



EFFECTIVE STRATEGIES EMPLOYED BY WOMEN LED-GROUP TO IMPROVE LIVELIHOODS IN GARISSA TOWNSHIP SUB-COUNTY GARISSA COUNTY.

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ABSTRACT :

The ongoing disaster and climate change often hit women and girls in the developing countries. Women faced many challenges in their socioeconomic activities which includes unequal access of finance drastic changes of technology and knowledge cultural values and practices, social discrimination and capacity building gaps for the women. In the recent calls, women empowerment was the top agendas in every situation of economic forums to reduce poverty. Women should be considered just as the men were done hence this has brought the necessity of agent of change. In the light of this, the current study sought to examine how women can change their livelihoods and their socioeconomic well-being. To empower the women there was need to identify, assess and analyze approaches that they use to improve their livelihoods. The general purpose of the study was to explore the strategies employed by women led groups to improve their livelihoods and the challenges they encountered. It was guided by specific objectives that enabled the researcher to identify and document the strategies used by women led groups to assess these strategies effectiveness in guiding women in their socioeconomic endeavors and also analyzed any challenges women led groups faced. The study was supported by Feminist empowerment approach. Review of literature on women involvement in social- economic activities was both theoretical and empirical and weighted toward women empowerment through women led groups. The study was carried out in Garissa Township Sub-County and focused on 12 registered women led groups. The research design adopted for the study was a descriptive research design and used of random sampling and purposive sampling for the respondents. Data collection tools were; questionnaire, interview and focus groups discussion. The validity of the instruments of data collection was ascertained through scrutiny by supervisors and experts. Reliability was done through test-retest method where piloting was done in other groups that were not in the sample and was ascertained through Cronbach alpha coefficient. The data collected was analyzed objective by objective where by descriptive statistics such as frequencies, graphs, figures and tables were used.

Introduction

Globally, the social, economic, political and cultural empowerment of the women has received a great attention with many conventions have echoing on the advancement of women. Nevertheless, these efforts faced multiple challenges and on the realization of the women empowerment. This is despite women are known to be a strong pillar in the socioeconomic activities in the family and entire community in the 1975 conference on women empowerment in South America Mexico.

In the modern world, exclusion of women in decision makings has lately led to major setbacks for economic development and has denied for women to live decent lives. As result women groups have come a strong pillar for their empowerment especially at their grassroots .Nevertheless women participation in economic activities at the grassroots still faces a numbers challenges making it difficult for them to harness available opportunities for economic growth and development, As such their livelihood have largely remained precarious to the disadvantage of their families and the societies at large. Women are also a major constituency of major force contributing to the growth and development of many nations globally.

Africa is one of the continents with the highest number of female's solidarity organizations, an indication of the importance of these organization holds empowerment of women outside their households (Thomas, 1988). These opportunities opened door for creation of new opportunities to improve, save and invest income as well as assisting women effectively, responding to dynamics of social-economic changes as individuals, families, groups or as a community (Thomas, 1988). These groups are sources of employment and economic growth, a vibrant indication of uplifting private entrepreneur (Kemp, 2004). In Kenya, female comprise over 50% population and many live in rural areas where many households are female a situation resulting partly migration of men into urban areas. This has left women with the workload of the caring the entire family and investing small businesses to earn income for the sustainability of the entire households (Kiteme, 1992, Srujana, 1996).

In Garissa County, women participated in many activities on socio economic activities that had partly led to harness their efforts in building the economy of their communities at community level (Government of Kenya, 2009). Women groups represent primary decisions making forums such as activities such as household decisions by creating avenue and improve the economy that controlled the household as whole as beneficence (World Bank, 2013).

Many researchers affirmed that women are mostly likely to depend on the small business enterprises to earn the daily incomes and this enhances the growth of the economy through paying taxes and meeting their basic needs.

Since 2010 when the new constitution of Kenya was in place, women involved in political dimensions, economic and social spheres which has been allowed by the constitution. The women involvement in women led groups were also formed in diverse perspective on their socio economic empowerment. These accelerated women in involvement of political leadership, social network and income generating activities. The high moral of the women group member was associated with women led group that has promoted social interaction with the members group and exposed to various of skills and capacity building creating skills development of specific activities that were to be carried by the women led groups within the women organization.

In Garissa Township Sub County is a home to a diverse population with the women constituting a significant portion of its residents, however; women in this sub county faced numerous social- economic challenges that hindered their abilities to leave in a fulfilment lives and to develop of their families and the entire community. Some of these challenges included, limited access to education, lack of better healthcare, low pace of economic opportunities and insufficient social support systems of the community and many others.

Statement of the Problem.

Many stakeholders including governments, civil society groups, development consultants, bilateral multilateral development partners have worked tirelessly on consultative research and remained doing so towards combating local and global women challenges including poverty

Purpose of the Study

The purpose of the study was to investigate how the women livelihoods were improved through strategies applied by women led groups, how effective was the strategies and what are the challenges encountered by the women led groups in Garissa Township Sub-County. The study was also intended to suggest ways and means to advance their livelihood in terms of their daily income to improve their basic needs in Garissa Township Sub County.

Objectives of the Study

1. To determine the strategies used by women led groups in Garissa Township Sub County to improve livelihoods of their members
2. To assess the effectiveness of the strategies used by the women led groups on their socio-economic activities
3. To investigate the challenges faced by women led groups in implementing those strategies to improve livelihoods of their members.

Research Questions

To address the fore mentioned the statement of the problem, this study will seek to answer the following research questions.

1. What strategies do women led groups in Garissa Township Sub County used to improve their livelihoods?
2. How effective were these strategies in enhancing the socioeconomic status of women led groups?
3. What challenges did the women led groups faced in implementing these strategies and what tactics did they use to overcome them?

Scope and Limitation of the Study

This study investigated the effectiveness strategies used by women led groups to improve their livelihood in self-help groups and their challenges. The study covers women led groups as its primary respondents with records available about women led groups participating in socioeconomic activities to explore and improve their livelihoods in Garissa Township Sub-County.

This study was conducted in Garissa Township Sub -County wards especially the four wards of the Garissa Township Sub County. It was the areas of study bounded with large population of women entrepreneur available and easier for data collection. The researcher basically highlighted the unique socio- economic challenges in the Garissa Township Sub -County Wards and explore more on Women empowerment such as formal and informal self-help employment, income generating activities, communal action, welfare groups and leadership and administration positions led by women in both political and organizational establishments as social-economic activities women involved.

Cultural and religious practices of the communities living in Garissa Township Sub-county discourages closer interactions between members of different genders.

Assumptions of the Study

In this study the assumptions were:

1. Members of the women led groups would be freely give correct information.
2. The respondents would be able to fill the questionnaire without help and were willing to respond and returned the questionnaires as requested. Those who won't be able to fill the questionnaires on their own were willing to be assisted.

Social Feminist Theory

This theory emerged in the early 19th and 20th century from the feminist movement. It was aimed to promote the right of women and it focuses on the relationship between men and women. They were more predominantly Europeans and Americans from the middle class. These were (Susan and Anthony 1947), (Betty Freidan 1971) and many others. The theory focuses on equality between men and women and suggests women empowerment, it mentions the movement that originated from the realization of woman as a gender and was sexually stipulated. Social feminist theory also postulates self-efficacy as one belief potentially on capability to organize and also execute the course of action in regards to management protective situation.

