

**INFLUENCE OF SAVING AND INTERNAL LENDING COMMUNITIES MODEL ON
WOMEN EMPOWERMENT, MARSABIT COUNTY, KENYA**

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DECLARATION AND APPROVAL

Declaration

This thesis/project is my original work and has never been presented for any academic award in any institution.

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Approval

This thesis/project is being submitted for examination with our approval as university supervisors

Name:.....

Institutional

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Name:.....

Institutional Affiliation.....

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Mount Kenya University

DEDICATION

I dedicate this work to my lovely wife, Gumato, and my children, Isacko, Atho, and Sori. My strength has come from their love and support.



ACKNOWLEDGEMENT

I'm grateful that God gave me the strength to complete this study. I owe my supervisor, Dr. Isaac Abuga, for his leadership, hard work, and wisdom throughout. I do acknowledge Dr. Evans Nyamboga Mandere, my mentor, for his high-level academic support and encouragement. My devoted wife, Safia, and my children, Isacko, Atho, and Sori, have all contributed to my strength and driven me forward. I will always be appreciative of MKU for giving me the chance to study free from both internal and external influence.



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ABSTRACT

The fact that nearly 80% of women from low-income families receive little to no pay and are completely excluded from financial systems makes it more difficult to increase savings in developing countries. Finding out how saving and internal loaning societies (SILC) affect women's empowerment in Marsabit County, Kenya, was the main goal of this study. In particular, determining how household wealth in Marsabit County is impacted by SILC accessibility. Finding out how savings affect women's empowerment in Marsabit County, how loans affect women's empowerment in Marsabit County, and how social funds affect women's empowerment in Marsabit County. The underlying background for our analysis was provided by the Solidarity Circle Theory, Joint Liability Theory, and Social Capital Theory. A descriptive design was used in the research. The method was created with the main goal of finding plausible correlations and clarifying the factors that led to the problems being studied. The SILC 2021 report states that as of July 2024, the study's target population of 120 women beneficiaries is spread throughout four SILC groups set up in Marsabit County, which comprises the sub-counties of North Horr, Moyale, Saku, and Laisamis. Using a census methodology, this study included all 120 SILC categories of women. A population's whole population is examined during a census. They used primary data. In order to collect primary data, participants had to self-administer questionnaires. Cronbach's alpha was used to assess the study instruments' validity and reliability. The internal consistency of the study tool is indicated by all questionnaire items with an alpha greater than 0.7. Both descriptive and inferential statistical analyses were included in the data. Tables, figures, and charts were used throughout the presentation. The main conclusions showed that social funds, loans, and savings all had a statistically significant favorable impact on SILC performance. Among the most important factors are loans ($B = 0.112$), social funds ($B = 0.103$), and savings ($B = 0.044$). The standardized metrics indicate that lending exerts the greatest relative impact on performance. The significance levels of all factors further underscore their role as predictors of success for SILC. Convinced that SILC should broaden and expand its training programs to maximize its impact, especially in agriculture and health. This may involve implementing additional practical training sessions and collaborating with medical institutions to provide specialized wellness programs. These steps would guarantee equitable benefits for all members from SILC's social fund programs.

Keywords: SILC, Women Empowerment, ASAL, Social Fund

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LIST OF ABBREVIATIONS AND ACRONYMS

CEO	Chief Executive Officer
CPI	Consumer Price Index
CSR	Corporate Social Responsibility
GDP	Gross Domestic Product
IDT	Information Diffusion Theory
UNBS	Uganda National Bureau of Statistics
NACOSTI	National Commission for Science, Technology and Innovation
OECD	Organization for Economic Co-operation and Development
SDGs	Sustainable Development Goals
SMEs	Small and Medium Enterprises
SPSS	Statistical Package for Social Sciences



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CHAPTER ONE

INTRODUCTION

1.0 Introduction

The first part provides the context for the research, outlines the problem declaration, defines the aims, highlights the importance, discusses the limitations, specifies the boundaries, and clarifies the operative descriptions of key words.

1.1 Background to the Study

Savings receive emphasis globally as a support pillar of growth in economics. The global literature highlights that good saving behavior is likened to the well-being of individuals, households, and nations (Arezki et al., 2017; Ribaj & Mexhuani, 2021). According to Arezki et al. (2017), savings in a household environment present good pillars of capital accumulation and are pillars economically towards long-term growth. The UN Council on Development and Trade, among other organizations (2019) highlight that increased domestic savings remain the best tool towards increased internal investment and reduced excessive reliance on external capital. Furthermore, good saving systems are associated with financial stability, a balance of macroeconomics, and poverty reduction (Kadir & Jamaluddin, 2020).

Across Africa lies deep-seated problems in savings mobilization owing to financial exclusion, constraints to official financial services, and systemic income disparities. However, in the spirit of community creativity VSLAs and SILCs have been shown to be viable models of saving promotion, especially among women and in rural settings. These community-led models have been shown to have great effectiveness in such regions as West Africa and Malawi in increasing economic empowerment and resilience among marginalized (Maganga, 2021;

Abdulai et al., 2022).

In Kenya, informal savings mechanisms like SILCs continue to gain prominence, particularly in rural and communities surrounding urban areas. These models are integral to supporting women's socio-economic upliftment by providing flexible, accessible financial tools. However, challenges remain in optimizing their impact, particularly in resource-constrained counties such as Marsabit. Strengthening these systems is crucial for translating community-level savings into meaningful capital for investment and inclusive development.

The significance of saving is highlighted in Neoclassical growth theories, such as those proposed by Ramsey (1928) and Cass-Koopmans (1965), as well as in endogenous growth frameworks like Harrod (1939), Domar (1946), Romer (1986), and Barro & Sala-i-Martin (2004), which declare that saving is key to monetary evolution due to its role in supporting capital accumulation. Additionally, Solow's growth theory (1956) suggests that, all else being equal, with a constant technological level, growth depends on the population growth rate and the national saving rate. As a result, capital accumulation can be enhanced through savings rates policies designed to promote saving and increase capital or by attracting foreign savings. While saving works dynamically in capital accumulation and economic development, savings rates in most Sub-Saharan countries have remained rather low, around 17.3 per cent of their GDP (Ribaj & Mexhuani, 2021). In Kenya, Kenya's saving rates constantly vary between 10-14 percent of the GDP, compared with saving incidences in these lower middle-income countries such as Vietnam at about 33 percent of their GDP and upper middle-income countries such as China, saving around 50 percent of their GDP.

In Kenya, saving rates in different years averaged 17.8 percent between 1971 and 1979, 18.8 percent between 1980 and 1991, 13.78 percent from 1992 to 2007, and 14 percent from 2008

to 2019, all falling way short of the Vision 2030-targeted savings rate of 28 percent (Musamali et al., 2022). Saving rates have endured severe fluctuations in Kenya over the years, especially during the last decade of actual Vision 2030 implementation. About 80% of poor women earn nothing; thus, they are considered entirely marginal to these financial systems, making the problem of raising savings in developing countries even more complicated. This inefficiency is amplified because in various developing regions like Kenya, approximately 90 percent of these women occupy lower income brackets, failing to recognize the feasibility of an improved standard of living and financial inclusion. This situation results in millions of women ensnared in helplessness and poverty, thereby undermining fragile states. Due to their low incomes, over 2.5 billion women worldwide lack access to savings and other financial services, which restricts their ability to purchase savings products, especially those provided by official banking institutions (Johnson et al., 2018). In Africa, the average savings rate is 18.3 percent of GDP, predominantly reflecting the prevalence of savings accounts held by women, estimated at 12 percent. In contrast, according to Johnson and others (2018), the Pacific and Asia exhibit a prevalence of 50 percent for women's savings accounts.

The Retirement Benefit Authority Report (2019) highlights that women are the most adversely affected by inadequate saving behaviours in Kenya, with over 50 percent of non-savers being women. The mean rates of those who save are much below the minimum acceptable rate of 20% of wages. With 16 percent of Kenyans living below the internationally accepted poverty line of \$2, this inadequate saving behavior is associated with exceptionally low salaries. Research suggests that creating jobs, reducing extreme poverty, and increasing salaries for women, alongside their financial involvement, could promote asset and savings growth. Despite this, women's savings rates in Kenya remain at 12 percent. Regretfully, women are 44 percent less

likely than men to save in the official sector and 33 percent less likely to hold savings accounts. Furthermore, a sizable amount of these women's total income is inadequate and erratic. Approximately 38.9 percent of Kenyan women are unemployed and do not have spare money, according to the Kenya National Bureau of Statistics (2019).

In addition to income, employment is a crucial factor in fostering a savings culture by increasing earnings and enhancing productivity. Kenya's difficult economy, pervasive income instability, and fragmented labor market have made it difficult to create career possibilities, particularly for women. The unemployment rate in Sub-Saharan Africa is substantial; on average, 30% of women are unemployed. If income sources are abruptly cut off, people in vulnerable households run the risk of sliding below the poverty line, and women's savings—even those meant for preventative measures—are diminished as a result. Globally, more than 126 million working women live in extreme and moderate poverty, which hinders their ability to mobilize savings. Therefore, a comprehensive strategy that generates employment opportunities and improves resources for women would support the mobilization of women's savings.

The unemployment and low incomes of women hinder both savings mobilization and economic productivity and growth (Samberg et al., 2021). Female employment in Kenya has declined despite many governmental initiatives aimed at increasing job opportunities for women. The Kenyan labor market is polarized, characterized by divisions between the formal and informal sectors, with limited prospects (Booty Pire, 2022). The official sector has a significantly elevated unemployment rate and inadequate salaries in relation to the living cost, whilst informal sectors are characterized by low wages and incomes (Booty Pire, 2022). The inadequate wages and incomes are attributed to the diminished production levels among women in the economy, offering scant or no incentives to save and utilize savings. Despite Kenya experiencing an average growth

of the economy at the rate of 5.3 % over the previous ten years, the nation hasn't seen a matching increase in employ, as this expansion has been predominantly centered in the service sector, which has generated limited job opportunities. Furthermore, to boost domestic savings rates, it is crucial to motivate women, a key segment of Kenya's population, to save. Encouraging women's savings is vital for building capital and improving overall domestic savings. Prioritizing the effective mobilization of these savings is a key government focus, as it significantly influences economic growth. Establishing a robust culture of women's savings would result in a cascading effect, leading to an elevated and more favorable average level of household savings (Kagotho et al., 2017). A robust saving culture will enable women to generate cash for establishing enterprises, making investments, and preparing for emergencies, so enhancing their financial positioning (Flynn & Sumberg, 2018). This paper's empirical research of metropolitan women's income, employment, and savings will be beneficial in multiple respects. First, the focus will be on how income and employment affect women's savings, serving as a policy approach to boost the use of their resources. Second, women represent a significant demographic strength due to their essential role in the overall national population. Promoting savings among women would greatly increase national domestic savings and support investment growth.

Research from Zou et al. (2017) shows that women involved in the Women Save Project in Kenya and Ghana are more likely to save when provided with sufficient support, such as job creation and involvement in financial growth initiatives. Additionally, Flynn & Sumberg (2018) suggest that women's savings have contributed to reducing unemployment in Africa by funding businesses and innovations. A deeper understanding of women's saving behavior is essential. Most previous research has focused on household savings, neglecting the fragmented female market. This study empirically investigates the savings behaviors of urban women to comprehend their

saving practices.

1.1.1 Savings and Income

The study of saving behavior has received a great deal of attention, resulting in the development of various hypotheses. The neoclassical ideas of saving prepared the way for Modigliani and Brumberg's life cycle theory (1954), which was followed by Milton Friedman's perpetual income hypothesis (1957). These theories aim to explain the elements that influence how economic agents save. They emphasize money as a significant impact, claiming that as income rises, households and individuals become more inclined to save. This behavior stems from the decreasing satisfaction derived from additional consumption, prompting those with extra funds to set it aside.

On the other hand, lower-income households and individuals are predicted to save less. However, when low-income households receive an income increase, their savings are more likely to expand than wealthier ones (Fagereng et al., 2019). The nature of income influences savings habits; for example, unstable or irregular wages may stimulate saving, according to the buffer stock theory. In contrast, stable income might not have the same effect on saving tendencies as uncertain income does. Globally, income levels significantly affect women's ability to set aside money. Income stands out as a key determinant in the saving patterns of both individuals and families. A widespread pattern shows that many women lack employment and have little to no income, leading to lower savings rates (Fagereng et al., 2019). This difficulty is exacerbated by the fact that women frequently assume key consumer roles while having restricted access to financial services, reducing their willingness to preserve their earnings.

Additionally, the majority of women in lower-income groups tend to save through informal

methods, even though evidence suggests that formal financial institutions offer better opportunities for boosting savings and investments among these households by delivering higher returns. According to theoretical viewpoints on saves, particularly the behavioral lifecycle framework, increasing women's incomes and enhancing their financial understanding can have a positive impact on their saving behaviors (Fagereng et al., 2019). Various studies also show that making formal financial services more accessible benefits low-income households and individuals. Such an action would enhance accessibility to savings instruments, income, and investments. Temporarily providing financial incentives for saving may produce lasting effects on both investing behavior and savings, thereby impacting long-term income and subsequently increasing household and individual savings (Schaner, 2018). A significant proportion of employed households with elevated incomes positively impacts savings. The economic empowerment of households and people through enhanced incomes, more job engagement, and expanded possibilities facilitates increased savings. According to Alesane (2019), the volume of personal savings generated from heightened employment earnings is important in deciding household wealth and national income.

A key reason for the lower savings rates among women is the income disparity and high unemployment levels. In low- and middle-income countries like Kenya, where women make up a significant share of the population, low female employment rates may hinder economic progress by restricting savings and investments. Work is supposed to raise women's savings through higher incomes, yet labor market barriers and inequalities can cause uncertainty about saving trends, resulting in lower savings among women (Schaner, 2018). In many developing nations, including Kenya, women are often limited to low-income jobs and roles, resulting in modest earnings that have minimal effect on their savings. Additionally, rising inflation rates in emerging nations often

lower employment earnings, leading to decreased savings; thus, employment is seen to harm savings in this scenario. Individuals and households facing unstable employment tend to hold larger precautionary savings, while those with steady jobs are likely to save less for such purposes. To encourage higher savings, a strong labor market with low unemployment rates, robust job growth, and fairness is essential (USAID 2020).

1.1.2 Savings and Internal Lending Communities (SILC) Model

SILC tries to promote financial inclusion and support self-reliance. Experts have cited the SILC model as a means to advance women's economic independence. This community savings and loan system is designed to grant access to finance and promote self-sufficiency. Here are some key points about SILC and how it may influence the status of women (Kenya National Bureau of Statistics, 2019). Access to banking services is limited or unavailable to the poorest clients. In most rural areas, the distance to the bank or credit union or even a microfinance entity imposes a big barrier, as the cost of travel is unaffordable to many who seek banking support. Additionally, the initial savings required to open an account and the fees for account setup or loan requests are often too costly for those with limited means. In contrast, SILC addresses these challenges by offering affordable and reachable financial options to those in need.

