to be 0.000 giving a postulation that the model given is much to be relied upon with much certainty, as it has the least probability of giving a wrong prediction.

4.10 Regression Coefficients^a

A concomitant analysis was done on the independent variables for the study which were Organizational Learning, Membership Power, and Networking Power. The coefficients are presented in Table 19.

Table 19: Regression Coefficients

Model	Unstandardized Coeff.		Std. Error	Standardized Coeff.	t	Sig
	B			Beta		
(Constant)	0.687	0.4112		1.696	0.091	
Level of Awareness	0.476	0.0704	0.277	6.145	0.002	
Membership Power	0.459	0.0679	0.387	8.585	0.024	
Networking Power	0.464	0.0701	0.412	9.776	0.011	

Dependent Variable: economic empowerment.

Source: Researcher (2024)

Table 19 gives us the coefficients which forms the regression model of the study, which can be illustrated by;

$$Y = 0.476 X_1 + 0.459 X_2 + 0.464 X_3 + 0.694$$

Economic Empowerment = 0.476 (Organizational Learning) + 0.459 (Membership Power) + 0.464 (Networking Power) + 0.694 (Constant)

The model found is indicative of all the indicators have a positive influence on women economic empowerment. Increasing organizational learning by one unit while keeping other factors constant, would lead to an increment of economic empowerment by 0.476 Likewise, one unit rise in membership power of members results into a 0.459 increase in economic empowerment. A single unit rise in networking power automatically leads to a 0.464 economic empowerment.

4.11 Correlation Analysis

There was a need to establish the relationship that existed between the variables. Thus, a correlation analysis was done on the respondents in the study. Table 20 presents results obtained in the study.

Table 20: Correlation Analysis

Variables	Type	Economic Empowerment	Organizational Learning	Membership Power	Networking Power	Economic Empowerment Sig (2-tailed)	Organizational Learning Sig (2-tailed)	Membership Power Sig (2-tailed)	N
Economic Empowerment	Pearson	1							248
Organizational Learning	Pearson	0.472*	1			0.0096			248
Membership Power	Pearson	0.388*	0.106	1		0.000	0.184		248
Networking Power	Pearson	0.469*	0.126	0.109	1	0.000	0.268	0.441	248

Source: Researcher (2024)

Table 20 gives the relationship that exists between the predictor and the dependent variables in terms of correlation. A positive correlation was observed between organizational learning and economic empowerment (correlation coefficient =0.472). Increasing the scope of organizational learning automatically leads to a rise in economic empowerment. Organizational learning gives many people importance to monetary investment thus realizing economic empowerment. A positive correlation was also observed between membership power (correlation coefficient=0.388) and networking power (correlation coefficient =0.469) this indicates that membership power and

networking power are also important aspects for women and groups in table banking to adopt to improve their economic empowerment. Women self-help groups that have a sound system of membership power and networking power have a higher chance of attaining economic empowerment. The relationship of the dependent and independent variable was significant at 1% confidence level (0.01).

4.12 Discussions of the Findings

In this section, the findings of the study are discussed in accordance to the objectives used and their applicability to the literature review and theoretical framework.

4.12.1 Organizational Learning and Economic Empowerment

It was deduced that organizational learning is a crucial component to achieving women economic empowerment in Bungoma-County. Here, indicators such as joining forces with trust-worthy friends, voting for qualified leaders/candidates, training on financial awareness, ability to achieve financial obligations and getting together in a circle of reliable and like-minded friends were carefully examined. In analyzing level of awareness influence on economic empowerment, a majority of the respondents of 78.9% of all respondents were in agreement that level of awareness has a significant positive role towards enhancing economic empowerment of women in Bungoma County.