The theory guides social feminist perspectives whereby the marginalization and social structure of women are perceived in the participation of the community development in socio economic aspect. In community empowerment it focuses on both private and public spheres of women and liberation can be reached by working both social and economic oppression. Social feminist theory looked at the qualities between men and women in four dimensions, gender inequalities in terms of power, responsibilities, division of labor, and performance of domestic work.

Secondly, social construct of gender roles and norms where women were perceived as weak sex and roles assigned to them are majorly reproductive and men are seen as aggressive this shows women dominating in partly in fear of men. Thirdly in structural oppression women capitulation are practiced where men hold higher positions in job opportunity and lastly gender oppression where women are viewed as not equal to men as many societies see her as an object. Thus, they postulate the effective strategies to improve the livelihoods of women groups in Garissa Township Sub County.

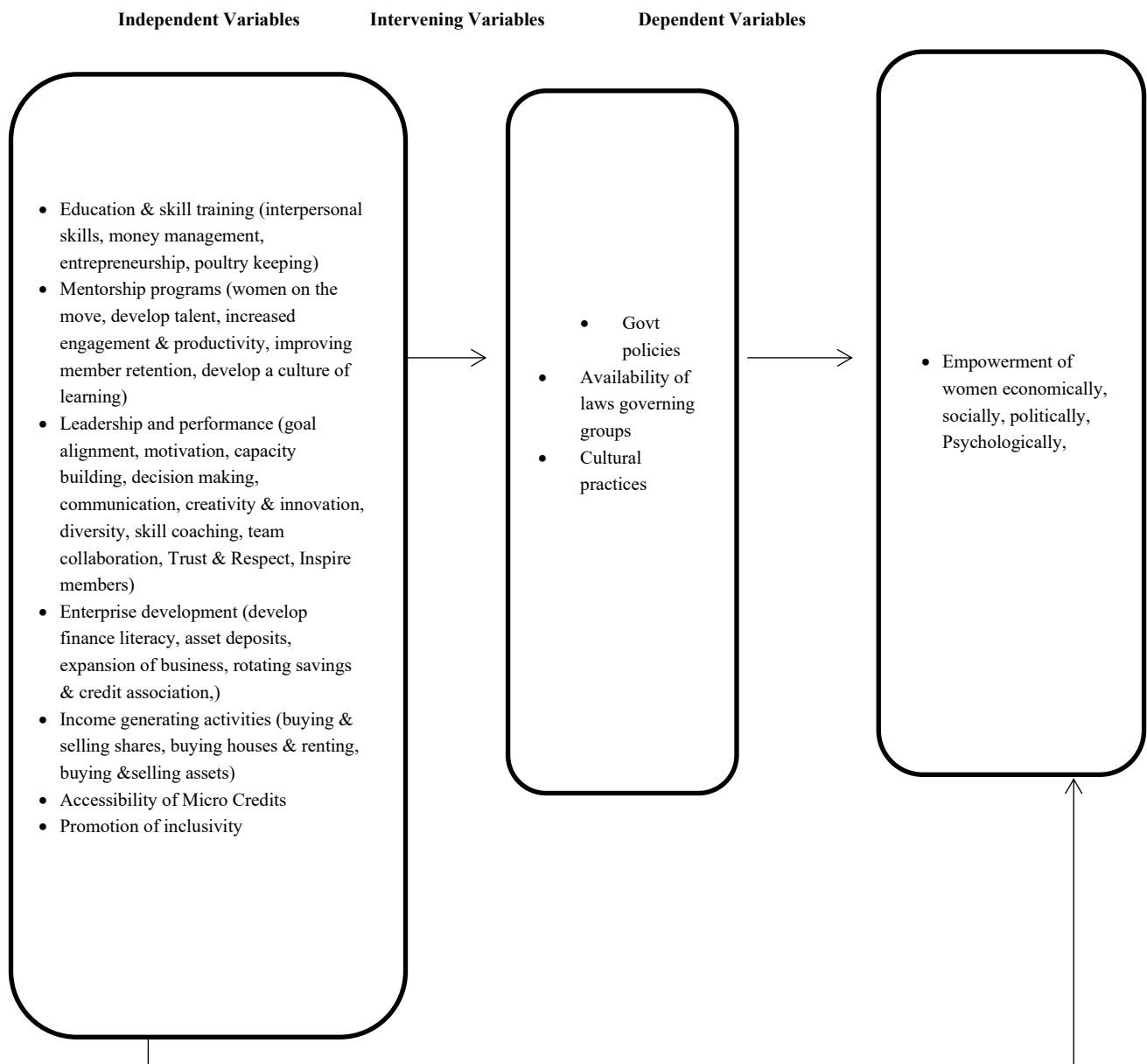
This study draws on what (Bandura & Bandura 1993) postulates regarding self-efficacy. Self-efficacy refers one's beliefs potentially or capability to organize and execute the course of action regard to management protective situation. It affects personal feelings, thoughts, actions, motivational efforts determination to confront the obstacle faced in life. The theory is guided by the social feminist perspectives where by the marginalization and social structures the women perceive in the participation of community development both social and economic activities. In community empowerment, socialist feminism focuses both on public and private sphere of women and postulates that liberation can only be reached by working both social and economic oppression.

Further the theory argues that capitalism is subjected to women by men due to social, economic imbalances. It shows economic dependency as the driving force on women efforts. Therefore, social feminism seems to be women liberation as a necessary in social, economic and political justice (Kennedy et, al 2008). This has undermined social mobility of women and as they are perceived in the community development, for that matter, this study found this theory as useful in explaining such oppression in women.

Conceptual Framework

Conceptual framework is defined as the precise summary of variables (both dependent variables and independent variables under study though presented in framework (Mugenda & Mugenda 2004). It is a directive flow of concept which helps in understanding social world view to understand and to be in a position to comprehend and perhaps to change the structure. The framework guides our way of thinking and bringing change. It also provides way of working issues and giving recommendation. It also helps in ways to handle issues and look for solution. Solutions are arriving at when a certain issue is being observed. Dependent variables are those presumed to be dependent on the outcome of the independent variables. Independent variables are those systematically varied by the researcher (Mugenda & Mugenda 2008).

In this study, Conceptual framework focuses on the effective strategies to improve the livelihoods of women led groups in Garissa Township Sub County. The dependent strategies are the strategies used by the women groups. It will also focus on the independent variables such as individual characteristics of the women group members; this includes, education level, income level of the women, ages, marital status. They affect the ability of the individual to perform and relate with others and be able to work together towards their goal. Independent variable is the group issue, goals or factors which include training, education, leadership and administration, access to credit, table banking systems, group formation and nature of group activities. The intervening variables include laws and regulations, government support, norms and values on the community as well as cultural practices and governing formation of the groups.