The Savings and Internal Lending Communities (SILC) initiative was pioneered by Catholic Relief Services. It provides a holistic program that helps families protect their assets, manage cash flow effectively, and boost their earnings. Unlike typical microfinance institutions, which frequently fail to meet the requirements of vulnerable groups such as women, struggling farmers, and orphans, SILC provides flexible financial tools to these neglected populations in a sustainable manner (USAID 2020). SILC, which is funded by Catholic Relief Services (CRS), draws on the principles of conventional Rotating Savings and Credit Associations (ROSCAs) and

Accumulating Savings and Credit Associations (ASCAs). It improves upon these models by creating savings and loan groups that are easy to use, clear in operation, and adaptable, allowing members to own and manage them within their local communities. Instead of cycling all donations to one member at a time, SILC pools members' contributions into a fund, allowing group members to take out loans with predetermined interest rates and repayment periods. Typically, SILC encourages participants to form small groups with trusted peers who share similar life experiences within their neighborhood. The growth of the internal fund is supported by interest on loans, along with penalties and fees (USAID 2020).

Many groups choose to contribute to a social fund designated for small grants during catastrophes. Upon the conclusion of a certain duration, the entirety or a portion of the total internal fund (comprising savings, interest revenues, investment profits, and penalties) is redistributed among all group members. Members obtain a substantial monetary amount at this juncture, yielding a considerable return on their investments. In contrast to financial institutions that retain money inside their confines, SILC members can retain and benefit from the interest accrued over their savings cycle. Each group member's overall savings typically determines the distribution of profits from internal fund mobilization (USAID 2020).

1.1.3 Women Empowerment, Marsabit County, Kenya

According to the World Poverty Clock, 4.1 million Kenyan women are estimated to be living below the \$1.90 per day poverty threshold (Kenya National Bureau of Statistics, 2020). In comparison, this group includes about 3.7 million men, highlighting a notable gender wage gap. Women make up over 60% of the rural population, where poverty remains consistently high (Kenya National Bureau of Statistics, 2020). In Kenya, the female population aged 18-34 totals 13.6 million, accounting for 29% of the overall population, with males at 6.5 million and females

at 7.1 million (Kenya National Bureau of Statistics, 2020). The World Poverty Clock also notes that around 4.1 million women in Kenya fall below this poverty threshold.

A significant number of Kenyan women live under the \$1.90 daily poverty line (Kenya National Bureau of Statistics, 2020), while 3.7 million men are in the same situation, pointing to a gender pay difference. A large share of Kenya's people live in rural regions, with 68.9% of this group being under 15 years old (KNBS, 2019). The World Poverty study indicates that, despite challenges linked to poverty, efforts focused on financial inclusion, education, and gender equality could improve women's overall well-being. It is crucial to recognize that providing financial inclusion and access to formal banking services is essential for reducing poverty and boosting economic empowerment among women.

Marsabit County is home to 489,785 people (Kenya Population and Housing Census, 2019). Around 45% of its residents are women under 35 years old, with an estimated 31% falling in the 18–34 age group (Kenya National Bureau of Statistics, 2019). The county includes 77,495 households, averaging 5.8 people per residence. The area has a population density of approximately 6 people per square kilometer. The large number of women presents a chance to tap into demographic advantages and support continuous financial and economic growth. Despite this potential, more than 43% of women in the county lack jobs and receive low wages (Kenya National Bureau of Statistics, 2019). High unemployment, alongside rising costs for food, education, and housing—averaging 46% of their income—leaves women with little ability to save.

Despite women's significant potential for labor market development, their employment rate remains low, with an average jobless rate of 38.9 percent in Kenya. Women worldwide have had difficulties in obtaining secure employment, particularly in developing nations. Women, particularly those aged 15 to 24, encounter significant challenges in obtaining decent employment

(Njifen, 2023). Experts predict that women's unemployment rates will double compared to those over the age of 35. Globally, the average age is 35 years (Njifen, 2023). In countries like South Africa, the unemployment rate is exceedingly high, averaging 55.83 percent, which is four times the average rate. The unemployment rate for women in Kenya is estimated at 38.9 percent, according to the Kenya National Bureau of Statistics (2019). The unemployment rate among Kenyans has unexpectedly risen over the years, with a 2.94 percent increase in 2023, highlighting challenges in the labor market, particularly affecting women under 29 years of age (National Bureau of Statistics, 2019). Low employment rates indicate that women possess restricted income sources, which adversely impact their saving habits.

Njifen (2023) notes that a significant proportion of women fall into low-income groups, with Sub-Saharan Africa hosting a substantial percentage of these women. Remarkably, according to the International Labor Organization, a mere 25 percent of working women are considered moderately or extremely poor. Madagascar and Burundi claim 90 percent of the women within these categories. About 50 percent of women in Bangladesh and India is categorized as either extremely poor or moderately poor, characterized by low incomes (Njifen, 2023). The majority of nations with low-income levels for women are located in Africa, where the poverty rate among employed women exceeds 39 percent.

In Kenya, poor productivity and low-income employment are widespread among women, with 80 percent of employed women engaged in precarious jobs that yield minimal income, compounded by several labor market problems (Kenya National Bureau of Statistics, 2019). Low earnings and rising unemployment impede productive capital formation for economic growth by hindering savings mobilization. Fung and Nga (2022) assert that evidence-based solutions, customized to local and national settings, would effectively solve women's challenges related to

income inequality and unemployment, hence enhancing their savings. Essential elements for promoting women's inclusivity include securing resource and budget allocations aimed at reducing poverty, enhancing employment rates for women, and offering a strategic vision. Enhanced women's development will augment financial inclusion, particularly in national investment savings, as the female population continues to expand. Fung and Nga (2022) contend that utilizing precise and timely data regarding women's circumstances, while concurrently integrating and mainstreaming women's policies across diverse sectors, would yield significant results in women's development and enhance their participation in economic growth through savings mobilization and capital formation.

1.2 Statement of the Problem

Women in northern Kenya, especially in Marsabit County, have experienced long-standing marginalization. Within a traditionally patriarchal society, women often face an unequal load during ethnic conflicts. The adoption of United Nations Security Council Resolution 1325 on women, peace, and security has not really meant increased participation of women in conflict resolution because of ingrained social practices. Cultural traditions restrict women's ability to express themselves and perpetuate these challenges. Female Genital Mutilation (FGM) continues to occur, and girls are frequently married at a young age, often to older men. Illiteracy intensifies the issue, as uneducated women experience a lack of privacy and face difficulties with fundamental tasks such as reading messages or comprehending clinic appointments. Poverty rates in Marsabit County are elevated, impacting both genders. Marsabit County, Kenya, encounters considerable issues concerning poverty and the status of women.

Marsabit County has one of the highest poverty levels in Kenya, with about 83.2% of the

population living in poverty (Kenya Bureau of Statistics, 2024). This categorizes it as one of the least affluent counties in the nation. The economy of the county is predominantly pastoral, comprising 81%, while agro-pastoral activities represent approximately 16%. The 2022 Kenya Demographic Health Survey indicates that Marsabit County achieved 67% coverage for antenatal care (ANC) with a minimum of four visits, 59.3% of deliveries took place in health facilities, and postnatal care (PNC) coverage was at 41%. Rising poverty rates have an important effect on females' access to healthcare, education, and economic prospects (Kenya Bureau of Statistics, 2024). The statistics underscore the necessity for focused interventions to enhance living conditions and promote women's health and empowerment in Marsabit County.

Insufficient resources impede socio-economic development, particularly for pastoralist women. Women predominantly take on unpaid domestic and caregiving duties, which affects their time management and general health. Women in Marsabit are advocating for an increased role in peacebuilding and conflict resolution efforts. They pursue empowerment via grassroots activism, transitioning from victims to proactive agents of change. Addressing these challenges necessitates collaboration among local and national governments, NGOs, and communities (Abdul, 2022). Prioritizing women's needs and advancing education, economic empowerment, and gender equality are essential steps toward achieving a more equitable future for the women of Marsabit. Setting reasonable savings rates at the institutional level can encourage the collecting of modest and microsavings, so increasing domestic savings and promoting economic development. Both institutional and informal financial institutions can foster trust among women who want to save by reducing the perceived hazards. Savings solutions designed for women should have elements such as quick access, security, convenience, and the possibility of high returns (Mbuthia & Ndiritu, 2020). Women's saving habits in underdeveloped countries are remarkable, but have received scant

research, with many being tied to unsubstantiated beliefs. Women are thought to have a larger desire to spend and may be less involved with financial organizations, particularly formal ones, resulting in lower savings rates. Furthermore, women's saving behavior is significantly influenced by high unemployment and low-income levels.

There have been only a few studies on women's savings in Kenya, such as those by Kagotho et al. (2017), Flynn and Sumberg (2018), and Rashid and Ondiek (2018). However, recent research has not looked deeply into how job opportunities and income levels affect how much women save, especially those living in urban areas. Most earlier studies, like those by Ribaj and Mexhuani (2021), Steiner et al. (2018), Kadir and Jamaluddin (2020), and Hill (2020), focused mainly on general household or national savings and often overlooked differences in saving habits between groups, such as between men and women. In addition, past research did not clearly show the key factors that influence women's savings, like income and employment (Chakravarty and Vaillant, 2017; Konya and Nyakwara, 2019). This study aims to explore how savings and internal lending communities (SILC) affect women's empowerment, focusing on Marsabit County in Kenya.

1.3 Purpose of the Study

The main goal of this study was to examine how savings and internal lending communities (SILC) affect the empowerment of women in Marsabit County, Kenya.

1.4 Objectives of the Study

- i. To examine how savings affect women's empowerment in Marsabit County, Kenya
- ii. To find out how access to loans influences women's empowerment in Marsabit County, Kenya

- iii. To assess how social funds contribute to women's empowerment in Marsabit County, Kenya

1.5 Research Questions

- i. How does savings influence women empowerment in Marsabit, Kenya?
- ii. What influence does loaning have on women empowerment in Marsabit County, Kenya?
- iii. How does social funds effect women empowerment in Marsabit County, Kenya?

1.6 Significance of the Study

This study's findings could help national and county governments, financial institutions, non-governmental organizations, and other interested parties develop methods to encourage women to save. The SILC model focuses on creating community-based savings and lending groups. By studying its influence on women's empowerment, we gain insights into how financial inclusion and collective savings can empower women economically.

Empowered women contribute to household decision-making, community development, and overall well-being. When women have control over financial resources, they can invest in education, health, and income-generating activities. Marsabit County, similar to various other areas, grapples with issues of poverty, gender disparities, and restricted access to traditional banking services. The SILC approach functions at the community level, enabling women to combine their savings and obtain loans. The results of this study can guide decision-makers, non-profit organizations, and community leaders in understanding how effective SILC groups are in enhancing financial stability and empowering women. This could encourage the expansion of similar initiatives to additional counties or regions. SILC groups strengthen community bonds by

cultivating trust among participants.

Women collaborate, share knowledge, and support each other. The study can explore how trust and social networks within SILC groups contribute to empowerment. Understanding the dynamics of trust and cooperation can guide interventions that strengthen community bonds and promote sustainable development. The study can identify challenges faced by SILC groups, such as group dynamics, leadership, and external factors (e.g., droughts, conflict). It can also highlight opportunities for improvement. Recommendations based on the study can enhance the SILC model's effectiveness, ensuring that it aligns with women's needs and aspirations. Policymakers can utilize the study's results to create gender-responsive policies that promote financial inclusion, women's entrepreneurship, and economic resilience.

NGOs and development agencies can adapt their programs to incorporate SILC principles, fostering sustainable livelihoods and gender equality. The study will add to the wider conversation about empowering women, reducing poverty, and fostering community-led strategies. By understanding the SILC model's influence, we move closer to achieving gender equity and sustainable development in Marsabit County and beyond. The study will provide insights to these institutions by identifying how saving behavior among women can be positively influenced and increase their savings uptake. This research study also enhances the current understanding, given that earlier investigations have not specifically targeted the savings habits of women in urban areas. This study contributes meaningfully to academic scholarship by expanding empirical knowledge on the role of community-based financial models—specifically the Savings and Internal Lending Communities (SILC) approach—in enhancing women's empowerment. While the SILC model has gained traction in grassroots development, limited academic research has critically examined its mechanisms, particularly in arid regions such as Marsabit County.

1.7 Scope of the Study

This study looked at how savings and internal lending communities (SILC) impact women's empowerment in Marsabit County, Kenya. It focused on women who had been part of the SILC program for at least five years. Marsabit County was chosen because of its importance to the country's economy. Data was mainly collected using a structured, self-filled questionnaire given to the participants. The study evaluated how SILC groups performed in empowering women during the previous financial year. It was carried out between June 2024 and March 2025.

1.8 Limitations

The researcher faced several challenges during the study, including difficulty in reaching some of the respondents and reluctance, delays in completing research instruments, and difficulties in accessing respondents. Furthermore, certain respondents exhibited hesitance in responding to questions they perceived as sensitive and inappropriate for disclosure.

1.8.1 Delimitation of Study

To address the study's limitations, the researcher secured a consent letter from the university and a research permit from the National Commission for Science, Technology, and Innovation. These materials convinced participants that the study was only for academic objectives. To avoid interfering with the respondents' daily activities, the researcher booked appointments in advance and made efforts to build a good rapport, which helped improve participation. Although there were difficulties in gaining access to the organization and reaching some respondents, these were resolved after management granted official permission, making it easier to conduct interviews and collect relevant information.

1.9 Assumptions of the Study

This study was based on several key assumptions that were considered important to ensure the accuracy and usefulness of the research results. It was assumed that the SILC model plays a significant role in promoting women's empowerment in Marsabit County, Kenya. This assumption indicates that the model continues to be actively applied and significant within the study context. Secondly, the study posited that the chosen sample accurately and sufficiently represented the larger population of women involved in SILC initiatives throughout the county. This facilitated the generalization of findings to the broader community, ensuring that the insights obtained reflect wider patterns and outcomes beyond the sampled participants.

Another assumption was the accuracy of the respondent's information, honesty, and thoughtful responses regarding their experiences with SILC groups and their perceived empowerment. Additionally, it was presumed that external socio-economic and political conditions during the study period remained relatively stable and did not significantly disrupt SILC operations or women's engagement with the model. Lastly, the study assumed that the conceptual link between community-based financial models and women's empowerment—particularly through mechanisms such as savings mobilization, access to credit, and social capital—would remain relevant and observable within a research setting.

1.10 Operational Definition of Key Terms

Gross Domestic Savings (GDS)- GDS encompasses savings from the private corporate sector, public sector, and household sector.

Household- Refers to a unit of analysis in macroeconomics. It can comprise an individual, multiple individuals, or a single family.

Savings- Denotes income that is not allocated to current expenditures.

The Savings and Internal Lending Communities (SILC) model is a community-driven system aimed at improving livelihoods, especially for women, by providing access to financial services based on savings and lending. It targets low-income households by promoting income-generating activities through group-based structures that are locally organized, owned by members, and managed independently. The model emphasizes openness, flexibility, and sustainability in its operations. These groups assist members in optimizing their current resources through the instruction of fundamental financial management skills.

Empowerment is the process of gaining strength and confidence, particularly in the context of self-determination and the assertion of rights. It entails bestowing individuals or communities the power, right, or authority to undertake various actions or responsibilities.

