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**Assessment of the Effect of Social Participation on Financial  
Inclusion of Northern Rangeland Trust women groups,  
Kenya**



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## **Assessment of the Effect of Social Participation on Financial Inclusion of Northern Rangeland Trust women groups, Kenya.**

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### **Abstract**

**Purpose:** To assess the effect of social participation on financial inclusion of Northern Rangeland Trust women groups, Kenya.

**Methodology:** The current study used descriptive research design to collect quantitative and qualitative data. The target population was 10 women groups registered in Northern Rangeland Trust in Laikipia County. The respondents were 10 chairladies, 10 secretaries, 10 treasurers, and 152 women members. Women group leaders were interviewed while the women who were members of self-help groups answered the questionnaire. The study conducted pre-test on 1 women group in Samburu County selected using simple random method. The study also sampled 1 chairlady, 1 secretary, 1 treasurer and 15 women members. Chairladies, secretaries and treasurers were selected using purposive sampling method while the members were selected using simple random sampling method. The descriptive statistics such as frequencies, percentages and median were computed. The findings were presented using descriptive tables, figures and narratives for ease of understanding the results. Inferential analysis to be generated included model summary to test the level of influence, analysis of variance to test hypothesis and regression coefficients to test the study's model. Diagnostic tests such as normality, linearity, multicollinearity, heteroskedasticity, and autocorrelation were tested. The study used multiple regression analysis in order to determine the relationship between linking social capital and financial inclusion of women groups in northern rangeland trust, Laikipia county, Kenya.

**Results:** The results from the questionnaires revealed, 39(29%) and 26(19%) strongly agreed and agreed correspondingly that women groups were able to access to financial services e.g.,

accounting services at subsidized rates after partnering with NGOs such as NRT. However, 80(60%) and 27(20%) strongly disagreed and disagreed correspondingly that there has been availability of financial opportunities on investments as a result of women groups selling products to internal and external promoters. The R coefficient was 0.863 while R-Square was 0.745. This meant that social networks had a 74.5% influence on financial inclusion. The significance value was 0.009 which was less than 0.05. The study therefore rejected null hypothesis that social participation does not have significant effect on financial inclusion of Northern Rangeland Trust women groups, Kenya.

The results from the interviews revealed, the various types of financial knowledge women in groups were bound to get that enabled them have outstanding performances in their projects as book-keeping, reconciliation and auditing. Additionally, the ways that NRT linked women to access financial services included connecting them with various accounting firms, accountants, financial managers and auditors. Further, the selection criteria that they used to rule out women groups that got access to financial opportunities on investments included availability of memorandum of association, group minutes and application status to NRT.

**Unique contribution to theory, policy and practice:** In as much as women were in a position of getting finances, the full access to financial opportunities was limited. This is whereby many groups of women had to rely on few economic activities that were majorly pegged on the directions given by both national and county governments. The study recommends that on social participation, there should be awareness raised by local leaders on available financial opportunities that women would engage locally to raise money. Various non-government organizations should encourage women to start various non-tradition business and explore wider on fields such as forex trading, online jobs, application of both local and international tenders among others. This would give an upper hand towards promoting more financial opportunities.

**Keywords:** *Social Participation, Financial Inclusion, Northern Rangeland Trust, Women Groups, Kenya.*

## 1.0 INTRODUCTION

Financial inclusion has been defined by World Bank (2022a) as the process where people get extensive access to monetary services and products. IMF (2022b) adds that through available financial services, people are able to conduct various purposes such as buying, selling, saving and borrowing. Therefore, in this study, financial inclusion will be taken to mean as the process of allowing people access financial services and products that can be used to buy, sell, save and borrow for an extensive period of time. Financial inclusion is measured through financial skills, financial savings, financial transactions e.g., money transfers, credit facility, insurance facility and pension facility (Central Bank of Kenya [CBK], 2021). This study will adopt all the measures since they have been used by distinguished governmental and non-governmental entities to measure financial inclusion from various perspectives (CBK, 2021).