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RESEARCH METHODOLOGY

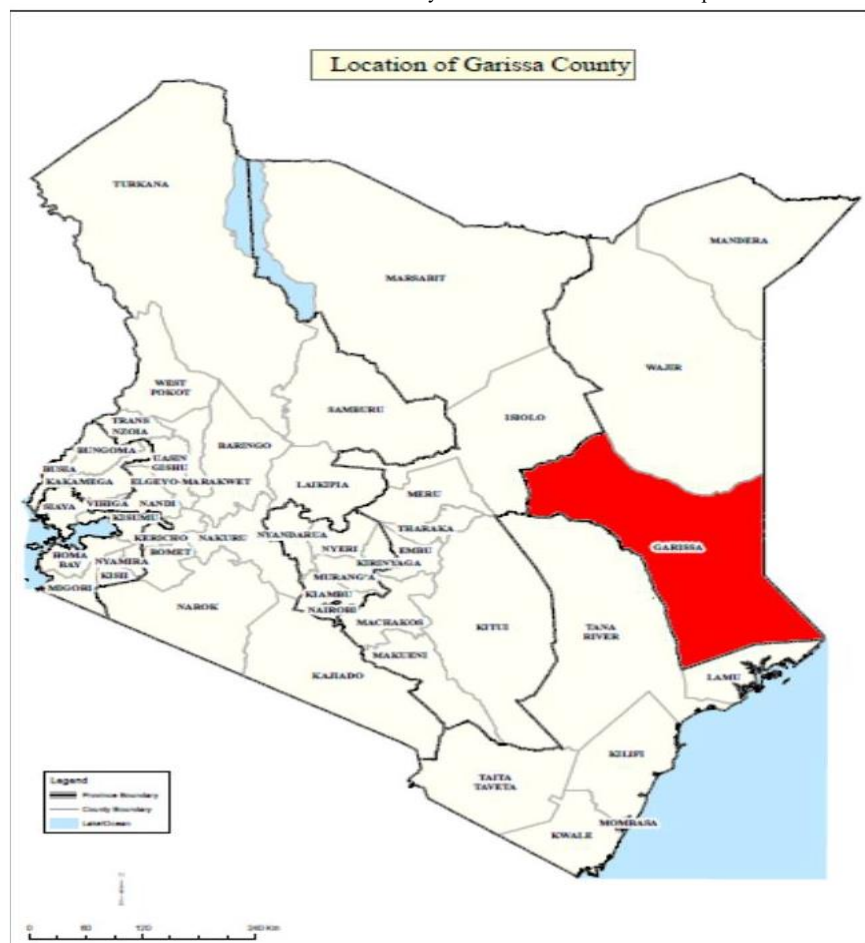
Research Design

According to (Mugenda & Mugenda 2003). The descriptive research design enabled an objective description of the items as they were on the ground without any manipulation. This research design was important in enabling an exploration of relationships among variables (Mugenda & Mugenda, 2003). In this study it was used to discover the link the women participation in women led group on their social economic empowerment.

Area of the study

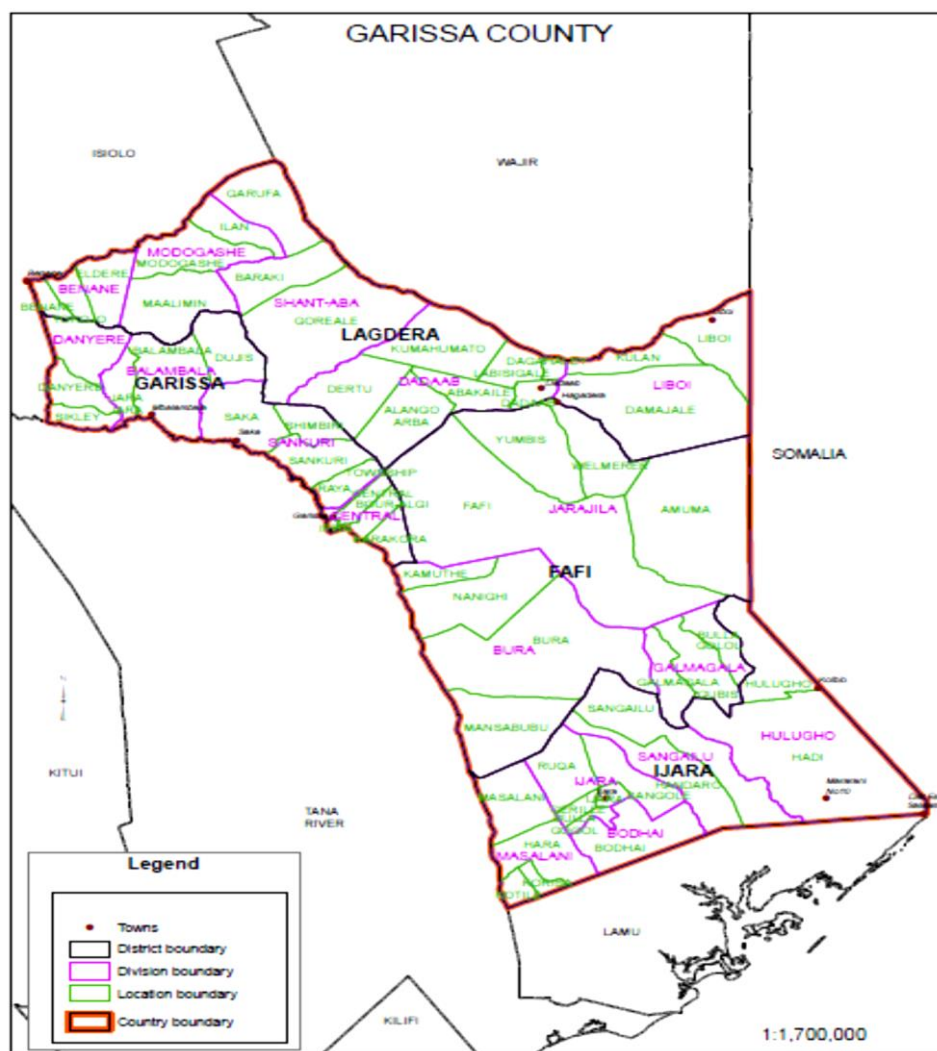
Garissa Township Sub-County in Garissa County is the targeted area of study out of seven sub counties. The Sub-County has four administrative wards namely Ifin ward, Waberi ward, Galbet ward and Township Wards. The sub-county is located in the North East part of the Country Kenya. It borders with Tana River County (Coast) and Kitui County (Eastern). The major economic activities in this sub-county are crop farming, livestock keeping and Business Enterprises. The population of Garissa Township Sub-County is approximately 159,566 (According to Garissa County strategic planning 2017), comprising of 77,064 women. This study thus seeks to examine the approaches used in their participation to improve their social economic empowerment. The choice of the sub county is further affected by the high population and the presences of the women self-help groups within the target area [KNBS 2017 County Development Planning Office). The Sub-County has an area of 2,538.5 square kilometers. Rainfall ranges from 275mm annually. The area

temperature is generally high throughout the year and range from 20 to 38 degrees. The areas along the River Tana realize more agricultural activities compared to the areas that are far from the river. The women above 18 years in the selected area for respondents.



Source: Kenya National Bureau of Statistics, 2019

Figure 2 Garissa County Administrative/Political Units



Source: Kenya National Bureau of Statistics, 2019

Figure 4: Garissa County Administrative /political units.

Target Population.

A population is termed as the pool of all study objects while a sample is defined as a section that is selected to be in the study. For purposes of this study, a sample will be selected from members of these registered groups and been active for a minimum of four years, and are involved in social economic development activities. This is deemed to be a sufficient period of time for women to have participated in self-help groups.

Methods of Sampling.

The researcher used different sampling techniques such as random and purposive sampling. Sampling (Orodho & Kombo 2002) is a process of selecting a number of individuals or objects from a population such that selected groups contain elements representative of the characteristics found in their entire group. A sample is a small proportion of a targeted population selected using a systematic procedure to enable one acquire generalization towards the entire population (Wiersma, 1985). Random sampling will be applied on the registered groups to obtain a sample of population that represent the entire population studied. The researcher will further use purposive sampling in order to get representatives of the groups and this will be easy to find and gather in depth information on the area of study.