Food security means that all people always have reliable access to enough affordable and nutritious food to meet their dietary needs and support a healthy and active life.

Financial empowerment means a person feels in control of their own money and financial resources. Empowerment in financial matters leads individuals to experience increased joy, peace, satisfaction, and pride regarding their finances. The focus extends beyond mere financial resources to encompass the comprehension of financial decisions and the cultivation of personal agency.

Educational Empowerment is the manner of empowering students to gain greater control over their learning experiences, enhance critical thinking abilities, and foster independence in their learning. Empowerment aims to provide students with the requisite tools and resources for success

Health Empowerment is It is the process where people gain more control over the choices and actions that affect their health and well-being. This entails acknowledging and honouring individuals' autonomy and self-determination throughout their care process.

Women's Empowerment denotes the process of facilitating the advancement and enhancement of women's power and agency, thereby enabling them to increase their capacity to control their lives. It includes multiple dimensions.



CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This section looked at the theoretical literature and empirical studies related to the topic and ended with a summary of the literature review.

2.1 Theoretical Literature

Theories are typically established to explain and appreciate a marvel; they frequently question current knowledge while remaining within the confines of critical assumptions. The study's foundation will be built on Joint Liability Theory, Social Capital Theory, and Solidarity Circle Theory.

2.1.1 Solidarity Circle Theory

This study is grounded in the solidarity circle theory, introduced by Muhammad Yunus, the founder of the Grameen Bank and a pioneer in microcredit during the 1970s in Bangladesh. He developed a lending model that eliminated the need for collateral, making it accessible to poor individuals who were often excluded from formal financial systems. Under this model, if one member fails to repay their loan, the entire group is denied further access to credit. This encourages group members to support and monitor each other to prevent default. The approach, known as group lending or joint liability, helps reduce loan defaults. The model is applicable to this work as it highlights ways in which loan repayment is influenced by factors such as business performance, personal initiative, and proper use of the borrowed funds.

2.1.2 Social Capital Theory

Additionally, Uphoff's (1999) social capital theory will serve as a guide for the research. Most commonly, social capital is defined as how people can profit from networks, relationships, and other structures in order to gain certain advantages (Portes, 1998). Robert Putman promoted social capital in the 1990s as a way to mobilize people to do collective action for mutual gain via reciprocity rules and trust (ibid). He is renowned for having distinguished between two types of social capital: "bonding and bridging," which relate to the relationships within and between homogeneous groups and the relationships outside of them. According to some, social capital is an embedded form of social capital that is dynamic and negotiated yet difficult to store, which both supports and perpetuates structural inequality and limits individual behavior (Clever, 2005). According to Uphoff (1999), social capital is any resource that raises the quantity (or likelihood) of cooperative activity that is mutually beneficial, regardless of whether it is social, physiological, cultural, cognitive, institutional, or related in any way. In a specific setting, the Framework offers a social capital measurement tool. Uphoff (1999) highlights the importance of cooperative behavior for both parties' gain. Since the poor have little to offer in the way of assets, the social capital theory concentrates on their involvement and suggests that they stand to gain from a generalized attitude of mutually beneficial collaboration. Thus, the SILCs schemes can be used with the theory. The paradigm is also helpful because it does not assume that social assets can be created in the absence of underlying attitudes and reasons for cooperation. The framework uses the structural and cognitive elements of social capital to identify social capital within communities.

2.1.3 Joint Liability Theory

Another theory used in this study was the Joint Liability Theory, which is part of the group lending concepts. The majority of SILCs and microfinance institutions use group lending to reduce the risk of borrowers defaulting or postponing remittance. By employing joint responsibility,

financial players have reportedly been able to contact those who are considered non-bankable or too weak to be lent money because there is no security, according to Yunus (1993). This idea supports the Grameen Bank's unique lending methods because it is based on a strong level of economic independence and much higher repayment rates compared to regular loan providers (Morduch, 1999).

Ghatak and Guinnane (1999) explain that joint liability lending requires borrowers to borrow as a group, making everyone responsible for the entire loan. Lenders often watch their borrowers closely and depend a lot on past borrowers to help enforce the rules. According to Ghatak (1999), lending institutions often encourage the formation of these borrowing groups in which members who return their loans can influence or push those who delay or default, encouraging them to comply with the repayment terms.

Ghatak explains that joint responsibility operates on two levels, creating a sense of shared obligation. The stronger bond exists among group members, where failure to repay is viewed as going against the group's norms and expectations. This internal accountability helps ensure that borrowers maintain good repayment behavior, as they are monitored by their peers. This approach allows the lender to better monitor debtors. Morduch (1999) interprets this as a system where responsibility is shared between lenders and borrowers. Banerjee and Newman (1993) suggest that Joint Liability Theory offers a practical approach to managing credit risk and minimizing losses in the lending market.

This is made possible by the introduction of joint responsibility-based community lending's development of a particular social coverage that involves the collection and use of local information. This approach promotes both fairness and economic productivity by helping vulnerable individuals escape poverty through funding small, practical business ventures. Banerjee

and Newman (1993) further note that low-risk borrowers help offset the potential impact of those considered high-risk. Lending organizations will use the combined data from paying and non-paying lenders to reconcile or even apply pressure to any borrowers who is behind on their agreed-upon commitments.

2.2 Theoretical Framework

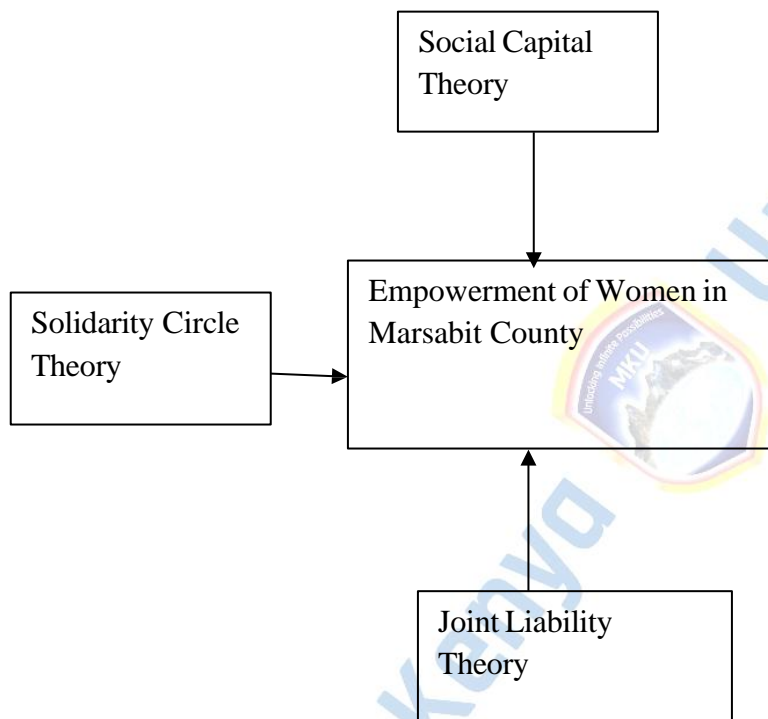


Figure 1: Theoretical Framework

Source: Researcher (2025)

2.3 Empirical Review

The main aim of this study was to investigate how savings and internal lending communities (SILC) affect women's empowerment in Marsabit County, Kenya.

2.3.1 Savings and Women Empowerment

According to the World Bank and FAO (2009), women entrepreneurs in developing countries often face challenges entering markets because they have less skills and knowledge compared to men. Rippery and Fowler (2011) highlight that Pact Inc. introduced the WORTH program in Nepal, which aimed to empower women by offering services such as literacy education, business training, advocacy, and rights awareness, alongside participation in savings groups. Women with entrepreneurship training had an advantage when applying for business loans from MFIs since they could maintain better financial records about their companies, create business plans, and submit project proposals compared to untrained women (Kosiley, 2014). According to Addai (2017), one other obstacle that women in microfinance confront is a lack of business understanding. As a result, she proposes that microfinance arrangements incorporate basic entrepreneurial training in order to enable women in business to handle basic venture management.

Richardson and Thai's (2012) case study of Vietnam advocated boosting Women Economic Empowerment initiatives by increasing women's access to education, providing enterprise creation and management training, and improving financial literacy. The study emphasized the need for marketing, accounting, and specialized business training to support the formal registration of enterprises. Meanwhile, the Village Savings and Loan Association (VSLA) model has proven effective in helping informal producer groups strengthen their financial management abilities. However, the survey noted that many groups struggle with limited knowledge and basic numeracy, resulting in varied financial skills. In Hapur village, a skill-building initiative showed significant impact in transforming rural livelihoods (Pasa, 2017). Jackson (2016), in research on the challenges facing VSLAs in Tanzania's Same District, identified limited access to finance and weak entrepreneurship skills as major barriers. The study

recommended integrating an entrepreneurship module early in the VSLA cycle to enhance the program's impact and support the long-term success of its beneficiaries.

The Kenya Coast SILC program has improved community and field agent capacities. A study conducted in 2017 by Muthari, Njeru, and Kathengeca assessed the impact of SILC initiatives on community empowerment in Igembe North Sub-County found that members of the community should receive more training through capacity building and education because literacy skills lead to the acquisition of knowledge, courage, and expertise that empower people and enable them to make transitions that improve family livelihoods. According to Ayiembah (2019), in Kakamega, the sustainability of livelihood projects for rural women was greatly influenced by training in table banking technique. The formation of business connections, women's groups, and the provision of seminars and training have a great impact on the growth of SMEs (Gogi, 2017). The WEF's mission for capacity building improved women's knowledge of effective financial management, leading to the growth of their businesses.

The SILC program, according to the study, established a transparent and well-organized bookkeeping system, with columns in registers for loans, savings, social funds, and cumulative totals. Moreover, SILCs have enhanced women's leadership skills, as women occupy 60% of the leadership roles inside these organizations. Women's organizations should receive entrepreneurial training to make sure they are adequately prepared and have the skills needed for managing, directing, and running their livelihood initiatives (Mwangi, 2015).

2.3.2 Loaning and Women Empowerment

High interest rates on loans and difficulties in getting financing have affected the long-term success of women's merry-go-round groups (Kosiley, 2018). However, the growth of the microfinance sector is a big achievement, allowing most small and medium-sized businesses

(SMEs) to access financial services they couldn't get before (Kemei, 2019). According to the report, microfinance institutions (MFIs) provide similar products and services as banks, like savings, loans, and insurance, though they may differ in size and how they deliver these services. Making reliable and easy-to-access financial services available is important to improve living standards and support economic growth. Gash and Odell (2013) explain that low-value savings accounts, small loans, mobile payment systems, and micro-insurance have been created to help with this. Using group systems, low-income women can get loans from formal financial institutions and build capital through small savings.

Besides savings and loans, VSLAs also include a social fund, which members contribute to by paying a small fee at certain times. Parker et al. (2015) suggest that it is important to quickly address any concerns members have about how the social funds are used and to encourage discussions about the benefits these funds bring to both individual members and the group as a whole. In the United States, Gash and Odell (2013) said that since the mid-1990s, many international development groups have supported savings groups to help people access financial services. These groups meet regularly, and members put money into a shared fund, which is then loaned to members. In the Mekong region, CARE introduced the Village Savings and Loan Association (VSLA) model. According to Massu, Michaud, and Jain (2017), this method helps create a community fund that loans money to members, usually with a 10% interest rate and repayment time between one and three months.

The investments cycle lasts between nine and twelve months. After each cycle, the savings group proceeds with the share out, regaining ownership of their savings and aggregating revenue, which is split into percentages based on each member's individual savings contributions. Group members can withdraw as much as they like from the collective fund once a month, effortlessly and

without any security, up to multiple times their personal savings; borrowers have a few months to repay the loan plus interest (CRS, 2020). After a cycle lasting between nine and twelve months, the group shares out the accumulated savings along with any interest and fees earned. This interest acts as a return on members' contributions. A new saving cycle then begins. It is recommended that SILC groups in Africa create a social fund kitty, to which members will periodically donate a predetermined sum (Guy, 2018). The fund may issue advisories to group members about handling unforeseen costs associated with festivals, graduation ceremonies, emergencies, celebrations, and education. The communal fund is meant to be somewhat topped up as group members use it, rather than grow. Mtonga (2011) found that the Women Empowerment Finance Cooperative in Zambia played a key role in supporting women by offering loans that they were able to repay successfully. Similarly, Maganga (2021) reported that taking part in VSLAs had a positive effect on women in Malawi., leading to improved socioeconomic conditions among members. His study also revealed that most VSLA participants did not obtain loans from traditional financial institutions or commercial banks.

According to a study conducted in Nairobi, Kenya by Ngumbau, Kirimi, and Sinai, women entrepreneurs should work together to develop social networks for their businesses in order to pool their financial resources and provide a more easy and reasonable loan application process. According to a report by Kami (2011), MSMEs in Nandi District continue to face significant obstacles in obtaining structured financial services. Kami went on to say that in order to help they meet their financial needs; SMEs have subsequently founded a number of unorganized, community-based financial groups. Furthermore, in order to address those same requirements, a growing number of formal sector organizations, including NGOs, the government, and the commercial sector, were established. According to Oder and Muriuki (2007), the SILC program

succeeded in its goal of providing financial goods to the underprivileged and impoverished communities in Killifish, Mombasa, and Malinda.

According to the analysis, the SILC program has strengthened financial assets. Ayienbah (2019) noted that in Kakamega, Kenya, the application process for loans through table banking is more streamlined and convenient than that of banks. Because of this, rural women who do not have the required security to get bank loans have accepted it. According to her report, women have been able to start income-generating businesses and obtain household necessities through table banking loans, which has contributed to an improvement in the standard of life for families. According to a Gogi (2017) study conducted in Bondo, Kenya, SMEs' growth was significantly influenced by their techniques, levels of stock, and savings methods. According to a Gogi (2017) study conducted in Bondo, Kenya, SMEs' growth was significantly influenced by their techniques, levels of stock, and savings methods. The expansion of women's entrepreneurial endeavors was facilitated by the WEF project, which helped them diversify their sources of income through savings.

2.3.3 Social Funds and Women Empowerment

To ensure the best possible health for women and their newborns, reproductive health services (RHSs) must be used consistently throughout pregnancy, childbirth, and after delivery. These services include prenatal care (ANC), postnatal care (PNC), skilled health professional-assisted deliveries, maternity waiting homes (MWH), and giving birth in healthcare facilities. Early access to excellent RHSs can greatly minimize maternal sickness and mortality (Richard, 2017). Despite this, over 295,000 women died in 2017 due to delivery complications (WHO, 2019). According to UNICEF (2018), 68% of these deaths occurred in Sub-Saharan Africa, and 94% happened in low- and middle-income countries. Financial constraints are a significant

obstacle to getting these treatments in such contexts (Richard, 2017). Women's socioeconomic status has a considerable impact on the accessibility and consumption of RHSs, which remain very unequal (UNICEF, 2018).