Getting access to financial resources has been of great concern to many people and institutions particularly women groups. In as much as women would like to be in a group, they are still limited on the number of financial resources they can access owing to several challenges. Women groups in global nations such as New York-America do not have adequate financial skills and knowledge (IMF, 2018). Additionally, in California, they lack collateral to act as a security when securing a credit (World Economic Forum, 2019). Women groups in European nation such as Denmark, have members with high debt scores which is used to discriminate them when accessing funds (Consultative Group to Assist the Poor, 2022). In Asian nation such as Indonesia, women groups lack legal documents and any social connections on how to go about registration process hence making them invalid entities (United Nations, 2020). In Hong Kong, women groups get credits at exceedingly high transactional costs since they do not have social networks where they can consult (Asian Development Bank, 2022).

Regional countries like Egypt, women groups are discriminated from accessing credit based on gender (World Bank, 2022b). In a west African country like Ghana, they lack updated information regarding financial opportunities such as investing in stocks, shares and bonds (Commonwealth, 2018). In other nations such as Zimbabwe, women groups lack supportive spouses and family members (World Bank, 2020). In Congo, women groups have high poverty rates that make it hard to make contributions and save generally as a way of raising their credit worthiness. In East Africa, women groups in Uganda have extremely high illiteracy levels to a point that they do not have basic personal documents such as identification cards, tax certificates and bank accounts (International Labor Organization [ILO], 2022). In Tanzania, women groups have low knowledge on how to keep records on meeting minutes, group constitution, group memorandum of association and bank statements that would otherwise prove their existence as a legal entity in facilitation of funds from financial institutions, donors and grantors (United Nations, 2020).

Locally in Kenya, women groups have been venturing in risky business ventures such as pyramid schemes that result to losses of savings in short-term or long-term (Crawn Trust, 2021). Further

on, they also have poor money saving culture and mainly like borrowing from shylocks who charge very expensive interest rates due to lack of knowledge on how borrowing cost is calculated (Crawn Trust, 2021). These issues have been forcing women groups to rethink on how they would access financial resources through maximizing on social participation. Social participation are deliberate interrelations that people cultivate and share with each other for the benefit of attaining a desired financial goal (Horan, 2022). As women get opportunities to participate in various financial activities, platforms and goals, they are able to engage in mega projects such as construction of buildings using new technologies such as use of precast panels and fabricated walls. This enables each woman to either participate financially or providing manual labor. As women are kept busy, they are able to develop various skills and get financially included.

### **1.2 Statement of the Problem**

Women are pinnacle of success in the community hence supposed to benefit a lot from developments made by their groups such that they are able to receive training on financial management and are able to access finances in form of credit from many financial institutions. They should be able to save both personal and collective finances through the use of table banking (International Monetary Fund, 2018). The women in groups should be encouraged through crucial financial training on budget preparation, book-keeping and digital banking (World Bank, 2022a). Through this, they be able to partake and share higher budget allocation of national revenue as measures to boost their income in SMEs (United Nations Conference on Trade and Development, 2021).

However, financial knowledge, values and skills among women groups in Kenya is very low (Crawn Trust, 2021). This has greatly disadvantaged them from making meaningful investments that generate sustainable income (KIPPRA, 2020). As a result, the women groups are short lived and do not survive various economic cycles. This is because, they lack adequate financial knowledge on book keeping, past financial records, investment options to undertake in the future, and ways on how to manage risks in their financial ventures that would otherwise be relevant in defending their cause (CGAP, 2022). Despite this weakness, the women group still shy away from networking, supporting, participating and relating with various people/organizations at higher hierarchy glued together by shared cohesion. This has made them miss out a lot on grasping various opportunities to reap maximum benefits that would raise their chances of being financially included in financial matters further (KIPPRA, 2020).