Sample Size.

This study was conducted in Garissa Township Sub-County. There were 38 Women groups in the sub-county, with a total membership of at least 30 and above giving a total population of 1152 (Social Development Officer -Garissa Sub County Offices since 2017). To determine sample size the study used Yamane formula which was developed in 1960s. It is a statistical sampling formula that was used to determine the sample size in research methodology.

It helped to improve the accuracy level in determined chunk of population sample at a reasonable margin of error. The purpose of using the formula was to easily and quickly associate the sample size of the population in academic research.

Formula is thus,

$$n = \frac{N}{1 + N(e)^2}$$

Where,

n- Represents the sample size

N – Represents total population

e – Represents the margin error at 5% (0.05)

1 – Represent a constant value

Applied in this study the sample size is; $n = \frac{1152}{1 + 1152 (0.05)^2}$

$$n = \frac{1152}{4}$$

$$n = 288$$

Sample Procedure.

A sample procedure explained the process followed in drawing a sample to be investigated and concluded about the population. For this study, two sampling frames were constructed, one for all women township wards and another for all members and their officials. A consultation with Garissa Township Sub County Social Services Officer provided the researcher with a list of women groups, the researcher randomly selected 12 women groups from the sub county. At the second stage, the researcher purposively selected 3 women group leaders namely the chairperson, treasurer and secretary from each of the 12 groups. The researcher also randomly selected 21 members who are not in any leadership position (non-officials) from each of the 12 selected SHGs, giving a total of 288 respondents representing the sampled groups.

Table 1 : Representative Garissa sub -county Township wards

Ward	No. of registered women self-help groups (SHG)	Population
1.Iftinward	11	313
2.Township ward	9	287
3.waberi ward	8	246
4 Galbet ward	10	306
Total	38	1152

Table 2: Sampling of Respondents

Sample item	Population	Sample size
No. of registered women self-help groups	38	12
No. of bonafide members in these groups excluding officials	1038	252
No. of elected officials in these groups	114	36
Total no. of Group Members	1152	288

Data Collections Instruments.

Questionnaire

The researcher applied semi-structured questionnaires in data collection. Structured and open questions was put in the questionnaires. The structured questions were meant to give the participants a chance to reflect on a question before responding and openly express their feelings, views, opinions and ideas. The questions projects, direct and simple to harmonized the respondent to answer faster and willingly. The structured questions asked would have a list of all possible alternative answers. The respondents were required to select the answer that best suitable their situation to the best of their knowledge. The questionnaire provided the following sections; Brief introduction of the researcher, section A: participants' demographic information, section B: participation in SHGs, section C: individual self-analysis /economic activities of SHGs, section D: social network and participation in SHGs, section E: Access to micro credits and participation and section F: Level of individual income and self-help participation.

Interview Schedule

Interviews was applied to women leaders such as the chairperson, secretary and the treasurer. It comprised of open-ended questions to give detailed information, views and even opinions on women and probing on the success on their businesses. It was designed to produce qualitative database on the objectives of the study.

Focus Groups Discussions

This research instrument was applied specifically to self-help groups and the businesswomen and applied strategies and have a cleared platform for open discussion hence generating ideas on women empowerment on business.

Validity

To confirm the validity, the researcher used content validity samples of questionnaire, interview and focus discussion groups that gave the research supervisors in the Department. These tools was presented to experts during the pilot study phase. They checked on content and provide guidance in reference to the study objectives and relevance of the questions to the study. Having assessed the validity of these research tools and making sound corrections it then deemed qualified for data collection. This helped the researcher to have valid results that correctly represent the phenomenon under study.

Reliability

To ascertain the reliability of the instrument, a pilot study was carried out by the researcher in one registered women led groups in other wards in the Township Sub-County. The wards had similar groups with similar activities of women led groups and suggested to empower women. This shade light for the researcher to test the reliability of the data collection instrument without interfering with the groups in the area of study. Use of Cronbach Alpha Coefficient of reliability was made. Twenty members participated in the pilot. Piloting of the data collection tools enabled the researcher to identify ambiguous items, unclear questions and any other problems encountered with construction of the tools. The reliability tests was undertaken through test and retest method in which the coefficient of reliability of 0.7 or above will be considered reliable. Cronbach Alpha Coefficient of reliability was used to calculate results of the pilot tests.

Data Collection Procedure.

The research used primary data such as questionnaire, interview schedule and focus group discussions to collect the data. Questions in the interview schedule were used as a guides for the researcher to ascertain for correct data about a range of women empowerment issues. The interview schedule was organized into several sections to ensure comprehensive collection of information. The sections include, The effectiveness of women led groups in increasing women to have a chance and control economic resources, Contribution of women groups in enabling women effectively make decision at household and community level; effectiveness of women led groups towards enabling women access credit and business services; constraints women face in their efforts to effectively empower women and contribution of government and other actors in the development of women groups. The data collected will be at the individual, group &community levels. Key Informants were the representatives of community who were purposively sampled. The research sought to get deeper information from the group discussion.

Data Analysis.

When data were collected data, cleaning up from any misinterpretation such as inaccurate marking of responses, data was systematically arranged for analysis. Coding and recording for analysis was done. Analysis was carried out using Statistical Packages for Social Sciences (SPSS) version 24. Quantitative data will be analyzed using descriptive statistics such as frequencies, tables and percentages.

DATA ANALYSIS, AND INTERPRETATION

Response Rate

The study sample size was 288 respondents of which 28 of them were wasted. The researcher took into consideration of 260 respondents that were returned for the analysis of the study; this represents 90% which were deemed to be good enough for the research.

Demographic Characteristics of the Participants.

This part showed some general characteristic of the study such as age, marital status, level of education and the daily work of the members.

The Age Distribution of the Members Groups.

The study showed age of the members of the women led groups as they were considered as vital because it identified the age brackets of the women who are involved in the economic activities through self-help group and therefore the study determines the age of persons in the Table below 4.1

Table 3: The age distribution

AGE BRACKETS	FREQUENCIES	PERCENTAGES %
18-20yrs	18	6.9
20-25yrs	16	6.1
25-30yrs	35	13.4
30-35yrs	40	15.3
35-40yrs	55	21.1
40-45yrs	38	14.6
45-50yrs	25	9.6
50-55yrs	15	5.7
55-60yrs	8	3.0
60-65yrs	7	2.7
Above70yrs	3	1.2
Total	260	100