Several studies have found a strong relationship among ladies' financial empowerment and their usage of various reproductive health treatments (Sack, 2017). For example, Sibanda (2018) discovered that income and work are important factors in persuading women in Sub-Saharan Africa to seek antenatal care. Another research found that women in low- and middle-income countries (LMICs) with higher household income were more likely to attend postnatal care sessions because they could pay both direct and indirect charges. These include purchasing delivery supplies—like baby blankets or plastic sheets—that may not be available at the facility, as well as covering unofficial service fees. Such financial challenges continue to hinder access to skilled birth services and health facility deliveries in many LMICs (Getachew, 2019).

Financial obstacles, such as the cost of lodging, food, and transportation, frequently prevent pregnant women from using MWHs, which are places of residence where they wait for their babies to be born to lower access barriers to facility-based delivery (Annan, 2019). Saving and internal Lending Communities (SILCs) and other informal microfinance methods are together referred to as savings groups (SG) (Scott, 2019). In contrast to official microfinance mechanisms, self-help groups (SGs) can get started with little outside capital and provide participants with basic financial services, like saving and borrowing money to pay for major life events like pregnancy and delivery or to produce income (Vannesa, 2018). Savings groups (SGs) have emerged as a promising way to reduce financial barriers to accessing reproductive health services (RHSs) while simultaneously promoting economic empowerment of individuals and communities in rural low- and middle-income countries (Howe, 2019). Through frequent meetings, these groups help build trust and a

sense of community among members, while also offering non-financial benefits such as the exchange of ideas and personal experiences (Thaddeus, 2020).

Research continuously shows that SGs boost social capital, which is commonly described as social interaction networks connected with resource exchange (Gayen, 2019). Studies have shown that savings groups (SGs) help promote trust, cooperation, and collective action, making them useful platforms for delivering both health and non-health-related programs (Musinguzi, 2017). For example, SGs have been used to offer educational sessions on maternal and child health to their members. However, there has been little research into their role as financial tools for addressing the cost-related barriers to accessing reproductive health treatments (Jera, 2019). Access to reliable and affordable financial services plays a crucial role in supporting small business growth, improving quality of life, enhancing food security, and coping with unexpected life challenges (Gash & Odell, 2013). The Savings for World Relief research by Mugisha and O'Connell (2017), Parker et al. (2015) noted that in Haiti, the primary distinction between SILC and other community savings clubs is that SILC fosters social cohesion within the group and society, while the others mostly concentrate on lending.

According to the report, when a problem emerges, the SILCs group looks for a solution collectively, in contrast to local financial players who turn to the government or police to help resolve the payback issue. According to the survey, members of the SILC group use the loans they obtain for their small businesses, which are primarily related to the sale of food, farming, building, animal husbandry, phone and accessory businesses, and taxi services. Donors have placed grant funds in financial institutions and credit groups in certain circumstances in Myanmar; however, further work in the VA mentoring program may be needed to build a compelling case for VSLAs that are solely based on savings.

In addition to financial matters, VSLAs organized meetings that served as a forum for conversation, problem-solving, opportunity identification, exploration, and peer support. Massu, Michaud, and Jain (2017) argue that in Australia, beyond offering financial services and conducting gender-focused training, VSLAs may benefit from intentionally embedding a stronger connection between gender dynamics and women's empowerment within their programs. Poverty, unemployment, and the lack of growth opportunities frequently serve as catalysts for conflicts. In order to overcome these obstacles, CRS's peacebuilding initiatives have been working to strengthen social relationships within communities and integrate peacebuilding strategies with SILC activities (Guy, 2018).

SILC groups also hold regular meetings to discuss matters that impact their members personally and affect the broader community. Women in SGs frequently mention ties to other community members, networks of friends, and increased solidarity as examples of social capital. According to a study conducted in Malawi (Waller, 2014), regular conversations with different individuals within the framework of saving clubs can help people learn about savings and financial management, as well as build new networks and leadership abilities. Furthermore, the Maganga (2021) study found that VSLA has a positive impact on women's economic and social position in Malawi.

Addai (2017) found that microfinance had a big and favorable impact on improving the socioeconomic position of women in Ghana. One of the main accomplishments of SILC's programming in the Kenyan Coast was stated to be the enhancement of social assets within SILC membership, which suggests ways to encourage SILC involvement rather than relying solely on borrowing and savings remittances (Odera and Muruka, 2007). anticipation in SILC has strengthened community unity and encouraged a more welcoming environment, with members

highly valuing the support offered through the social fund during times of crisis. Additionally, research shows that SILCs encourage self-sufficiency and participation in communal events like marriages, festivals, and funerals. Participants have also started to regard one another as brothers and sisters.

A study by Ngumbau, Kiriimi, and Senaji (2017) in Nairobi, Kenya, found that stronger social and economic networks create opportunities for improved food security, increased visibility, better business connections, more referrals, and a greater sense of satisfaction from mutual support. Access to financial services enables economically disadvantaged women to enhance their productivity, raise their income, strengthen food security, and gain better access to markets, information, and decision-making roles. However, research shows that women entrepreneurs—especially in low-income countries—often face greater challenges than men, particularly in securing financing and building savings for their businesses. This is remarkable given that women are more active in the informal sector than males.

Women are more actively involved in the informal sector than men, therefore microfinance components can help their enterprises succeed (Ekpe et al., 2010). The primary purpose of savings and internal lending clubs is to promote women's empowerment. Kabeer (1999) describes empowerment as the process by which people who previously lacked decision-making power gain the ability to make meaningful decisions in their life. SILC initiatives contribute to this by providing access to both tangible and social resources, along with future opportunities. They also promote agency by enabling achievements related to personal well-being, such as making informed decisions, negotiating, and navigating complex situations.

2.4 Conceptual Framework

The conceptual model that is shown in figure 2.1 served as the study's guide. The conceptual

model uses a schematic representation to show how the different variables should relate to one another in the study. Figure 2.1 This diagram presented the hypothesis that saving, loaning and social funds have influence on women empowerment over a one-year period. It is also hypothesized that having access to SILCs will have an influence on household wealth, women's use of maternal health services, and women's educational opportunities.



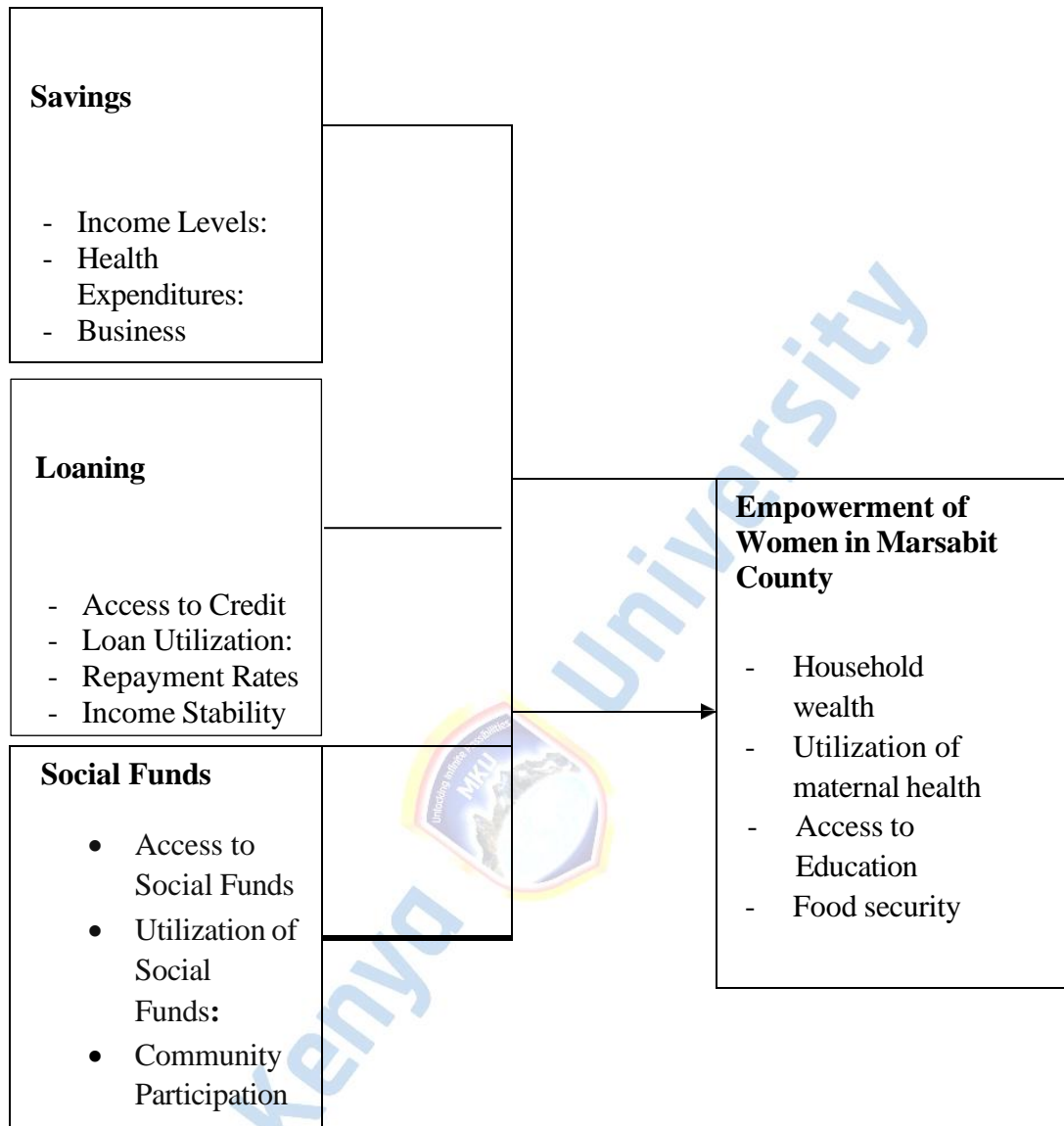


Figure 2: Conceptual

Framework Source:

Researcher (2025)

2.4.1 Summary of Variable Savings

Savings

Savings are the part of income that is reserved rather than used for immediate expenses, intended for future needs. When it comes to empowering women, savings play a vital role in promoting financial stability and independence. They enable women to invest in areas such as education, healthcare, and income-generating activities, which in turn strengthen their economic position and influence within both family and community settings. The research will measure saving as a variable by Income Levels: Measure changes in women's income before and after they start saving. Investment in Education: Track the number of women investing in their own or their children's education. Health Expenditures: Assess the amount of money women spend on healthcare for themselves and their families. Business Ownership: Count the number of women who start or expand businesses using their savings. Decision-Making Power: Evaluate women's participation in household financial decisions and Savings Amount: Monitor the amount of money women save over a specific period.

Loaning

A loan is the transfer of money from a lender to a borrower, with the agreement that it will be repaid—typically with interest—within a set timeframe. For women, access to such credit can be empowering, as it provides the means to grow or launch businesses, pursue educational goals, and enhance their overall quality of life. This financial support can lead to increased income, self-sufficiency, and greater participation in economic activities. The research will measure loaning as a variable by Income Levels: Access to Credit: Measure the number of women who have access to loans. Loan Utilization: Track how women use the loans (e.g., for business, education, healthcare). Repayment Rates: Assess the rate at which women repay their loans. Business Growth:

Evaluate the growth of businesses owned by women who have taken loans. Income Stability: Measure changes in income stability for women who have accessed loans while financial Literacy: Assess improvements in financial literacy among women who have taken loans.

Social Funds

Social funds are financial resources allocated for social development projects aimed at improving the welfare of communities, particularly the disadvantaged and vulnerable groups. Social funds can help empower women by funding activities like education, healthcare, and vocational training. These funds can help women gain skills, improve their health, and access opportunities that enhance their socio-economic status. The research will measure social fund as a variable using access to Social Funds: Measure the number of women who have access to social funds. Utilization of Social Funds: Track how women use social funds (e.g., for education, healthcare, business). Community Participation: Evaluate women's participation in community development projects funded by social funds. Skill Development: Assess the number of women who receive training or skill development through social funds and health and wellbeing which consist of measure of rate of improvements in health and well-being

Women Empowerment

Women's empowerment is the process of improving women's ability to make educated decisions and take charge of their own life. It addresses a wide range of issues, including economic, social, political, and psychological health. The goal is to promote women's access to resources, opportunities, and rights so that they can fully participate in society and raise their level of living.

Marsabit County

Marsabit County, located in what was formerly Kenya's Eastern Province, is characterized

by its ethnic diversity and distinct socio-economic conditions. This study centers on the county to explore how local cultural, economic, and social dynamics impact the empowerment of women. The insights collected will help to assist the creation of solutions that are tailored to the county's specific context and requirements.

2.5 Research Gaps

Poverty and social welfare remain key challenges to achieving sustainable development. The literature examined emphasizes the need of using theoretical frameworks to better explain the expansion of small and medium-sized firms (SMEs), which are critical to many developing countries' social protection programs. Women's empowerment, healthcare, and education remain critical areas of focus (De Groot et al., 2017).

Even though there has been progress in recent years, many challenges remain. The purpose of assistance programs—whether unconditional or conditional—is to improve the social and economic well-being of poor and vulnerable people in developing countries. These programs aim to create opportunities, promote equality, and build resilience for low-income individuals and families (Beegle et al., 2018; Iqbal et al., 2021).

While building assets is SILC's main goal, the program also seeks to boost women's empowerment by improving their access to financial services and job opportunities. Therefore, the initiative is seen as the third key part of inclusive growth, alongside social inclusion and sustained economic growth. Different nations have different levels of social safety net (SSN) effectiveness, which depends on a number of parameters, including beneficiary participation, coverage, targeting, and the amount of financial support provided (Gentilini et al. 2014). While it's still up for debate whether welfare benefits from SSNs reduce poverty.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter explains the research methods and steps that will be used in the study. It covers the research design, target population, sample size, and sampling methods, as well as the tools for data collection, the data collection process, and the methods for analyzing the data.

3.1 Research Design

A research design signifies the methods that the study will employ to achieve its specified aims. The research design is considered a blueprint, a comprehensive plan that delineates the methodologies, techniques, and procedures for gathering and analyzing requisite information, or simply a framework for the research (Charmaz 2013). The research employed a descriptive design. The design was suitable as the primary objective was to examine the feasible link and elucidate how the components facilitated the issues under scrutiny. A descriptive study design is a scientific tool for monitoring and characterizing a subject's behavior without exerting influence. This design provided a better grasp of the study problem by defining the variables of interest.

3.2 Target Population

Cooper and Schindler (2014) define a population as a group of people, things, or organizations that share certain features important to the researcher. Wambugu et al. (2015) say that a population is a group of individuals or items with one or more common traits that the researcher wants to study and apply the results to. According to the SILC 2025 report, by July 2024, 120 female beneficiaries were spread across the established SILC groups in Marsabit County, which has four sub-counties: North Horr, Moyale, Saku, and Laisamis. Table 1 shows the

SILC group membership.

Table 1: Distribution of SILCs group and Membership in Marsabit County

SILC Groups	Membership
North Horr	40
Moyale	45
Saku	20
Laisamis	15

Source: SILC 2025 Report

3.3 Sampling Methods and Taster Size

The sampling methodology is the procedure for choosing a illustrative subset of the target population in a study. Sampling is used due to probable financial and time constraints (Saharan and Boogie, 2013). Sampling approaches can be probabilistic, meaning that all items have equal probability of being chosen, or non-probabilistic, meaning that there are specific inclusion and exclusion criteria (Saunders et al., 2014).