Past studies such as Kyungha (2022) concentrated on how use of mobile money enabled financial inclusion among Nairobi women. Others such as Kimaiyo (2021) and Wangui (2021) examined how types of social capital played part in the financial literacy of the Kenyan household and Kajiado's women groups. The two studies did not examine financial inclusion aspect. The mentioned studies did not investigate the effect of social capital on financial inclusion of women groups in Northern Rangeland Trust, Kenya thereby creating the need for the study.

### **1.3 Purpose of the Study**

To assess the effect of social participation on financial inclusion of Northern Rangeland Trust women groups, Kenya.

### **1.4 Hypothesis**

H<sub>0</sub>1: Social participation does not have significant effect on financial inclusion of Northern Rangeland Trust women groups, Kenya.

## **2.0 LITERATURE REVIEW**

### **2.1 Theoretical Review**

Social Exchange theory was advanced by Homan (1958). The theory guided social participation and social cohesion variables of the study. It states that when two or more people create a relationship, they do so consciously with the notion of what they would lose and get from it. That is, the exact cost-benefit analysis of the relationship process. What this means is that, social exchange theory advocates for engaging into diverse relationships that benefit more than they cost.

Social exchange theory guided social participation since it is a deliberate interrelation that people cultivate and share with each other for the benefit of attaining a desired financial goal. In relation to women groups, what this means is that they are able to get substantive exchange in terms of financial knowledge, insights on outstanding financial performance, access financial services and financial opportunities on investments by simply establishing a connection with various linking capitals such as NRT. What they all need to give is their commitment plans and other documentation to the institution for legality of various groups.

### **2.2 Empirical Review**

Ozili (2019) examined the intricacies of ensuring that all society members are able to participate and ensure that individuals access finances and opportunities in international countries. The countries of focus related to European, Asian, Middle East and African nations. Access to finances was measured on whether a person had an active bank account or registered as a mobile money user for the past one year. The measurements aspects used to ascertain whether the society members were well connected was done using policies. Therefore, Ozili (2019) used secondary sources inform of World Bank reports to collect data from these nations.

The results revealed that on the one hand, social participation and financial inclusion was higher in Asian and European countries. This was based on number of account holders and mobile money users implying that most of the people had adequate financial knowledge, had access to financial services and there was availability of opportunities that were related to financing investments. On the other hand, it was clear that African and Middle East countries have a huge milestone to cover

since half of their population did not have any access to financial services nor did they have any social participation that could facilitate the access. Nevertheless, Ozili (2019) concentrated on only bank account ownership and mobile money as measures of financial inclusion, failing to include insurance and pension account holders.

In Spain, Salinas and Merino (2020) explored ways in which social capital was used as a tool to ensure there is financial inclusion. It used inductive, exploratory, and descriptive research designs to conduct several workshops where data was collected using group discussions. The study established that efficiencies, capacity, team work, connection, and management of social capital facilitated inclusion of financial services and brought value to the population. However, Salinas and Merino (2020) did not investigate how financial literacy as part of social capital would lead to financial inclusion.

Further, Jorge (2019) in Senegal investigated the relationship between financial inclusion and social capital. The study was conducted in a span of four months where the sampled population was 2,056 people. The people were put into two groups, the first group was frequently sent a weekly text message that reminded them on saving behavior. The other group was not only sent a weekly text message but also reminded through social participation they had. According to finding by Jorge (2019), men were perceived to use their bank accounts more and saved more than women. However, the women who were sent the text message and reminded through social participation, they saved and used their bank accounts just like the men. The results insinuated that it was vital for people to have social participation since they act as stimulants towards having the desire to access financial services. Additionally, they were platforms used to share financial knowledge, and have available financial opportunities in investments. Therefore, Jorge (2019) advised on having a simple and cost-effective device that could be used in favor of ensuring women are not financial excluded. This is because the study used text members which had zero-cost. That notwithstanding, there is need to extend the study to a nation like Kenya to ascertain the impacts of social connection towards financial inclusion.