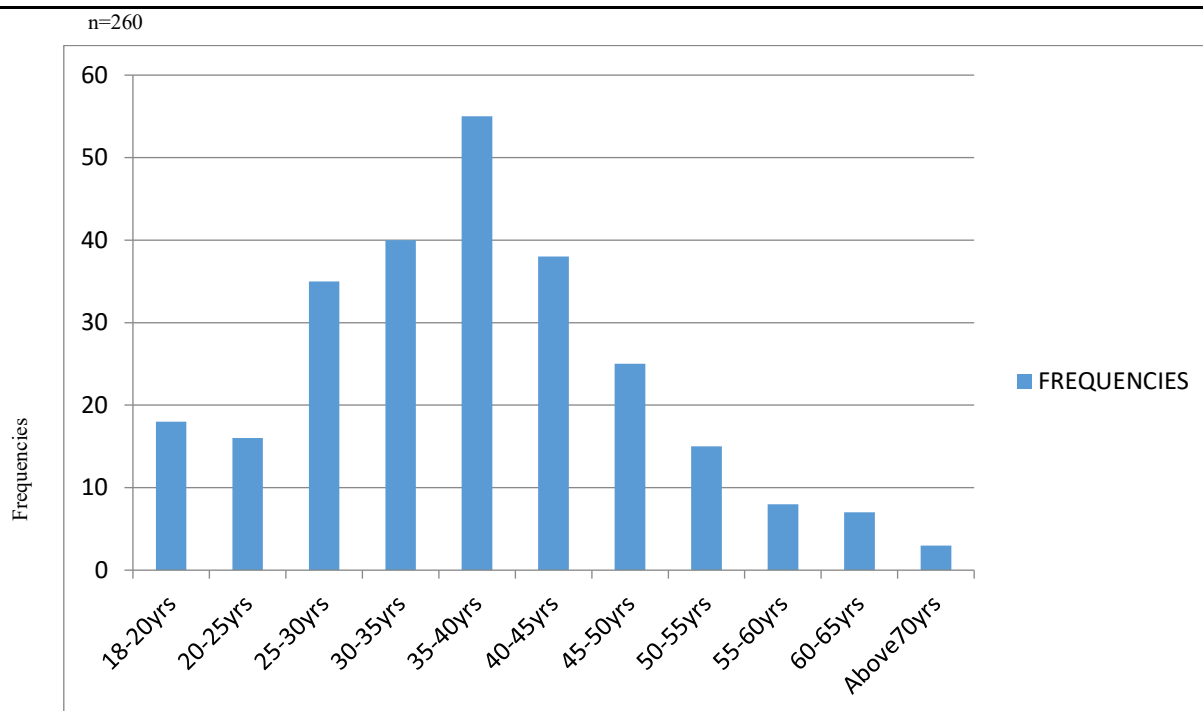


Figure 3 Age distribution

According to figure 4, (21.1%) which had the highest members presented 35-40yrs. This can be interpreted they are young women who are active and innovative .They need to be considered their age and theirs activeness in the groups to be empowered.

The Level of Their Education.

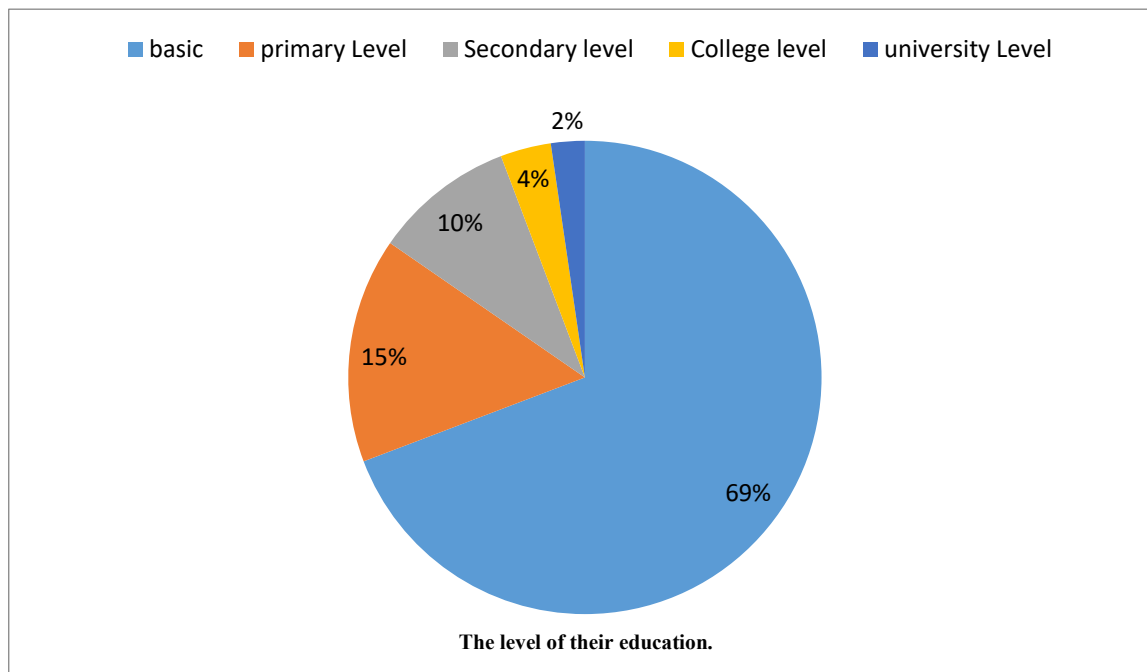
Education level in the group play a key role in building the economy of the community .This research examined the level of education of the respondents for better understanding of women in the business.

Table 4: shows the level of education.

Level of education	frequencies	Percent	%
Basic level	180	69	
Primary level	40	15	
Secondary level	25	10	
College level	9	4	

University level	6	2
Total	260	100

n=260

**Figure 4: The level of their education.**

The figure 5 above presented the level of education. From the data, it is an evidence that majority of respondents about (69%) have basic education which is simple writings and readings levels with progressively fewer individuals as the educational attainment level increases. This distribution highlights their educational profile of the respondents are basic level, they have attained high school level. The data suggests low literacy and skill levels, could limit the progression of the economic development of the groups. This data underscores the importance of improving education accessibility and quality to enhance socioeconomic outcomes.

Data Analysis.

Objective 1: Strategies used by women led groups to improve livelihoods of the members

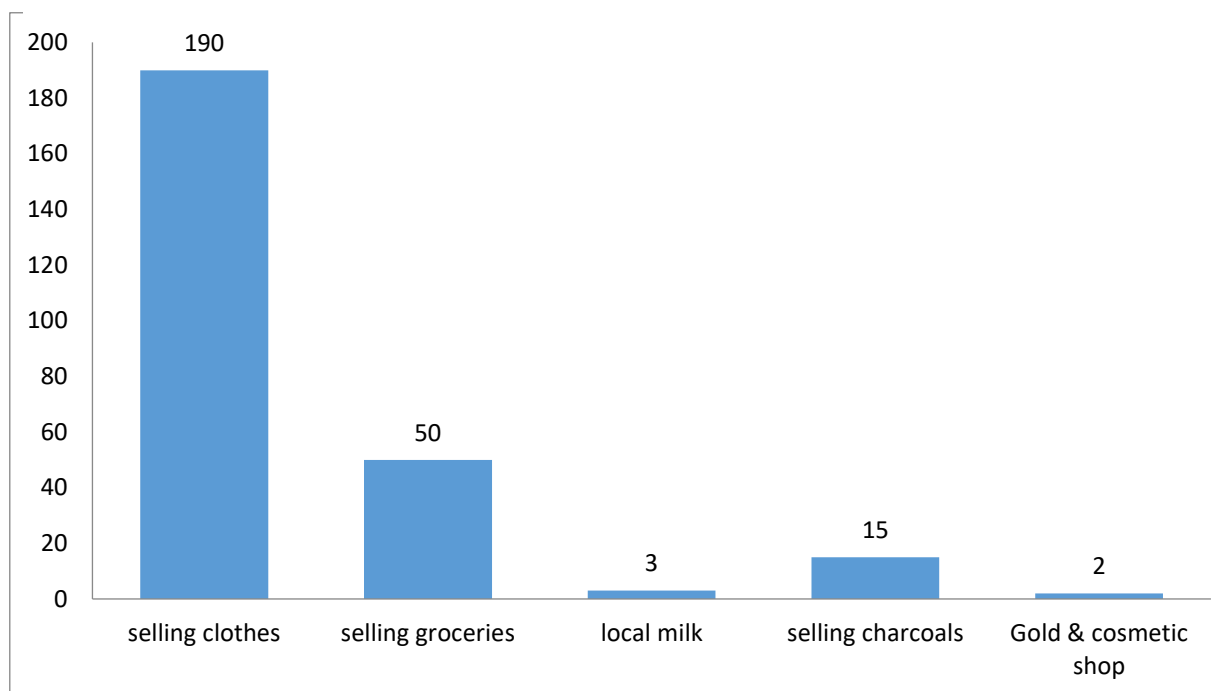
Daily Activities for the Group Members.