The study used a census sample method, which involved assessing all members of the population to gather information about each individual. In locations with a small population, providing precise results is critical (Kothari, 2009).

3.4 Research Instruments

A questionnaire was designed to collect primary data. It has two sections. The first component included personal information, but the second section focused on the independent elements. A five-point Likert scale was used to capture the respondents' opinions. The researcher used a transmittal letter from Mount Kenya University to request permission from the National Council of Science, Technology, and Innovation (NACOSTI). This permission, along with the

transmittal letter, allowed the researcher to meet with the assigned managers and target respondents.

A drop-and-pick method was employed to increase the number of respondents who completed the questionnaire. This method afforded sufficient time for participants to finish the questionnaire, hence enhancing the probability of attaining a high response rate. Respondents were contacted by phone calls and emails, and this process was reiterated until a response rate exceeding 80% was achieved.

3.5 Reliability and Validity of Research Instrument

3.5.1 Validity Test

Validity assesses the accuracy of research findings and indicates whether the study meets its stated aims. A research instrument's dependability is determined by the repeatability of results using equivalent procedures, temporal consistency, and correctness in reflecting the entire population under examination (Taherdoost, 2015). Validity means how well the results from data analysis truly represent the topic being studied. According to Orodho (2009), validity is a preliminary qualitative review of research instruments that aims to determine their accuracy, correctness, truthfulness, importance, and suitability in gathering the essential data for the study. As a result, subject matter experts assessed the instrument's content validity, confirming that the measuring technique and relevant domains were appropriately represented in the questionnaire.

3.5.2 Reliability Test

Reliability measures how well a research tool produces consistent results when used multiple times or the instrument's ability to elicit similar responses from the same participants after multiple administrations separated by a significant interval (Mugenda and Mugenda, 2003). A

reliability coefficient of 0.7 is considered excellent. The researcher changed the questionnaire based on the reliability test results to guarantee that the instrument could collect the necessary data to meet the study's objectives. It guaranteed that any discrepancies were resolved and that the intended subject of the study was accurately measured. The researcher tested the data collection system to ensure its precision.

3.5.3 Pilot Test

Following Mugenda and Mugenda's (2003) advice, a pilot group of about 10% of the sample size was chosen from the target population to test the research tool's validity. The pilot was done with SILC members in Wajir County. Mugenda and Mugenda (2003) suggested that 10-20% of the sample is enough for pilot testing research tools. To check reliability, Cronbach's alpha was used on the Likert scale questions for each variable with SPSS software. Cronbach's alpha measures how consistent the questions are within the survey (Kothari, 2009). The reliability scores from Cronbach's alpha usually range between 0 and 1.

3.6 Data Collection Procedures

This study gathered secondary data from key informants and operators using a questionnaire with both closed and open-ended questions. The questionnaire had five sections: A, B, C, D, and E. The researcher used this questionnaire to collect information related to the main topics in the research objectives. Two research assistants helped with data collection. Before starting, they were trained on the general and specific goals of the study. To make data collection faster, the researcher obtained permission from the college and a permit from the National Commission for Science, Technology, and Innovation.

3.7 Data Analysis and Presentation

Descriptive statistics were used to analyze the data. These included measures like frequency and percentages to show distribution, the mean to show the average, and standard deviation to show how spread out the data is. The results were presented in tables and percentages. Field (2018) defined data analysis as collecting, reviewing, organizing, and arranging important parts of data to present the findings clearly. The data was analyzed using SPSS version 25.

The data was analyzed using descriptive statistics like frequency, percentages, averages, ranges, means, and standard deviations to find the relationship between variables. This helped show how project planning affects organizational performance. Before analysis, the data was checked, coded, and organized into tables. It was reviewed to make sure it was clear, complete, and relevant to the study's goals. After careful analysis, the data was shown using charts, bars, and graphs.

The study used both inferential statistics (mean, median, and mode) and descriptive statistics (frequency and percentages) to analyze the data. Multiple regression analysis was used to find the relationship between the research variables, as shown in the equation below.

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \dots + \epsilon \dots \dots \dots \text{Equation}$$

Where:

Y_i Refers to the Women Empowerment under Savings and Internal Lending

Communities (SILC) X_1 is Saving

X_2 is

Loani

ng

X_3 is

Social

Fund

$B_0, \beta_1, \beta_2, \beta_3$ are various intercepts of the respective variables

3.8 Ethical Considerations

Research ethics, as articulated by Cohen and Blatter (2018), pertain to the established standards and guidelines adhered to before, during, and after the study. The research was governed by ethical considerations and established professional standards. The researcher complied with established study protocols and diligently sought to discover all accessible sources of evidence. Utmost caution was upheld, especially in the handling of data, facts, and numbers. The identity of the respondents were likewise maintained in confidentiality. Before the investigation began, ethical approval was obtained by Mount Kenya University's Institutional Ethics Review Committee.

The National Commission for Science, Technology, and Innovation (NACOSTI) granted research authorization, verifying that national research regulations were followed. To maintain participant anonymity, all personally identifiable information was omitted from the data collection instruments and subsequent reporting. Every participant was allocated a distinct code to maintain secrecy during the research process. Additionally, to uphold academic integrity and prevent plagiarism, all written submissions, including the final dissertation, were evaluated with Turnitin anti-plagiarism software per the ethical guidelines.

CHAPTER FOUR

RESEARCH FINDINGS AND DISCUSSION

4.0 Introduction

This chapter shows the study's findings and discusses how savings and internal lending communities (SILC) affect women's empowerment in Marsabit County, Kenya. It includes the presentation of results, organized into three main themes: response rate, study background, and all the study objectives.

4.1 Reliability of Research Instruments

A reliability test was done using SPSS Version 24 to check how dependable the questionnaire items were. The Cronbach Alpha coefficient was used to measure the questionnaire's reliability and internal consistency. The reliability analysis gave this coefficient (α). The results are shown in Table 2.

Table 2: Overall Reliability Score

Variables	Cronbach Alpha	No. of items
Average Reliability of Statistics of SILC	$\alpha = 0.800$	24

Source: Researcher (2025)

In this study, the Cronbach Alpha coefficient was 0.800, showing that the questionnaire items were very reliable and consistent. Cronbach Alpha is the average of all possible ways to split the test items to check reliability. The coefficient ranges from 0 to 1, where a value of 0.6 or below usually means poor internal consistency (Malhotra, 2014). Between 0 and 1 are the Cronbach Alpha

Coefficients (Sekaran & Bougie, 2013). The strongest internal consistency is shown by coefficients that are closest to 1. It was deemed dependable if a research instrument satisfied the allowed range of $\alpha > 0.7$. The following acceptance levels for specific Cronbach Alpha values were suggested by Kothari and Garg (2014) to assess the internal coherence of a given set of notions.

Table 3: Reliability Statistics of Specific Constructs

Variable	Cronbach Alpha	No. of items
Saving	.882	8
Loading	.780	8
Social Fund	.805	8
Average	.800	32

Source: Researcher (2025)

Three constructs—saving, loaning, and social fund—were used to measure business growth strategies. Table 3 displays the Cronbach Alpha scores for every one of the constructions. Each construct's score was within the acceptable range of more than 0.7, as advised by Kothari and Garg (2014).

4.2 Response Rate

The units of analysis in this study were women beneficiaries from the four SILC groups in Marsabit County, which includes four sub-counties: North Horr, Moyale, Saku, and Laisamis, as of July 2024. The results are shown in Figure 3.

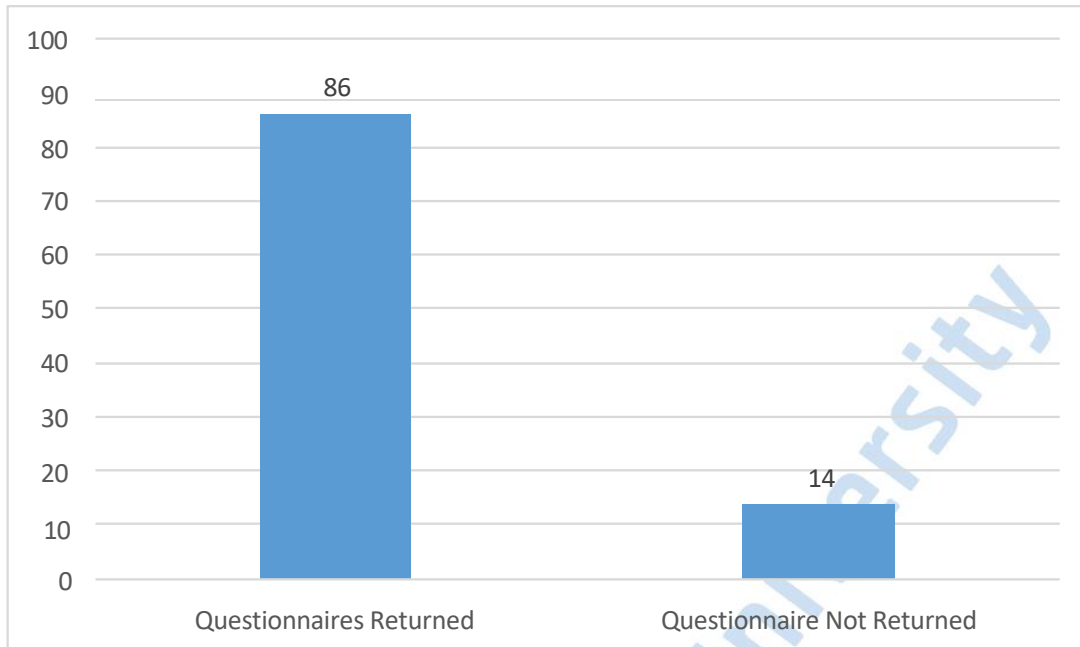


Figure 3 Response Rate Source: Researcher (2025)

The response rate was 86.0%, or 100 out of 120 responders to the study. According to Mugenda & Mugenda (2009), a reply amount of 70.0% or overhead is regarded satisfactory. The current study's response rate of 86.0% indicates that it is adequate for further examination. The 14.0% non-response rate was attributed to the fact that some homes were unable to participate in the study due to time constraints and hectic schedules.

4.3 Demographic Characteristics of Respondents

4.3.1 Highest Educational Qualifications

The study wanted to know what degree of education the ladies who contributed had. The findings are reported in Table 4.

Table 4 Highest Educational Qualifications

Statement	Frequency	Percentage
Primary	78	65
Secondary	40	33
Tertiary	2	2
n	120	100

Source: Researcher (2025)

According to the data in Table 4, the commonality of the women who participated in the survey had just an elementary education, accounting for 65% of the respondents. A considerable minority, 33%, had completed secondary school, with only 2% continuing on to postsecondary education. The data indicates that many women in the study may not have access to higher education opportunities, which could limit their access to certain economic or professional opportunities. This distribution of educational qualifications emphasizes the need for targeted interventions, such as adult education and vocational training, to bridge the skill gap and ensure that women from all academic backgrounds are empowered to participate effectively in societal and economic activities. These findings align with the broader theme of addressing systemic barriers to education as a strategy for fostering sustainable empowerment.

4.3.2 Duration of Operating the Business

The study wanted to find out their experience in the household-members from the respondents. Table 5 illustrates these findings.

Table 5 Highest Educational Qualifications

Statement	Frequency	Percentage
Below 2 Years	8	7.0
2-5 Years	12	10.0

6-10 Years	64	53.0
Over 10 Years	36	30.0
n	120	100

Source: Researcher (2025)

Table 5 shows that the popular of answers (53%) had been in company for 6-10 years. This suggests that a large number of people have extensive expertise, which is critical for business stability and growth. Those with over 10 years of experience represent 30%, showing a strong and established presence in their respective ventures. Respondents with fewer than 5 years of experience account for 17% (7% below 2 years and 10% between 2-5 years), which reflects a smaller yet emerging group of newer entrepreneurs. The findings suggest that most women in household income-generating activities have built substantial experience. This experience level likely correlates with an enhanced ability to adapt to market dynamics, manage resources effectively, and achieve sustainability in their businesses. However, 17% of participants with less than 5 years of experience might have limited business knowledge and resources, so they need special support to help them grow and succeed.

The overall distribution emphasizes the importance of nurturing entrepreneurship at different stages, focusing on providing mentorship and capacity-building programs for newer entrepreneurs. The study highlights an opportunity to reinforce household economic empowerment through enhanced entrepreneurial support by addressing these needs.

4.3.3 Age of Participant

The study sought to find out the Age of the Participant. The results are illustrated in Table 6

Table 6 Age of Participant

Statement	Frequency	Percentage
21-30 Years	42	35.0
	29	24.0
31-40 Years		
41-50 Years	25	21.0
Above 50	24	20.0
n	120	100

Source: Researcher (2025)

Table 6 shows that most participants (35%) are aged between 21 and 30. This suggests that many young adults are involved in the activities studied, highlighting their active participation and potential for long-term empowerment. The 31–40 age group 24% of the participants, followed by those aged 41–50 at 21%, and finally, individuals above 50 years at 20%.

These results suggest that most women involved in the study are in their productive and economically active years, particularly those aged 21–40 (59% combined). This demographic distribution points to the importance of targeting programs and initiatives toward younger and middle-aged participants, as they are likely to have the energy and capacity to adopt and benefit from interventions aimed at empowerment. Representing older age groups (41+ years) at 41% emphasizes the importance of inclusive policies that accommodate the various requirements of all age groups, ensuring equitable access and benefits.

The findings emphasize that age influences participation and adaptability in empowerment programs. Younger participants may bring innovation and energy, while older participants contribute experience and stability. This calls for tailored strategies that harness the strengths of each age group to achieve sustainable development and empowerment outcomes.

4.3.4 Type of Business Operated by SILC Members

The study wanted to find out their experience in the members from the respondents. Table 7 illustrates these findings.

Table 7 Type of Business Operated by SILC Members

State	Frequency	Percentage
Livestock farming.	38	32.0
Retail shops (e.g., small general stores).	31	26.0
Food processing (e.g., grain milling, honey processing).	18	15.0
Transport and logistics (e.g., boda boda services).	16	13.0
Renewable energy businesses (e.g., solar energy solutions).	12	10.0
Handicrafts and manufacturing (e.g., brick-making, weaving).	7	6.0
Source: Researcher (2025)	120	100

The findings in Table 7 show the diverse types of businesses operated by SILC members, with the majority engaged in livestock farming, accounting for 32% of respondents. This indicates that livestock farming is a predominant economic activity for SILC members, likely due to its accessibility and suitability for rural and semi-rural settings. It provides a consistent source of income and food security for many families.

Retail shops, such as small general stores, are the second most common type of business, representing 26%. This highlights the entrepreneurial spirit among SILK members, as retail

companies cater to the needs of local communities and create opportunities for consistent cash flow. Food processing businesses rank third, accounting for 15% of the respondents. These ventures, including grain milling and honey processing, demonstrate the value placed on adding economic worth to raw agricultural produce. This activity supports household income and contributes to local economic development.