The means of the respective indicators on level of awareness had a range of $3.5 < \mu < 4.5$ on average, which strongly supports the notion of level of awareness on economic empowerment. On average most respondents were in agreement that the metrics laid had a good influence on economic empowerment of women in Bungoma County. However, joining forces with trust-worthy friends and voting for qualified candidates as leaders for groups had the highest means of 4.31 each, implying that the two indicators had a much greater influence on women economic empowerment.

The average standard deviation of joining force with trust-worthy friends, voting for qualified candidates, training on financial awareness, ability to achieve financial obligations and getting together in a circle of reliable friends were skewed to the right around the mean with an average of 0.9081 ($0.5 < \sigma_x \leq 1.0$) which denotes a good/strong consensus amongst all the respondents that the indicators had a good influence on economic empowerment.

This research proved that a good correlation exists between economic empowerment of women and organizational learning that has been put on the ground through the aspects of table-banking. Higher organizational learning translates to greater economic empowerment. Organizational learning on table banking as a group based funding strategy from which members save and borrow instantly. It is an empowerment modality that cares for micro and small business owners who need credit to finance their businesses but cannot qualify from formal banks due to factors such as lack of collateral, long distances, high interest rates (Kariuki, 2014; ROK, 2009). The information given to women will be an important determinant for choosing and selecting either formal or informal banking schemes.

4.12.2 Membership Power on Economic Empowerment

It was deduced from the study that membership power is an important facet of economic empowerment. Here, the metrics studied were building foundation of trust, individual capacity to save, diversification of resources into different investments, wealth generation and sustainability and preservation of group members health and societal well-being. Most of the respondents corresponding to the 92.8% agreed and strongly agreed to membership power metrics influencing positively economic empowerment of women in Bungoma County.

The average mean of the indicators under membership power was 4.45, which was within the acceptable range of 3.5 to 4.5 for the study to be valid $3.5 < \mu < 4.5$. Therefore, the indicators under the objective which were building foundation of trust, individual capacity to save, diversification of resources into different investments, wealth generation and sustainability and preservation of group members health and societal well-being had a significant positive influence on economic empowerment. The standard deviations of the indicators were moderately distributed around the mean. The average standard deviation was 0.6220, which is within the good consensus parameter of $0.5 < \sigma < 1.0$. Therefore, majority of the respondents were in good agreement building foundation of trust, individual capacity to save, diversification of resources into different investments, wealth generation and sustainability and preservation of group members health and societal well-being had a positive influence on women economic empowerment.

Membership power is also a key indicator for table banking; through it women in groups have a chance to benchmark from each other in the area of starting, managing and financing businesses, it also gives women an opportunity to bring monetary resources together from which to borrow from. According to African Business Forum, 2014, a call has been made to women to join hands in pooling resources to help overcome poverty and illiteracy especially those in the rural settings.

4.12.3 Networking Power on Economic Empowerment

Networking power is the third objective discussed in this study. The means of various networking power were determined from the respondents and their relevance to economic empowerment are highlighted. A majority, (88.6%) of the respondents agreed and strongly agreed on the various indicators of networking power influencing positively women economic empowerment in Bungoma- County.

Average mean of the respondents concerning the influence of networking power on economic empowerment was 4.44, which is within the limits of $3.5 < \mu < 4.5$. This is an indication that all aspects relating to networking power; collaborative fund-raising, initiatives to offer technical help and sharing, collaborative efforts on socio-economic front, establishment of working relationships and efforts to have collaborative lobbying in groups are important panacea for economic empowerment of women in Bungoma-County. The average standard deviation was 0.8473, which is within the good consensus parameter limit of $0.5 < \sigma_x \leq 1.0$. Therefore, majority of the respondents were in good agreement that; collaborative fund-raising, initiatives to offer technical help and sharing, collaborative efforts on socio-economic front, establishment of working relationships and efforts to have collaborative lobbying in groups had a positive and significant influence on women economic empowerment in Bungoma-County.