The study sought that many activities were carried out by the group member's .They engaged several activities such as selling clothes, selling groceries, selling local milk, selling charcoal and gold and cosmetic shops as the table 6 below showed.

Table 5: Daily Activities

Group activities	Frequencies	Percent %
Selling clothes	190	73
Selling groceries	50	19.2
Local milk	3	1.1
Selling charcoals	15	5.7
Gold, cosmetic shop	2	0.7
Total	260	100

n=260

Figure 5: Daily Activities for the group members.

The figure 7 above , the study sought to find out the daily activities of the group members .It revealed that the majority of women are doing business of selling clothes 190 (73%),50(19.2%)selling groceries 15 (5.7% selling local milk, 3 (1.1%) selling charcoal and the rest 2 (0.7%)gold and cosmetics shops . Women are the breadwinner of the family on selling different goods to sustain the family, the figure also showed many women selling clothes, this was because clothes had many demands especially during festive seasons like Muslims (idd celebration days) and school openings and the holidays .This helped them to generate income and promotes table banking (ayutta). However, it was worth noting that over-reliance on clothing sales could indicate a lack of business diversity, potentially making the market competitive and saturated. Encouraging diversification into other sectors, such as agriculture, services, or technology, could improve economic stability of women (Anitta H.S&AshokD.Revander (2007) and I therefore accept their concept.

Contribution of Members in the Groups.

The study revealed the individual's contribution in the members groups .The result in this regards as shown in the table 10 below.

Table 6: Contribution of members

Contributions	Frequencies	Percent's	%
1-200	44	16	
201-400	160	61.5	
401-600	19	7.3	
601-800	17	6.5	
801-1000	15	5.7	
Above1000	5	1.9	
Total	260	100	

n=260

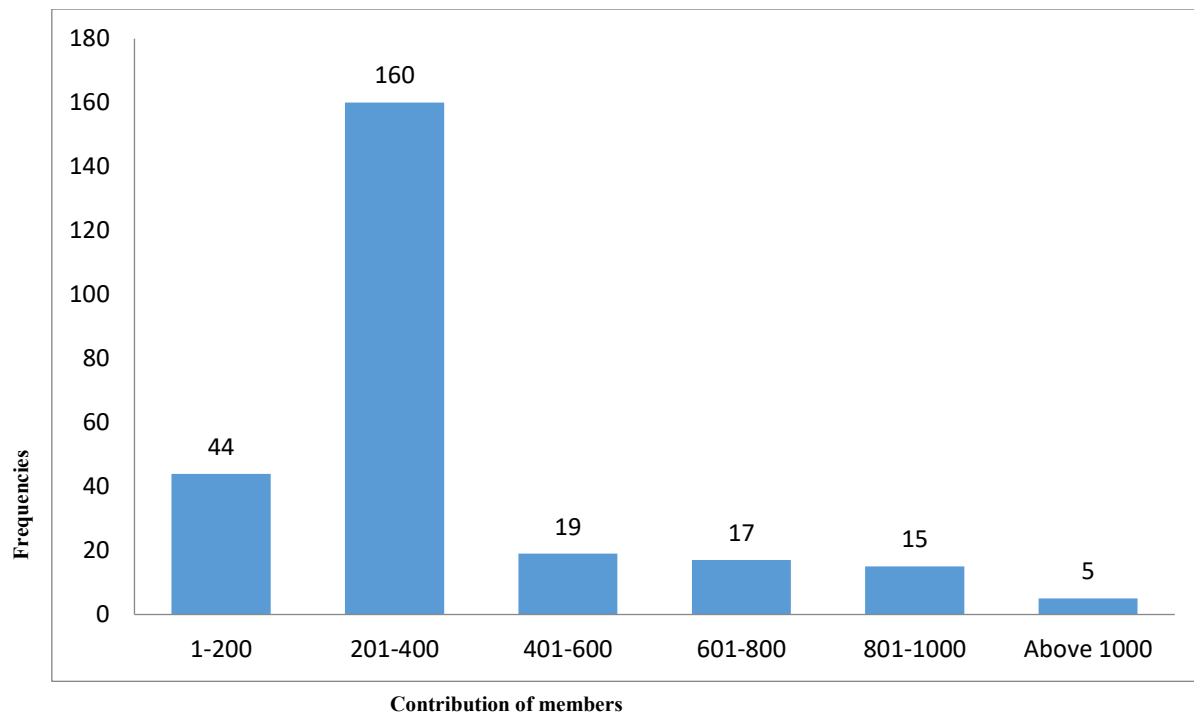


Figure 6: Contribution of members in the groups.

The figure 11 revealed that (201-400) of 61.5% made the highest contribution to the group, (401-600) of 7.3% which was second highest contribution of the group. The study also revealed that (601-800) which was 6.5% as the third contribution of the member group it accumulated 75.3%, this indicated that majority of the members group contributed (201-400), this is due to low income among the members group and also slow flow of the cash. The data showed a diversified range of contributions.

Objective 2: Effectiveness of the strategies used by the women groups in their socio economic activities

Women Empowerment

The objective of assessing the effectiveness of the strategies used by women's groups on their socio-economic empowerment is crucial for understanding the impact of these initiatives. By evaluating the effectiveness of these strategies, we can gain insights into how well they are contributing to the socio-economic empowerment of women within these groups. As self-help improves the levels of the community livelihoods on special focus on the eradication of poverty in the community, it plays vital roles such as impact on skill developments, human capital training of the members groups (thuo & juma 2014).

Income Generating Activities

This effective strategies tried to assessing to what extent the strategies applied had helped the women to increase their income and financial independence. The table 9 below showed how income generation helped the women to generate income that boost their livelihoods.