Transport and logistics, such as boda boda services, comprise 13%, reflecting a growing trend in utilizing transportation as a source of livelihood. This sector may appeal to SILK members due to its relatively low entry barriers and high demand for mobility in the region.

Renewable energy businesses, including solar energy solutions, account for 10%. This signals an emerging focus on environmentally sustainable ventures that align with global efforts to combat climate change. These businesses may present growth opportunities, particularly with increasing demand for renewable energy solutions in underserved areas. Lastly, handicrafts and manufacturing, such as brick-making and weaving, comprise 6% of the respondents. Although representing the smallest proportion, these creative industries showcase the importance of leveraging traditional skills for economic empowerment. The data reveals that SILK members are engaged in various economic activities, with most focusing on agriculture and retail. This reflects the critical role of accessible and resource-based businesses in supporting household income. Moreover, the presence of renewable energy and handicrafts indicates a gradual diversification of economic activities, aligning with global trends in sustainability and creativity.

The findings highlight the importance of tailoring support programs to meet the specific needs of each sector. For example, training in efficient livestock practices, retail management, and value addition for food processing could amplify the impact of these ventures. Additionally, fostering innovation in renewable energy and transport logistics could unlock further opportunities

for growth and economic resilience among SILK members.

4.3.5 Average Monthly Household Income by SILC Members

The study wanted to find out their experience of the members from the respondents.

Table 8 illustrates these findings.

Table 8: Average Monthly Household Income by SILC Members

Statement	Frequency	Percentage
Less than KES 5,000	50	42.0
KES 5,000 - 10,000	19	16.0
KES 10,001 - 20,000	18	15.0
KES 20,001 - 30,000	16	13.0
KES 30,001 - 50,000	10	9.0
More than KES 50,000	6	5.0
n	120	100

Source: Researcher (2025)

The findings in Table 8 reveal that most SILK members, accounting for 42%, earn less than KES 5,000 as their average monthly household income. This indicates that many respondents operate within low-income brackets, which reflects most households' socioeconomic challenges. The second largest group (16%) earns between KES 5,000 and 10,000, followed closely by 15% of respondents in the KES 10,001 to 20,000 income range. Smaller proportions of participants earn higher incomes, with 13% earning KES 20,001–30,000, 9% earning KES 30,001–50,000, and only 5% reporting monthly incomes exceeding KES 50,000. These findings highlight significant income disparities among SILK members. The large proportion of respondents earning less than KES 5,000 suggests that many SILK households struggle to meet basic needs, emphasizing the

critical role of SILK programs in fostering financial empowerment. The smaller groups earning higher incomes indicate the presence of a few economically resilient households, likely benefiting from better access to resources or more diversified income-generating activities. The data underscores the necessity for targeted interventions to bridge this income gap. Programs that promote skill-building, facilitate access to financing, and encourage innovative business practices could help low-income households increase their earnings. Additionally, these findings reflect the need for policy and programmatic efforts to support equitable economic growth and address the systemic barriers that limit income-earning potential for the majority of members. Empowering these households can contribute to long-term improvements in community welfare and overall economic resilience.

4.4 Saving and Internal Lending Community and Women's Financial Saving

The main goal of the study was to examine how savings affect women's empowerment in Marsabit County, Kenya, as stated earlier. Participants were asked to show how much they agreed with the statements' characteristics.

The results were rated on a scale from 1 to 5. The findings are shown in Table 9.

Table 9: Women's Financial Saving

Statement	Mean	SD
The saving process is simple and flexible.	3.42	0.44
SILC loaning has boosted business growth	4.00	0.67.
The SILC loaning process is easy and convenient	3.81	0.31
SILC social fund has been of help to me during emergency	3.500.	0.24
SILCs share out has helped in acquiring assets.	3.411	0.43

Used SILCs share-outs to diversify my business	3.216	0.22
Average	3.00	0.41

Source: Researcher (2025)

Findings from Table 9 show that the Saving Process is Simple and Flexible (Mean = 3.42, SD = 0.44). This finding highlight that most participants find the saving process within SILC relatively straightforward and adaptable. The average score suggests a moderately high degree of satisfaction, while the standard deviation (SD = 0.44) reflects moderate response consistency. This implies that SILC has effectively reduced barriers to saving by creating user-friendly processes and empowering women to embrace saving habits. SILC Loaning Boosts Business Growth (Mean = 4.00, SD = 0.67): 4.00 signifies a strong perception of SILC loaning as instrumental in growing businesses. Nonetheless, the greater standard deviation (SD = 0.67) suggests that experiences with business growth vary, potentially due to differing scales of businesses or loan access. This underscores SILC's role in driving economic empowerment, though it also points to the need to ensure equitable access to loans. The SILC loaning process is straightforward and convenient (mean = 3.81, SD = 0.31). A high mean score with a low standard deviation reflect that participants largely agree on the ease and convenience of the loaning process. This highlights the efficiency of SILC's loaning mechanism and its contribution to financial empowerment by fostering confidence in borrowing practices.

The study agreed with Addai (2017), one other obstacle that women in microfinance confront is a lack of business understanding. As a result, she suggests that microfinance arrangements consider basic entrepreneurial learning in order to empower women in business to manage basic venture administration.

Richardson and Thai's (2012) Vietnam case study offered Women Economic Empowerment programming interventions in addition to focusing on increasing women's

educational opportunities, instruction, competence for enterprise planning and administration, and financial learning. For organizations to be officially registered, it would be necessary to implement marketing, bookkeeping, and training programs aimed at specialized business learning. On the other hand, the VSLA approach has been shown to provide informal producer groups with a useful and effective way to improve their financial management skills.

SILC Social Fund Helps During Emergencies (Mean = 3.50, SD = 0.24): Participants rated the social fund's role in addressing emergencies above average. The relatively small standard deviation reflects consistent views on its effectiveness. This demonstrates SILC's capacity to provide financial security and a safety net for its members during unexpected crises, building resilience among women.

SILC Share-Outs Help Acquire Assets (Mean = 3.41, SD = 0.43): Participants stated that share-outs enabled them to acquire assets, with a mean score of 3.41, which is considered moderate. The standard deviation (SD = 0.43) reflects some diversity in experiences. This finding indicates that SILC contributes to wealth creation, but scaling the impact may require additional support for members.


SILC Share-Outs Used to Diversify Business (Mean = 3.22, SD= 0.22): According to the survey, several groups face obstacles due to low knowledge and numeracy, with various degrees of proficiency in financial management. A capacity-building or skill-growth education training session held in Hapur village displayed an excellent commitment to changing rural lives (Pasa, 2017). According to Jackson's (2016) analysis on the ups and downs of VSLAs, the primary obstacles facing VSLAs in Tanzania's Same District were a lack of finance and entrepreneurship know-how. According to the study, businesses should push for VSLA designs to consider including an entrepreneurship module right at the beginning of the cycle in order to better anchor the program's effects on beneficiaries and enhance both the long-term viability of VSLA and the activities carried out under its auspices.

This variable records the lowest mean (3.22), implying that while some participants have effectively used share-outs to diversify their businesses, this is not a universal experience. The narrow standard deviation ($SD = 0.22$) suggests consistent but modest outcomes. This reflects an opportunity for SILC to focus on supporting members in leveraging share outs for greater business diversification.

4.5 Saving and Internal Lending Community and Women Loaning

The second goal of the study was to examine how loaning affects women's empowerment in Marsabit County, Kenya, as shown in this section. Participants were asked to rate their agreement with statements about SILC and social funds. The results were scored on a scale from 1 to 5. The findings are presented in Table 10.

Table 10 SILC on Women Loaning



Statement	Mean	SD
Benefited from SILC loaning program	3.64	0.52
Increased income level through the SILC program	3.88	0.59.
Recorded increased asset acquisition by use of SILC	3.79	0.43
business expansion realized	3.66	034
Used SILC benefits to initiate an income-generating activity	3.99	0.68
Increased business diversification through SILC program	3.57	0.52
Average	3.61	0.41

Source: Researcher (2025)

The finding presented in Table 10, Analysis of Variables on SILC's Influence on Women Loaning Benefited from SILC Loaning Program (Mean = 3.64, $SD = 0.52$): This variable indicates

a positive perception of SILC's loaning program, with a moderately high mean score. The standard deviation reflects some variation in the experiences of participants. This suggests that while many women benefited from the program, some may have faced challenges accessing or utilizing these loans effectively. Increased Income Level Through SILC Program (Mean = 3.88, SD = 0.59): With a high mean score, this finding underscores the success of SILC in boosting participants' income levels. However, the relatively higher standard deviation suggests variability in the extent of income improvements among participants. This implies that SILC has significantly contributed to economic empowerment, though some individuals may have experienced more pronounced benefits than others. An increase in asset acquisition was recorded through the use of SILC (Mean = 3.79, SD = 0.43): This score reflects a strong association between SILC participation and asset acquisition. The low standard deviation indicates consistent participant experiences, suggesting SILC's effectiveness in facilitating wealth creation and financial stability through loans. According to Gash and Odell (2013), low-figure savings accounts, microloans, mobile payment systems and financial products, as well as various Micro-insurance services have been created to help address this. Because of the utilization of groups, low-income women can obtain loans from organized financial institutions and obtain capital through tiny saves.

Business Expansion Realized (Mean = 3.66, SD = 0.34): A moderately high mean score demonstrates that SILC loans have supported participants in expanding their businesses. The relatively low standard deviation highlights a uniform perception, which implies that business growth through SILC is widely recognized and appreciated. Used SILC benefits to start an income-generating activity (Mean = 3.99, SD = 0.68): This is the highest-rated variable, signifying the critical role of SILC benefits in enabling participants to start new income-generating activities. The higher standard deviation reflects varied outcomes, which could stem from differences in

entrepreneurial skills or market opportunities. Increased Business Diversification through SILC Program (Mean = 3.57, SD = 0.52): The relatively moderate mean score indicates that while SILC has facilitated diversification for some businesses, this impact is not uniform across all participants. The moderate standard deviation suggests variability, indicating that some participants might need additional support to explore new business ventures. Parker et al. (2015)

It is important to quickly address group members' concerns about how social funds are used and to encourage open discussions about the benefits these funds bring to individual members and the overall success of the SILC group. In the United States, Gash and Odell (2013) observed that since the mid-1990s, many international development organizations have promoted savings methods and formed savings groups to close the financial gap. These groups meet monthly to contribute money to a shared fund, which is then used to give loans to members when needed. CARE follows the typical VSLA model in the Mekong region. A study by Massu, Michaud, and Jain (2017) found that savings help build a common fund that lends money at a standard interest rate of 10%, with loan terms lasting from one to three months.

4.6 Saving and Internal Lending Community and Social Fund

Statement	Mean	SD
Obtain proper advice about modern farming practices.	3.82	0.37
SILCs have enabled improved health and wellbeing.	3.13	0.33
Silk has helped us participate in Training.	3.60	0.60
Silk enabled the formation of Chamma.	3.57	0.59

SILCs have enabled the formation of linkages and networks in other CBO	3.04	0.44
SILC has helped us participate in farming training	3.00	0.31
	3.60	0.55

The third goal of the study was to examine how social funds affect women’s empowerment in Marsabit County, Kenya, as shown in this section.

Participants were asked to rate their agreement with different statements about how SILC affects women’s empowerment through Social Funds. The responses were scored on a scale from 1 to 5. Most respondents agreed that SILC uses several strategies. The results are shown in Table 11.

Table 11 SILC on Social Fund

Source: Researcher (2025)

Findings in Table 11, show an Analysis of Variables on SILC's Influence on Social Fund, Obtaining Proper Advice Pertaining Modern Farming Practices (Mean = 3.82, SD = 0.37): The high mean score suggests that participants benefited significantly from the advice provided through SILC concerning modern farming practices. The low standard deviation shows that respondents agreed consistently. This finding implies that SILC has contributed to improving agricultural productivity and sustainability, enhancing economic empowerment for women in farming. SILC's Contribution to Health and Wellbeing (Mean = 3.13, SD = 0.33): With a mean score of 3.13, this variable reflects a neutral stance, indicating that while some participants experienced improvements in their health and wellbeing, the impact was not uniformly felt. The narrow standard deviation suggests consensus among respondents, implying that more targeted health-related interventions could enhance this empowerment aspect. Research has consistently and strongly shown that women with greater financial capabilities use a wider range of RHSs (Sack,

2017). For instance, income and employment were found to be facilitators of ANC service consumption in sub-Saharan Africa in a recent systematic analysis that examined the factors influencing ANC utilization in the region (Sibanda, 2018).

Participation in Training Through SILC (Mean = 3.60, SD = 0.60): The mean score of 3.60 indicates that many participants valued the training opportunities facilitated by SILC. However, the higher standard deviation suggests varying experiences, indicating potential disparities in training access or relevance. This finding underscores the importance of tailoring training programs to meet diverse participant needs. Formation of Chamas Through SILC (Mean = 3.57, SD = 0.59): The moderately high mean score indicates that SILC effectively enabled women to form chamas (informal savings and investment groups). This outcome highlights SILC's role in fostering collective financial empowerment and social cohesion. The standard deviation reflects some variability, suggesting room to standardize support for chama formation. Formation of Linkages and Networks with Other CBOs (Mean = 3.04, SD = 0.44): A mean score of 3.04 indicates a neutral perspective, suggesting limited impact in forming linkages and networks with other community-based organizations (CBOs). The slightly larger standard deviation indicates varied experiences, which could imply differing levels of exposure or accessibility to such networks. On the other hand, another study found that women in low- and middle-income countries (LMICs) with more household wealth had higher rates of postnatal care (PNC) visits because they could afford the opportunity costs, medical fees, and other related expenses. Buying birth supplies like baby blankets and plastic sheets for delivery—items that health facilities may not provide—along with informal service costs, are common financial barriers to using health facilities and skilled birth attendants in these countries (Getachew, 2019).

Participation in Farming Training Through SILC (Mean = 3.00, SD = 0.31): The lowest-

rated variable reflects neutral responses, indicating that involvement in farming training was not widely impactful. The small standard deviation highlights uniformity in this perception. This suggests an opportunity for SILC to strengthen its support for women in agriculture by offering more tailored and practical training programs.

4.7 Women Empowerment

The section contains insights on women's empowerment over the last five years, measured using a five-level Likert scale to assess banking growth, new markets, and prospects for successful SILK. This involved rating SILK's performance using non-financial metrics. The results are reported in Table 12.