In summary, levels of networking power mechanisms seen in entities of table banking is pivotal through which women gain socio-economic prowess and political bargaining ability. It is a key tool by which if used well they get collective strength to subdue all the shortcoming of economic operations hence succeeding in specified endeavors. This is in agreement with Mureithi, 2014 who stated that, the major objective of Table banking is to give women economic empowerment through financial assistance and trainings. Stewart ,2014 reiterated that in the current times people adopt other ventures for economic viability when the corporate world become un-accommodative for them.

CHAPTER FIVE

SUMMAR, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter gives a summary of findings, discussion relating to them, conclusions drawn on the findings and recommendations which enhance economic empowerment of women in groups.

5.2 Summary of the Findings

In summary, the questionnaire with a set of questions was administered to 260 respondents who were secretaries to women groups. A total of 248 questionnaires were filled and returned this gave a response rate of 95.4 %. The respondents were sampled from women groups in Bungoma County with a target population of 729 groups. The study entailed women groups only as most women partake in group activities at socio-economic level, most respondents had university degree level and other lower academic qualifications. It was also deduced, that the groups were composed of women with diverse age with majority age group being above 50 to 59 years and their monthly contribution capability for most of them was below ksh 10,000 which is a good indicator for most rural setting low income earnings. It was drawn from the study that, aspects of organizational learning, membership power and networking power had a positive influence economic empowerment of women in Bungoma-County, Kenya

5.3 Conclusions of the Study

This section presents the conclusions obtained from the study. The crucial function of table banking in rural areas is to foster economic power and empowerment of women and as well as enhancing their bargaining power as well as purchasing power parity.

Table banking might entail members of groups meeting at agreed time to make savings contributions which are then loaned out to members who present viable business plans. The group sets the minimum contribution amount, interest rates, and other rules in their constitution.

Many women in Kenya have come to acceptable level of awareness and hence make key decisions to make sound financial and economic investments in order to realize the required economic empowerment. Level of awareness is a good indicator in table banking as it seeks to unearth the required information through groups on possible merits for the involvement.

Membership power is a key feature in table banking undertakings via which women gain economic prowess. It provides a good platform unto which women through their groups gauge their collective bargaining power and offset individual economic shortcomings and therefore being able to achieve a positive economic emancipation.

Networking power has also proved to be a sound tool to foster economic empowerment in table banking, as women gain access to a bigger network platform created by groups which improves resource availability, socio-economic support and fosters many opportunities for economic growth and expansion.

5.4 Recommendations of the Study

The following recommendations were made from the study;

- i) There should be concerted efforts by the management of groups in place to put in adequate measures through trainings and communication channels to enhance level of awareness in groups at both technical, human and conceptual levels as the best policies and decision making will be harnessed through a high competency and great intellectual ability.

- ii) County government and groups top organs should embrace a culture of membership power through exploring on ways to have more women joining table banking groups to augment resource availability and bargaining power.
- iii) High levels of accountability should be put in place by table banking groups and the local government to ensure networking power strategies are concomitant with the needs of women on the ground.

5.5 Suggestion for Further Studies

The following further studies are suggested in order to enhance research activities in the area of table banking on economic empowerment of women in various rural areas and in different counties in both locally or internationally.

The study unmasked table banking and came out with variables such as level of awareness, membership power and networking power. The same study can be repeated using other variables such as social policy, technology and relationship management: under the influence of table banking on women economic empowerment in Bungoma-County, Kenya. Another study can be done in other counties in the country.

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APPENDICES

Appendix 1: Introduction Letter


Mount Kenya University

DIRECTORATE OF GRADUATE STUDIES

MBA/2021/86402

25th April, 2024

*National Commission for Science Technology & Innovation (NACOSTI)
Off Waiyaki Way, Upper Kabete,
P.O Box 30623- 00100
NAIROBI, KENYA*

Dear Sir/Madam,


RE: PRISCILLA MIRANDA WAFULA - REGISTRATION NO. MBA/2021/86402

The purpose of this letter is to introduce the above named student who is pursuing **Master of Business Administration** in the department of **Accounting and Finance** in the school of **Business and Economics**

The title of the research is **"Influence of Table Banking on Economic Empowerment of Women in Bungoma County."** It has been cleared by the University's Ethics Review Committee (Certificate attached) and now has to proceed to the field to collect data between **May 2024, and July 2024.**

Any assistance accorded to the student will be highly appreciated.