Table 7: Income Generating Activities

Income generation	Frequencies	Percent %
Table banking	80	30
Providing credits	50	19
Provision of hand craft activities	90	34.6
Enterprise & Business trainings.	40	15.4
Total	260	100

n=260

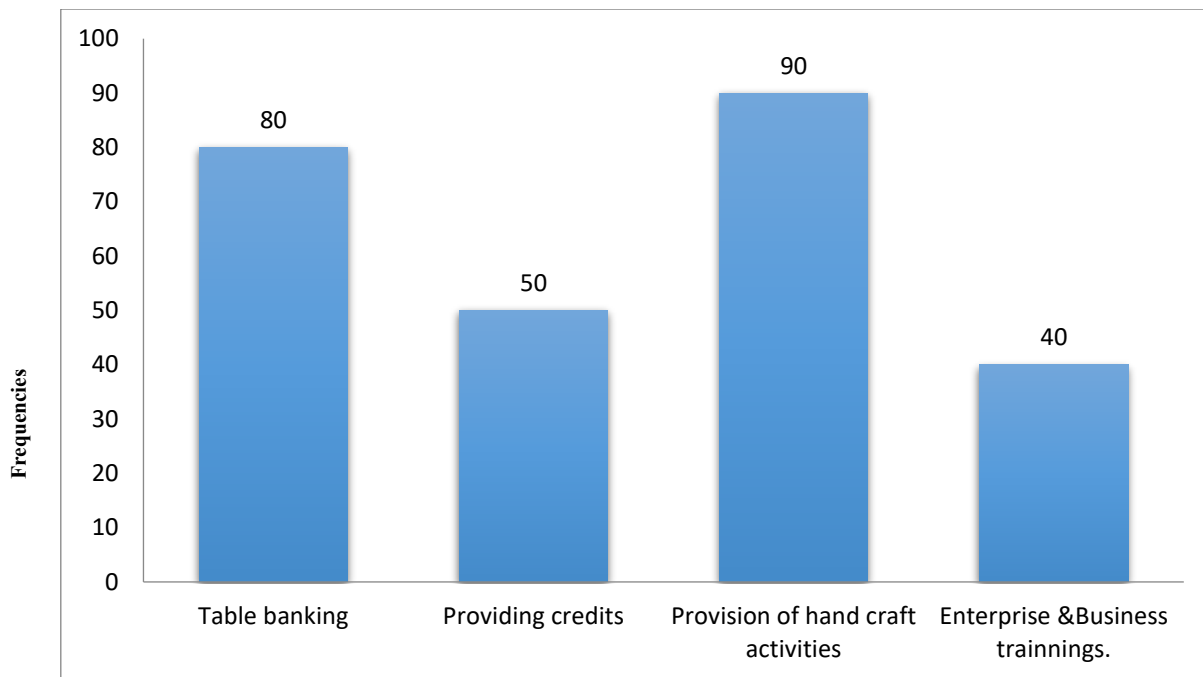


Figure 7: Income Generating Activities

According to the figure 18 above, the respondents from the members showed that most of the members preferred the hand craft activities, which 34.5%, followed by the table banking activities which is 30% of the respondents, which brings an accumulative of 64.6%. It indicates that the members prefer more in credit than the business training because they opted to improve their livelihoods. This shows that members socialized with one another which has a significant social change bond effect. Table banking entailed them to lend money to boost their businesses and improve their domestic purposes without looking for any supportive documents as approval (Ghazala & Rao 2012).

As one of the respondents said;

“...Table banking has helped me in learning self-dependency and communal effort to pool the resources, am happy I have learnt how to work with group members and solve our problems as a community”.

The statement highlights that table banking is a practical and empowering strategy that enhances women's financial independence while fostering a sense of community and shared problem-solving.

Skill & Training Development for the SHG members.

The research tried to sought the result of skill training programs on women's ability to access better employment opportunities or start their own businesses, this will help them to improve the livelihoods as stated by a group of respondents in the discussion.

“I am divorced woman with a small kiosk, I participated in marketing products organized by the women groups, I gained a lot of customers, I also gained skills on how to attract more customers and the market sales of the business at large improved.”

This implies that the skill development can be effective in enhancing the economic status of self-help women groups.

Social Networking among the Members:

The study tried to understand how networking and collaboration within women's groups have enhanced social capital, leading to improved support systems and opportunities for women. The social networking helped the members to communicate, share ideas and the market viability as table 10 below to illustrate.

Table 8: Social networking among the members

Social network agents	Frequencies	Percent%
Friends	45	17.3
Neighbors	35	13.4
Social media	60	23
SHG members	120	46
Total	260	100

n=260

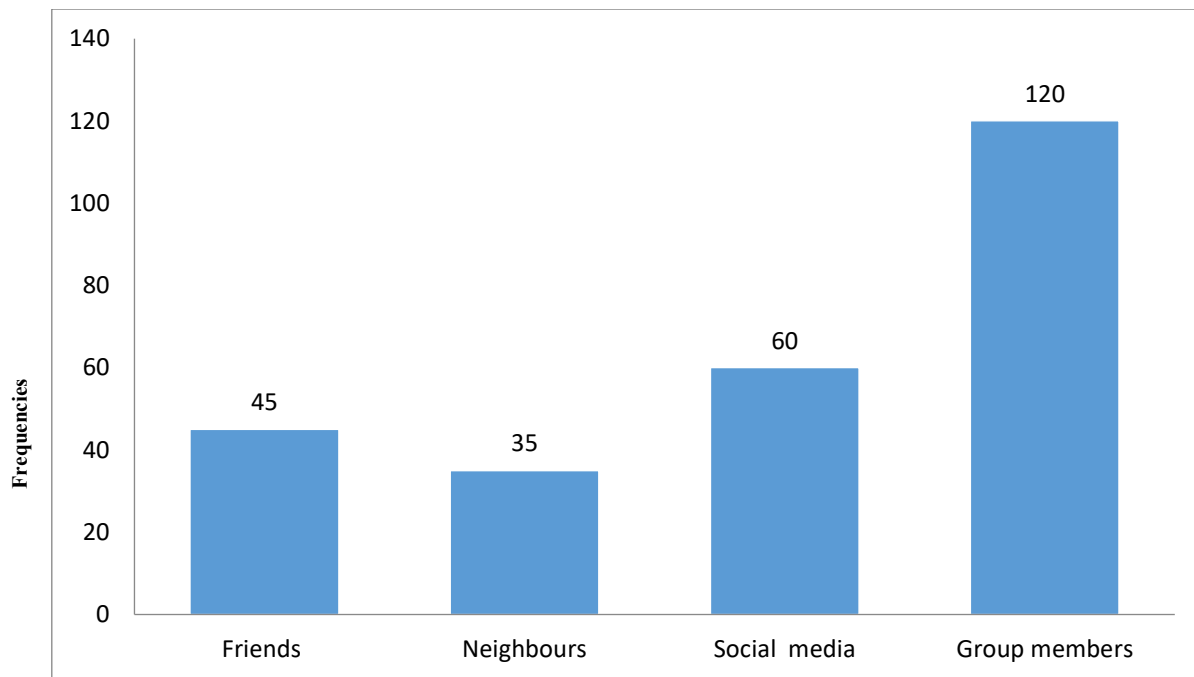


Figure 8: Social Networking among the Members

The figure 20 above, showed that social networking played a vital role in communication, increase in enrolment of new group members, breakdown barriers, promotes knowledge sharing and creates opportunities to improve their livelihoods.

In the figure above the highest respondents are 46% which is group members communication ,followed by 23% which is media sharing information sharing thus helped to increase enrolment of new members and this is supported by the sentiments from one of the respondents.

“...The social networking between me and the members was quite good , they helped me in many ways including sharing our ideas , gain more support and advises from them on various issues such as how to start business simple calculation of the business ,how to venture the market and many skills to improve my business.”

The statement highlights the significance of social networking in women's economic empowerment and skill development. It underscores how peer interactions within women's groups contribute to knowledge-sharing, emotional support, and business growth. Additionally, it reinforces the idea that effective social networking within women's groups goes beyond financial support .It fosters learning, business growth, and long-term empowerment. By leveraging these networks, women can acquire critical skills, build confidence, and establish sustainable businesses that contribute to economic development in Garissa Township and beyond (World Bank & WTO2020).