Table 12: Women's Empowerment as a Result of Silk

Statement	Mean	SD
Acquired vast business skills from SILCs training and thus improved my business	4.2	0.34
Become more aware of financial transactions by participating in the SILC program. Effectively	4.0	0.26
The training received has helped me improve my business.	3.2.	0.15
Training has helped improve the capacity to handle transactions	3.4	0.45
Obtain proper advice about issues affecting my health.	3.9	0.46
Silk has helped us participate in health programs assisting the family and community	3.7	0.27
SILCs have enabled the formation of linkages and networks with hospitals and health facilities.	3.8	0.11
Average	2.9	0.25

Source: Researcher (2025)

Findings from Table 12 show that one acquired Vast Business Skills from SILC Training (Mean = 4.2, SD = 0.34). This high mean score reflects that participants widely acknowledge the effectiveness of SILC (Savings and Internal Lending Communities) training in equipping them with essential business skills. The comparatively little standard deviation (SD = 0.34) shows steady experiences among participants. The implication is that SILC has successfully fostered entrepreneurial development and business growth for its beneficiaries, empowering women to thrive economically. Awareness of Financial Transactions Through SILC Programs (Mean = 4.0, SD = 0.26): A mean score of 4.0 highlights that participants feel significantly more confident handling financial transactions after engaging with SILC programs. The narrow standard deviation (SD = 0.26) suggests strong agreement among respondents. This outcome emphasizes the role of SILC in enhancing financial literacy and enabling women to make informed financial decisions. Impact of Training on Business Improvement (Mean = 3.2, SD = 0.15): The mean score here is relatively moderate (3.2), indicating that while some women benefited from the training, its effectiveness on direct business improvement may require enhancement. The small standard deviation (SD = 0.15) suggests a consistent but restrained impact. This finding indicates room for SILC to diversify its training approaches to address the nuanced needs of businesses. Capacity to Handle Transactions (Mean = 3.4, SD = 0.45): This score reflects a moderate improvement in participants' transactional capacity. The larger standard deviation (SD = 0.45) suggests varied experiences. SILC may need to tailor its financial training further to bridge gaps and ensure uniform competency across participants. Personal Health Advice from SILC (Mean = 3.9, SD = 0.46): Participants rated this parameter highly, signifying that SILC positively impacts health awareness and wellbeing. The slightly larger standard deviation (SD = 0.46) indicates varied

outcomes, possibly due to differences in access or personal health issues. This underscores the importance of holistic empowerment, linking economic and personal wellbeing.

Participation in Health Programs (Mean = 3.7, SD = 0.27): A relatively high mean here (3.7) indicates the importance of SILC's involvement in health programs. The low standard deviation (SD = 0.27) reflects consistent benefits. This finding emphasizes the dual social-economic empowerment of women through their participation in community and family-oriented health initiatives. Linkages with Hospitals and Health Facilities (Mean = 3.8, SD = 0.11): A high mean score with the lowest standard deviation (SD = 0.11) suggests that SILC has been remarkably effective in fostering community health linkages. This finding reflects SILC's strategic success in enhancing access to healthcare facilities for its participants.

4.8 Inferential Analysis

The study used correlation and regression analysis to find out if there was a relationship between the dependent and independent variables.

4.8.1 Correlation Analysis

The study looked at the correlation between four business growth variables. Pearson correlation at a 0.05 significance level was used to check if there was a relationship between the main variables. Table 1 shows the membership of the SILC groups. The study assumes that saving, loaning, and social funds affect women's empowerment over one year. It also assumes that access to SILCs will affect household wealth, women's use of maternal health services, and their educational opportunities. In this section, Pearson correlation analysis was done to find the relationships between savings, loaning, and social funds, showing how SILC programs work together to support empowerment. The study results are shown below.

Table 13 Correlation Analysis Results

Pearson Correlation	Women Empowerment	Savings On Women	Loaning On Women	On Social Funds
Women Empowerment	1	.624*	.653*	.556*
Savings On Women	.624*	1		
Loaning On Women	.653*		1	
Social Funds	.556*			1

Significant at .05

Source: Researcher (2025)

Findings in Table 13, the correlation analysis reveals significant relationships between the main variables and women empowerment: Savings ($r = .624$) and loaning ($r = .653$) demonstrate the strongest influence, emphasizing their importance in fostering financial independence and economic growth. While moderately influential, social funds ($r = .556$) are critical in addressing vulnerabilities and enhancing well-being. The interdependence among savings, loaning, and social funds underscores the holistic nature of SILC programs in driving empowerment. These findings validate the hypothesis that SILC membership positively influences women's empowerment through savings, loaning, and social funds. Additionally, the strength of these relationships implies the broader impacts on household wealth, maternal health services, and educational opportunities.

4.8.2 Regression Analysis Results

The researcher aimed to find the combined relationship between the independent

variables—savings, loaning, and social funds—and the dependent variable, which is the performance of SILCs in Kiambu County, Kenya. The multiple linear regression model was used and is shown below:

$$Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \mu$$

Where Y = Women Empowerment

Savings+loaning+social funds

X1= Savings, X2 = loaning, X3 = social funds

β_0 = Y-intercept, the value of Women Empowerment when all X's are zero.

$\beta_1, \beta_2, \beta_3, \beta_4$, slope coefficient per unit increase in each X while holding the others

constant. μ = other factors that may affect SILC performance apart from growth

strategies.

Table 14: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.780	0.608	0.595	0.24104

Predictors: (Constant), Savings+loaning+social funds

Source: Researcher (2025)

Table 14 shows an R-value of 0.780, demonstrating a robust positive relationship among the overall predictors—savings, lending, and social funds—and the dependent variable, SILC performance. This value suggests that these predictors are closely associated with improved SILC

performance, highlighting their importance in fostering organizational success. The R Squared coefficient of 0.608 suggests that savings, loaning, and social funds account for approximately 60.8% of the variance in SILC performance. This substantial proportion underscores the effectiveness of these variables in driving SILC performance, leaving 39.2% to be explained by other factors not included in the model. The adjusted R Square, which considers the number of predictors in the model, is slightly lower at 0.595. This implies that the model remains robust and is not overly influenced by the inclusion of multiple variables. It demonstrates that savings, loaning, and social funds provide a reliable explanation for variations in SILC performance. A relatively low standard error indicates that the model's predictions closely align with the observed data. This suggests that the combination of predictors produces accurate and consistent estimates of SILC performance.

Table 15: ANOVA Combined Effect

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9.000	3	81.00	32.213	0.000
	Residual	4.212	69	16.888		
	Total	13.212	72			

a. Dependent Variable: performance of SILCs

Predictors: (Constant), Savings+loaning+social funds

Source: Researcher (2025)

In Table 15, predictors collectively explain a substantial 60.8% variation in SILC performance, with the model showing a strong correlation ($R = 0.780$). Savings, loaning, and social funds are crucial drivers of performance, providing financial stability, opportunities for growth, and support mechanisms that enhance operational success. The F-statistic confirms the model's

significance, validating the importance of the combined predictors. Regression Sum of Squares (9.000, $df = 3$, Mean Square = 81.00): The regression's average number of squares indicates the variation in SILC performance caused by the predictors —savings, loaning, and social funds. The high value of 9.000 indicates that these variables account for a significant proportion of the variation, underscoring their collective importance. The Residual Sum of Squares (4.212, with 69 degrees of freedom and a Mean Square of 16.888) shows the amount of variation in SILC performance that the model does not explain. Although some variation remains unexplained, the low residual sum means the predictors explain most of the performance differences. The F-statistic tests if the model is useful overall. The high F-value of 32.213 and a p-value of 0.000 (which is less than 0.05) show that the model is statistically significant. This means that savings, lending, and social funds together have an important effect on SILC performance.

Table 16 Regression Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error			
1 (Constant)	2.012	0.214		1.545	0.00
Savings	0.044	0.256	0.036	2.925	0.03
loaning	0.112	0.333	0.086	6.124	0.00
social funds	0.103	0.124	0.071	5.000	0.00

a. Dependent Variable: performance of SILCs

b. Savings, loaning, social fund

Source: Researcher (2025)

In Table 16, regression analysis highlights that all three predictors—savings, loaning, and social funds— have a considerable positive effect on SILC performance. Loans are the most

influential factor ($B = 0.112$), followed by social funds ($B = 0.103$) and savings ($B = 0.044$). The standardized coefficients reveal that loaning has the greatest relative impact on performance. The significance levels for all variables underscore their importance in driving SILC's success.

Constant ($B = 2.012$, Std. Error = 0.214, Sig. = 0.00): The constant term indicates the base level of SILC performance when the predictors (savings, loaning, and social funds) are held constant. A significant p-value (0.00) highlights its importance in the model, suggesting that factors not included in the regression still play a role in SILC performance.

Savings ($B = 0.044$, Std. Error = 0.256, Beta = 0.036, $T = 2.925$, Sig. = 0.03): The unstandardized coefficient ($B = 0.044$) indicates that a one-unit increase in savings results in a minor but positive increase in SILC performance, while all other predictors remain constant. However, the standardized beta coefficient (Beta = 0.036) represents a lower contribution than the other predictors. The significant p-value (0.03) confirms that savings statistically impact SILC performance, though it is not the most influential predictor.

Loaning ($B = 0.112$, Std. Error = 0.333, Beta = 0.086, $T = 6.124$, Sig. = 0.00): Loaning has the highest unstandardized coefficient ($B = 0.112$), indicating that it is the most impactful variable in driving SILC performance. For every unit, there is an increase in loaning, which has a notable positive effect on performance. The standardized beta (Beta = 0.086) and significant p-value (0.00) further emphasize lending's critical role in fostering growth and success within SILCs.

Social Funds ($B = 0.103$, Std. Error = 0.124, Beta = 0.071, $T = 5.000$, Sig. = 0.00): Social funds have a strong positive impact on SILC performance, shown by an unstandardized coefficient of 0.103. The standardized beta value (Beta = 0.071) indicates a moderate effect. A considerable p-value (0.00) confirms its contribution, underscoring the importance of social funds in providing safety nets and enhancing organizational performance.

CHAPTER FIVE

DISCUSSION, CONCLUSION, AND RECOMMENDATION

5.0 Introductions

This chapter summarizes the findings, discussion, conclusions, and recommendations based on the study's specific objectives. It also offers suggestions for future research.

5.1 Summary of Findings

5.1.1 Saving and Women Empowerment

The analysis revealed that SILC had substantially improved women's financial saving practices. Key findings included the simplicity and flexibility of the saving process (Mean = 3.42) and the positive influence of SILC loans on business growth (Mean = 4.00). The study also demonstrated SILC's capacity to provide emergency support through its social fund (Mean = 3.50). However, areas such as leveraging share-outs for business diversification and asset acquisition showed room for growth, with lower mean scores (3.22 and 3.41, respectively). The consistently moderate to high mean scores underscored SILC's role in fostering economic empowerment, while variations in some results suggested a need to enhance inclusivity and equity in resource distribution.

5.1.2 Loaning and Women Empowerment

The analysis highlighted SILC's significant role in empowering women financially through its loaning programs. The highest-rated variables included benefits received to initiate income-generating activities (Mean = 3.99) and increased income levels (Mean = 3.88), reflecting SILC's contribution to economic upliftment. Asset acquisition (Mean = 3.79) and business expansion (Mean = 3.66) were also identified as key outcomes. However, the moderate mean for business diversification (Mean = 3.57) and some variability in responses indicated areas

where additional support and resources might have been beneficial. Overall, the findings illustrated that SILC empowered women through accessible financing options, contributing to their economic independence and improved livelihoods. Social Fund and Women Empowerment.

The findings revealed that SILC played a moderate role in empowering women through its social fund initiatives. Notable outcomes included advising on modern farming practices (Mean = 3.82) and participation in training programs (Mean = 3.60), showcasing SILC's efforts in fostering both economic and social empowerment. However, neutral responses in areas such as health and well-being (Mean = 3.13) and farming training (Mean = 3.00) indicated gaps that warranted more targeted interventions. The relatively narrow standard deviations pointed to a broadly shared experience among participants, despite some variation in areas like training and networking.

5.2 Conclusion

SILC significantly influenced women's financial savings by offering accessible and practical solutions such as flexible saving processes and convenient loan systems. Its initiatives facilitated business growth and provided crucial support during emergencies. However, to maximize its impact, SILC needed to address disparities in outcomes and enhance mechanisms for members to fully leverage share-outs for financial growth.

SILC's loan programs played a key role in improving women's financial independence. From enabling income-generating activities to supporting asset acquisition and business growth, SILC positively influenced various aspects of economic empowerment. Nevertheless, the findings revealed disparities in outcomes—particularly concerning business diversification—which indicated a need for targeted interventions.

SILC also contributed meaningfully to women's empowerment through its social fund, particularly in improving farming practices and facilitating training opportunities. However, its impact on health, wellbeing, and agricultural training remained limited, pointing to areas requiring further development. Strengthening its initiatives in these domains could have amplified SILC's overall effectiveness in fostering holistic empowerment.

5.3 Recommendations

To maximize the impact of SILC in Marsabit County, the following actionable strategies are recommended:

i. Expand and Contextualize Training Programs

SILC should broaden its scope of training by integrating practical, field-based modules focused on climate-smart agriculture and pastoralist-friendly techniques, considering Marsabit's arid and semi-arid conditions. Collaborations with local agricultural extension officers and health NGOs can help deliver localized health and wellbeing programs, *improving* participants' knowledge and resilience.

ii. Strengthen Share-Out Utilization through Targeted Financial Literacy

To enhance women's capacity to leverage share-outs effectively, SILC should introduce community-based financial literacy workshops that focus on investment planning, microenterprise development, and household asset management. Tailoring these sessions to local livelihoods, such as livestock trading or beadwork, will make them more relevant and impactful.

iii. Implement Real-Time Monitoring and Feedback Mechanisms

Establishing a system for quarterly participatory assessments using digital tools (e.g. SMS surveys or mobile apps) can enable SILC groups to track their progress and identify

emerging challenges. This would foster responsive adjustments to programs and ensure inclusive participation, particularly among marginalized subgroups such as widows or young women.

iv. **Introduce Mentorship and Market Linkage Initiatives**

SILC can partner with successful entrepreneurs and cooperatives in northern Kenya to create peer mentorship structures that encourage innovation and resilience. Training on market research and digital marketing—tailored for rural and remote contexts—will support women in scaling their businesses beyond subsistence.

v. **Pilot Flexible Loaning Models and Hybrid Financing**

To deepen the reach of its loaning program, SILC could pilot adaptive microfinance models in Marsabit, including mobile money-based lending and hybrid capital options (grants plus loans). This will cater to the region's infrastructural constraints and enhance financial inclusion.

5.3 Areas of Further Studies

The study focused on examining how growth strategies affect SILC empowerment in the Same area. A comparison between rural and urban counties would also be valuable. Additionally, similar research could be done on this topic, but in different counties across Kenya.

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APPENDICES

APPENDIX I: LETTER TO THE RESPONDENTS

Mount Kenya University,

P.O Box 167-00200,

Nairobi, Kenya.

Dear Sir/Madam,

RE: THE INFLUENCE OF SAVING AND INTERNAL LENDING COMMUNITIES (SILC) ON THE WOMEN EMPOWERMENT, MARSABIT COUNTY, KENYA

I am a student at Mount Kenya University pursuing a Master's degree in Business Administration. I am required to carry out academic research as a partial fulfillment for the degree. The study examines the influence of the internal lending communities (SILC) model and saving on women's employment in Marsabit County, Kenya

This is therefore a request to be allowed to conduct the above-mentioned research in your country.

The findings will be purely for academic purposes.

Your assistance will be highly appreciated.