Thank you.



Dr. Samuel M. Karanja, Ph.D.
Director, Graduate Studies

Mount Kenya University
P. O. Box 342 - 01000, THIKA
Office of the Director,
Graduate Studies

Enc.

Main Campus, General Kago Road, P.O. Box 342-01000 Thika.
Cell: +254 709 153 000 / +254 709 153 200
Email: info@mku.ac.ke, Web: www.mku.ac.ke
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Appendix II: ERC Document



Mount Kenya University

REF: MKU/ISERC/3623
TO: PRISCILLA MIRANDA WAFULA
REG: MBA/2021/86402

Date: 25 April 2024

Dear Sir/Madam,

RE: INFLUENCE OF TABLE BANKING ON ECONOMIC EMPOWERMENT OF WOMEN IN BUNGOMA COUNTY.

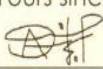
This is to inform you that **Mount Kenya University** has reviewed and approved your above research proposal. Your application approval number is **2667**. The approval period is **25/04/2024 - 24/04/2025**.

This approval is subject to compliance with the following requirements;

- i. Only approved documents including informed consents, study instruments, MTA will be used
- ii. All changes including amendments, deviations and violations are submitted for review and approval by **Mount Kenya University**
- iii. Death and life-threatening problems and serious adverse events or unexpected adverse events whether related or unrelated to the study must be reported to **Mount Kenya University** within 72 hours of notification
- iv. Any changes, anticipated or otherwise that may increase the risks or affect the safety or welfare of study participants and others or affect the integrity of the research must be reported to **Mount Kenya University** within 72 hours
- v. Clearance for export of biological specimens must be obtained from relevant institutions
- vi. Submission of a request for renewal of approval at least 60 days prior to expiry of the approval period. Attach a comprehensive progress report to support the renewal
- vii. Submission of an executive summary report within 90 days upon completion of the study to **Mount Kenya University**

Prior to commencing your study, you will be expected to obtain a research license from National Commission for Science, Technology and Innovation (NACOSTI) <https://research-portal.nacosti.go.ke> and also obtain other clearances needed.


Yours sincerely,




The Chairman
Mount Kenya University
Ethics Review Committee
P. O. Box 342 - 0100, Thika

Dr. Alfred Owino. PhD


Appendix III: Research Permit


REPUBLIC OF KENYA


**NATIONAL COMMISSION FOR
SCIENCE, TECHNOLOGY & INNOVATION**

Ref No: **501956** Date of Issue: **08/July/2024**


RESEARCH LICENSE




This is to Certify that Ms. PRISCILLA MIRANDA of Mount Kenya University, has been licensed to conduct research as per the provision of the Science, Technology and Innovation Act, 2013 (Rev.2014) in Bungoma on the topic: INFLUENCE OF TABLE BANKING ON ECONOMIC EMPOWERMENT OF WOMEN IN BUNGOMA COUNTY, for the period ending : 08/July/2025.

License No: **NACOSTI/P/24/35856**

501956
Applicant Identification Number


Director General
**NATIONAL COMMISSION FOR
SCIENCE, TECHNOLOGY &
INNOVATION**

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See overleaf for conditions

Appendix IV: Plagiarism Report

PRISCILLA MIRANDA

**INFLUENCE OF TABLE BANKING ON ECONOMIC
EMPOWERMENT OF WOMEN IN BUNGOMA COUNTY, KENYA**

 PROJECT
 MASTERS
 Mount Kenya University

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