Objective 3: Challenges faced by women groups in implementing these strategies to improve their livelihoods and its members.

Lack of Training and Skills Developments.

The training and skill building the group's members play an important role in empowering women entrepreneur through business skill developments programmer .The study showed the respondents that they received some concept skill of development.

Table 9: Lack of training and skills developments

Responses	Frequencies	Percent %
Entrepreneur skill development & financial literacy	120	46
Training on savings & book keeping	100	38.5
Not receive any training	40	15.5
Total	260	100

N= 260

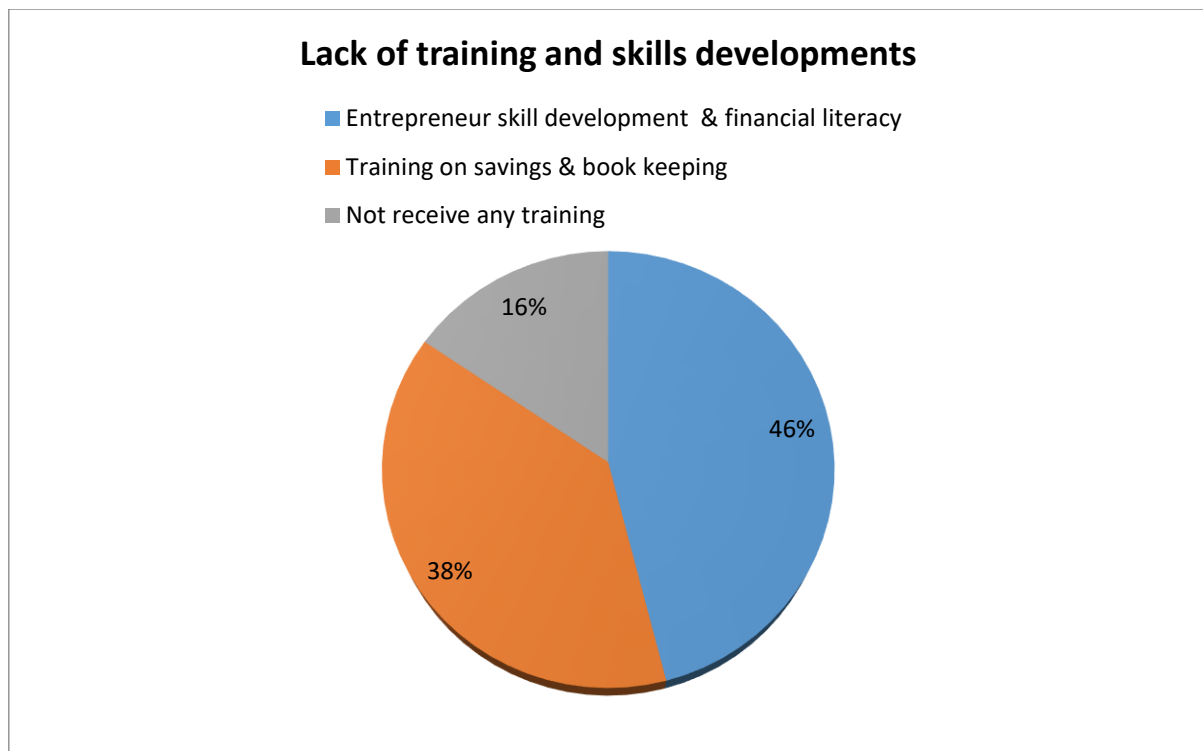


Figure 9: Lack of training and skills developments

From the figure21 above, the study revealed the entrepreneur skill and training were given to more half the members which totals 84.5% of the respondents. They received the some training skill development that includes simple book keeping, financial managements, savings, entrepreneurial developments. Less than 20% of the respondents did not received the training in the groups. This helps the women groups to have the skills in their fingertip and it enhances confidence to the members they to succeed .This data provides persuasive evidence that investing in women's skill development, particularly in entrepreneurship and financial literacy, is a highly effective strategy for promoting socioeconomic development (Anitta H.S&Ashok D.Revanker 2007).

Lack of social support from the family.

Women can be economically firm when they are firmly empowered, they play an important role in the family, community development programs. There is a challenge on the genders roles issues where women are not given chances in the decisions making in their communities .Women are social isolated in the family, instead they are there to bred and taking care of the family. They are committed the family affairs hence time constraints .The study found in the discussion women are not allowed to excess their achievements instead seen as passive members. During the discussion one women said,

“... in family, my husband always say that women cannot be trusted in the activities because they are weak inactive and not able to sustain the some activities, therefore don't go out for work.”

Another respondent said ...

“....My husband did not allow me to travel to search market for my business, but later he found that I real support the family affairs and changed his perception called me(the mother of innovation) I share the family affair for idea contribution and he respect me in that achievements .”

Conclusion

Despite facing formidable obstacles, women in Garissa Township Sub County are actively striving for socioeconomic empowerment through various strategies, with women led groups played a central role while targeted interventions, such as entrepreneurial and financial literacy training, have shown promise; the effectiveness of these strategies is hindered by deep-rooted gender inequalities, internal group challenges, and external environmental vulnerabilities.

Results of the findings.

The researcher distributed 288 questionnaires of which 28 of them were not counted and 260 were deemed to be returned for data analysis which resulted a rate response of 90%.The study revealed that the respondents in the group are between 35-40 years are young ladies who are active

,innovative followed by 30-35yrs hence needed to considered their ages in the group activities .Majority of individuals in the group had basic educational level of 69% followed by primary level which was 15% with few progressively on their educational attainments increases hence showed high concentration at lower levels of educations. Most of the members groups are married women of accumulation of 57% this indicates half of the women groups hence indicates their fulfillment of their group and their household activities including bringing up their children..

The researcher used various apparatus to determine the strategies used women groups. Women engaged various activities including selling clothes which indicate (73%) of the respondents. They sell to sustain their livelihoods. The study also showed the group members in involving group activities such as group participation .This indicate the activeness of the group members and it is progression. Members joined to form groups in order to access credits for their business and willing to venture other business. In the study 60% of the members are satisfied with their group and its operations .The study also showed that 57% of the group members are involved in the decision making of the group hence promote self-belonging and confidentiality of the group members .In the study ,the highest borrowers of the credits who are above 50% tends to borrow credit and return within a limited periods as agreed The effectiveness of strategies used by the women. In skills and training helped members to increase the knowledge to operate their daily activities. Members of the group showed accessibility of the resources helped to operate more effectively. The study tried to investigate challenges faced by women group, whereby (45%) needs to acquired training and skill development, this could improve and helps the members to access the resource and to improve their business and in decision making and implementation of the policies of the group members as could be benefitted the group (Narasaih&Devi2016) thus helps the achievement of the groups.

Conclusions.

In the findings of the study, the following conclusion were made from it:

1. Effective strategies applied by women groups helped members in building self-confidences in Garissa Township Sub County.
2. The effectiveness of the strategies applied by women groups helps the members to access credits as the members manage to use table banking system and saving credits based on their levels.
3. The challenges of the effective strategies applied by the women groups can be enhanced by strong formations of groups with a proper management of groups.

Recommendation.

The following recommendations were given for policies based on the study conclusions:

1. The effective strategies applied by self-help women groups can be improved through public awareness and empowerment in handcraft activities or entrepreneurial activities .This call for relevant agencies in Garissa Township Sub County to take part in support of women groups.

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