APPENDIX II: CONSENT FORM FOR PARTICIPATION IN RESEARCH

Dear Participant,

I invite you to participate in a research study entitled (The main objective of this study is to investigate the influence of saving and internal lending communities (SILC) on the women empowerment, Marsabit County, Kenya at Mount Kenya University and am in the process of writing my Master's research project. The purpose of the research is to determine The main objective of this study is to investigate the influence of saving and internal lending communities (SILC) on the women empowerment, Marsabit County, Kenya

The enclosed questionnaire has been designed to collect information on: (The main objective of this study is to investigate the influence of saving and internal lending communities (SILC) on the women empowerment, Marsabit County, Kenya.

Your participation in this research project is completely voluntary. You may decline altogether, or leave blank any questions you don't wish to answer. There are no known risks to participation beyond those encountered in everyday life. Your responses will remain confidential and anonymous. Data from this research will be kept under lock and key and reported only as a collective combined total. No one other than the researchers will know your individual answers to this questionnaire. There are no direct benefits to you for participating in this research. However, you may find it interesting to talk about the issues addressed in the research and it may be beneficial to the field and to future clients or individuals who have experienced similar concerns.

If you agree to participate in this project, please answer the questions on the questionnaire as best you can. It should take approximately (5 min) to complete. Please return the questionnaire as soon as possible to enable me complete the project report.

If you have any questions about this project, feel free to contact the Investigator, (Umuro Dalacha

Roba TEL...0720090529... and (Dr Isaac Abuga PhD. as the supervisor). If you have questions about your rights as a research participant, please be in touch with the Chairman, Mount Kenya University, Ethical Review Committee, P.O. Box 342-01000, Thika

Thanks for your assistance in this important endeavor.

CONSENT

I have read and I understand the provided information and have had the opportunity to ask questions. I understand that my participation is voluntary and that I am free to withdraw at any time, without giving a reason and without cost. I understand that I will be given a copy of this consent form. I voluntarily agree to take part in this study.

Participant's _____ signature _____ Date _____

Investigator's signature _____ Date _____

APPENDIX III: RESEARCH QUESTIONNAIRE

The purpose of this tool is to collect data about scholarly research projects. The study examines the influence of the internal lending communities (SILC) model and saving on women's employment in Marsabit County, Kenya. The information you provide will only be used for academic purposes and will be treated with the highest secrecy.

Instructions:

The instrument is designed in sections. Kindly attempt all pronouncement in all the areas by putting a tick within the box of your most appropriate response in the area provided. You don need to write your name



Section A: Respondents General Information

- i. What is the name of your SILC group:
- ii. What is your age bracket?

21 – 30 Years ()

41 - 50 Years ()

31 – 40 Years ()

Over 50 Years ()

3. What is your highest level of education?

Primary ()

Secondary ()

Tertiary ()

University ()

4. Type of business you operate:

5. How long have you been operating the business stated in No. 4 above?

Below 2 years ()

2 - 5 years ()

6 - 10 years ()

Over 10 years ()

7

6. What is your average monthly household income?

- Less than KES 5,000
- KES 5,000 - 10,000
- KES 10,001 - 20,000
- KES 20,001 - 30,000
- KES 30,001 - 50,000
- More than KES 50,000



SECTION B: SILC on Women Financial Saving

7. Please state the extent at which you concur or differ with the following declaration on SILC Influence on savings? Where; Strongly Agree – 5, Agree – 4, Neutral – 3, Disagree – 2, Strongly Disagree – 1

	5	4	3	2	1
Saving process is simple and flexible					
SILC loaning has					

boosted business growth					
SILC loaning process is easy and convenient					
SILC social fund has been of help to me during emergency					
SILCs share out has helped in acquiring assets					
Used SILCs share outs to diversify my business					

SECTION C: Loaning on Women Empowerment

8. Please state your level of accord or discord with the following disclosure in relation to the sustainability of women livelihood projects? Please state the extent at which you concur or differ

with the following declaration on SILC Influence on savings? Where; Strongly Agree – 5, Agree – 4, Neutral – 3, Disagree – 2, Strongly Disagree – 1,

	5	4	3	2	1
Benefited from SILC loaning program					
Increased income level through SILC program					
Recorded increased asset acquisition by use of SILC business expansion Realized					
Used SILC benefits to initiate an income generating activity					
Increased business diversification through SILC program					

SECTION D: SILC on Social Fund

9. Please state the extent at which you concur or differ with the following declaration on influence of SILC on social fund? Where; Strongly Agree – 5, Agree – 4, Neutral – 3, Disagree – 2, Strongly Disagree – 1

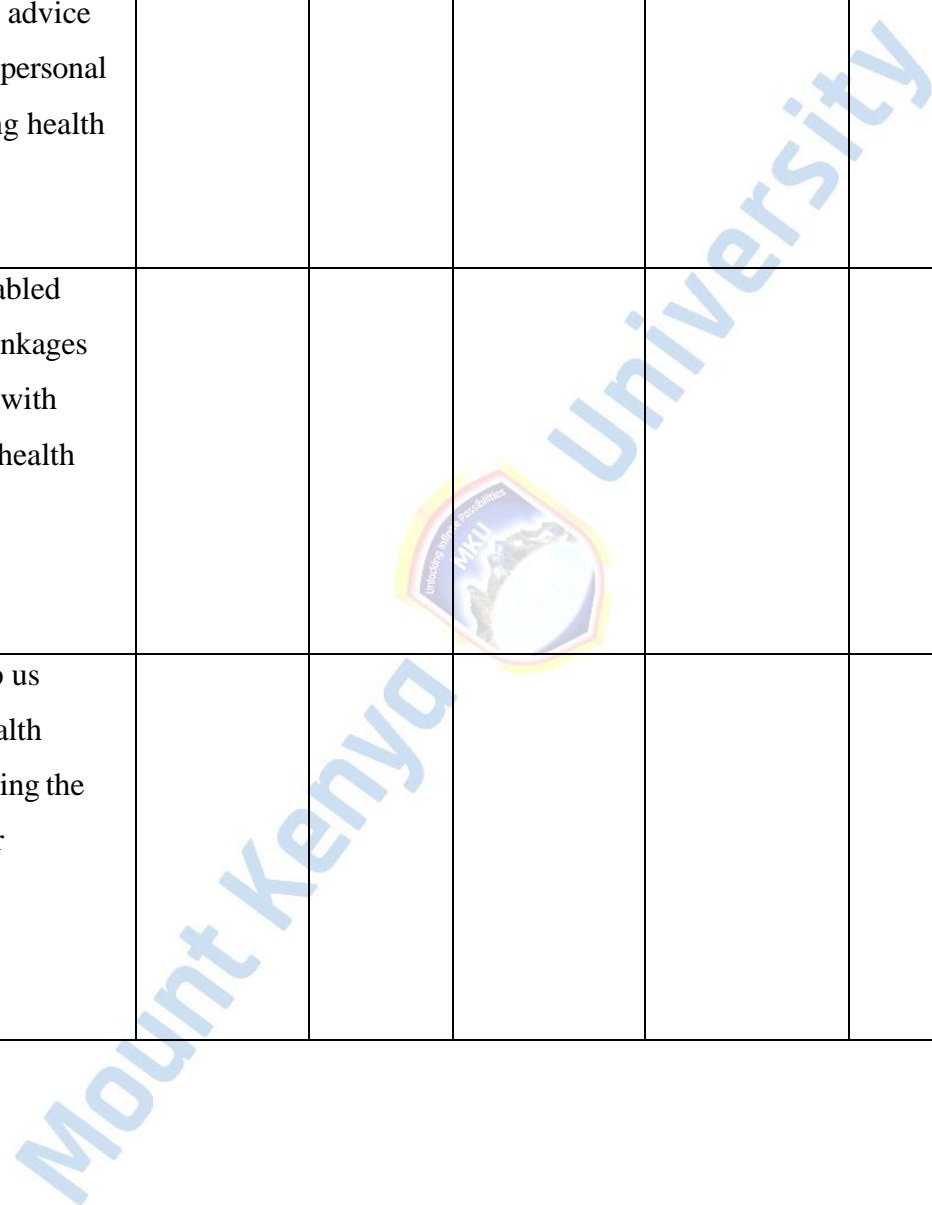
	5	4	3	2	1
Obtain proper advice pertaining modern farming practices					
SILCs has enabled improve health and wellbeing					
SILC has help as participate in Training					
SILC enabled formation of Chamma					
SILCs has enabled formation of linkages and networks other CBO					
SILC has help as participate in farming training					

SECTION E: Women Empowerment

10. Please state the extent at which you concur or differ with the following declaration on Performance of SILC on women group? Where; Strongly Agree – 5, Agree – 4, Neutral – 3, Disagree – 2, Strongly Disagree – 1

	5	4	3	2	1
Acquired vast business skills from SILCs training and thus improved my business					
Become more aware of financial transactions result of participating in the SILC program Effectively					
Training received has helped me improve business					
Training has helped improve					
business operation					

Training has helped improve capacity to handle transactions					
Obtain proper advice pertaining my personal issues affecting health					
SILCs has enabled formation of linkages and networks with hospitals and health facilities					
SILC has help us participate health programs helping the family and for community					



APPENDIX IV: ERC CERTIFICATE



REF: MKU/ISERC/4736
TO: UMURO DALACHA ROBA

Date: 30 January 2025

REG: MBA/2023/61641

Dear Sir/Madam,

RE: INFLUENCE OF SAVING AND INTERNAL LENDING COMMUNITIES MODEL ON WOMEN EMPOWERMENT, MARSABIT COUNTY, KENYA

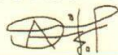
This is to inform you that **Mount Kenya University** has reviewed and approved your above research proposal. Your application approval number is **3458**. The approval period is **30/01/2025 - 29/01/2026**.

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,



Dr. Alfred Owino, PhD
Chairman, Mount Kenya University ISERC



APPENDIX V: NACOSTI RESEARCH LICENSE



REPUBLIC OF KENYA



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

Ref No: **695817**

Date of Issue: **11/March/2025**



This is to Certify that Mr.. UMURO DALACHA ROBA 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 Marsabit on the topic: INFLUENCE OF SAVINGS AND INTERNAL LENDING COMMUNITIES MODEL ON WOMEN EMPOWERMENT, MARSABIT COUNTY, KENYA for the period ending : 11/March/2026.

License No: **NACOSTI/P/25/416730**

695817

Applicant Identification Number

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

Verification QR Code



NOTE: This is a computer generated License. To verify the authenticity of this document,
Scan the QR Code using QR scanner application.

See overleaf for conditions

THE SCIENCE, TECHNOLOGY AND INNOVATION ACT, 2013 (Rev. 2014)
Legal Notice No. 108: The Science, Technology and Innovation (Research Licensing) Regulations, 2014

The National Commission for Science, Technology and Innovation, hereafter referred to as the Commission, was the established under the Science, Technology and Innovation Act 2013 (Revised 2014) herein after referred to as the Act. The objective of the Commission shall be to regulate and assure quality in the science, technology and innovation sector and advise the Government in matters related thereto.

CONDITIONS OF THE RESEARCH LICENSE

1. The License is granted subject to provisions of the Constitution of Kenya, the Science, Technology and Innovation Act, and other relevant laws, policies and regulations. Accordingly, the licensee shall adhere to such procedures, standards, code of ethics and guidelines as may be prescribed by regulations made under the Act, or prescribed by provisions of International treaties of which Kenya is a signatory to.
2. The research and its related activities as well as outcomes shall be beneficial to the country and shall not in any way;
 - i. Endanger national security
 - ii. Adversely affect the lives of Kenyans
 - iii. Be in contravention of Kenya's international obligations including Biological Weapons Convention (BWC), Comprehensive Nuclear-Test-Ban Treaty Organization (CTBTO), Chemical, Biological, Radiological and Nuclear (CBRN).
 - iv. Result in exploitation of intellectual property rights of communities in Kenya
 - v. Adversely affect the environment
 - vi. Adversely affect the rights of communities
 - vii. Endanger public safety and national cohesion
 - viii. Plagiarize someone else's work
3. The License is valid for the proposed research, location and specified period.
4. Neither the license nor any rights thereunder are transferable.
5. The Commission reserves the right to cancel the research at any time during the research period if in the opinion of the Commission the research is not implemented in conformity with the provisions of the Act or any other written law.
6. The Licensee shall inform the relevant County Director of Education, County Commissioner and County Governor before commencement of the research.
7. Excavation, filming, movement, and collection of specimens are subject to further necessary clearance from relevant Government Agencies.
8. The License does not give authority to transfer research materials.
9. The Commission may monitor and evaluate the licensed research project for the purpose of assessing and evaluating compliance with the conditions of the License.
10. The Licensee shall submit one hard copy, and upload a soft copy of their final report (thesis) onto a platform designated by the Commission within one year of completion of the research.
11. The Commission reserves the right to modify the conditions of the License including cancellation without prior notice.
12. Research, findings and information regarding research systems shall be stored or disseminated, utilized or applied in such a manner as may be prescribed by the Commission from time to time.
13. The Licensee shall disclose to the Commission, the relevant Institutional Scientific and Ethical Review Committee, and the relevant national agencies any inventions and discoveries that are of National strategic importance.
14. The Commission shall have powers to acquire from any person the right in, or to, any scientific innovation, invention or patent of strategic importance to the country.
15. Relevant Institutional Scientific and Ethical Review Committee shall monitor and evaluate the research periodically, and make a report of its findings to the Commission for necessary action.

National Commission for Science, Technology and Innovation(NACOSTI),
Off Waiyaki Way, Upper Kabete,
P. O. Box 30623 - 00100 Nairobi, KENYA
Telephone: 020 4v'[007000, 0713788787, 0735404245
E-mail:dg@nacosti.go.ke
Website: www.nacosti.go.ke

APPENDIX VI: RESEARCH AUTHORIZATION



MINISTRY OF LABOUR AND SOCIAL PROTECTION

STATE DEPARTMENT FOR SOCIAL PROTECTION AND SENIOR CITIZENS AFFAIRS

DIRECTORATE OF SOCIAL DEVELOPMENT
P.O BOX 61-60500
MARSABIT,
13TH MARCH 2025.

Dear Sir/Madam,

RE: DATA COLLECTION AUTHORIZATION FROM MARSABIT SILC GROUPS.

I refer to the above subject matter.

MR. UMURO DALACHA ROBA a student from **Mount Kenya University**, Registration Number **MBA/2023/61641**, is currently undertaking a research project. The main objective of the study is to investigate the influence of saving and internal lending communities on women empowerment, Marsabit county, Kenya". This research is purely for academic purpose.

The findings from this research are expected to provide valuable insights into the effectiveness of community-based savings initiatives and their impact on women's livelihoods.

By this letter, I am requesting all relevant stakeholders, community leaders, and SILC group members to cooperate Umuro by providing him with necessary information.

Kind regards,

Yours sincerely,


ISACKO DALACHA
SOCIAL DEVELOPMENT OFFICER
MARSABIT.



APPENDIX VII: TURNITIN REPORT



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- 3% Publications
- 13% Submitted works (Student Papers)

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A flag is not necessarily an indicator of a problem. However, we'd recommend you focus your attention there for further review.



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	Mount Kenya University on 2025-07-04		<1%

APPENDIX VIII: RESEARCH SITE MAP