In Uganda, Agabalinda and Isoh (2020) explored on how social learning impacted access and utilization of formal financial services. The study sampled 384 adults from a population of 884, 126 people who had eighteen years of age through Krejcie and Morgan sampling table. They were issued with questionnaires which were answered by 351 respondents. The study examined how financial knowledge, skills and behavior was affected by interactions on use of loans, saving and insurance products. According to Agabalinda and Isoh (2020), when adults observed and discussed with their peers on the named financial services, were able to use them. However, Agabalinda and Isoh (2020) assumed that only employed respondents were capable of using financial services hence neglecting the respondents with businesses.

In Kenya, Musembi and Chun (2020) explored on the influence that long-term relationships had on development and financial inclusion. Time series data ranging from 2007 to 2018 was used as

the source of data. The results indicated that mobile money had increased financial inclusion over a significant period of time. This was because mobile money had overall established confidence in the long-run among various clients. Peer to peer sharing of knowledge related to finances and outstanding insights on how to reap maximum benefits on the use of mobile money were considered the key reasons why individuals were considering mobile banking. However, Musembi and Chun (2020) choice to use secondary data could result to making significant conclusions based on biased data from the original authors of the document.

### **3.0 RESEARCH METHODOLOGY**

The current study used descriptive research design to collect quantitative and qualitative data. The target population was 10 women groups registered in Northern Rangeland Trust in Laikipia County. The respondents were 10 chairladies, 10 secretaries, 10 treasurers, and 152 women members. Women group leaders were interviewed while the women who were members of self-help groups answered the questionnaire. The study conducted pre-test on 1 women group in Samburu County selected using simple random method. The study also sampled 1 chairlady, 1 secretary, 1 treasurer and 15 women members. Chairladies, secretaries and treasurers were selected using purposive sampling method while the members were selected using simple random sampling method. The descriptive statistics such as frequencies, percentages and median were computed. The findings were presented using descriptive tables, figures and narratives for ease of understanding the results. Inferential analysis to be generated included model summary to test the level of influence, analysis of variance to test hypothesis and regression coefficients to test the study's model. Diagnostic tests such as normality, linearity, multicollinearity, heteroskedasticity, and autocorrelation were tested. The study used multiple regression analysis in order to determine the relationship between linking social capital and financial inclusion of women groups in northern rangeland trust, Laikipia county, Kenya.

## **4.0 RESULTS**

### **4.1 Reliability Statistics**

The study conducted pre-test on 1 women group in Samburu County whose 1 chairlady, 1 secretary, 1 treasurer and 15 women members, were considered for the pre-test study. The leaders were selected using purposive sampling method while the members were selected using simple random sampling method. Table 1 presents the results.

**Table 1: Reliability Results**

<b>Instrument</b>	<b>Cronbach's Alpha</b>	<b>N of Items</b>
Questionnaire	.942	15
Interview	.887	3

As per Table 1, the questionnaires had a Cronbach Alpha coefficients value of 0.942 while the interview guide had 0.887. According to Trizano and Alvarado (2016), when the results of Cronbach Alpha range from 0 to 0.6 on scale, they are weak but when they range from 0.7 to 1 on scale, they are reliable to be used for the main study. Therefore, since all the coefficients were above 0.7, the study's instruments were reliable.

#### 4.2 Response Rate

The sample size of the study comprised of 10 chairladies, 10 secretaries, 10 treasurers and 152 women members. Table 4.2 presents the results.

**Table 2: Response Rate**

<b>Women Group Population</b>	<b>Sample size</b>	<b>Responded</b>	<b>Percentage</b>
Chairlady	10	7	70%
Secretary	10	8	80%
Treasurer	10	7	70%
Members	152	134	88%
Overall Total	182	156	86%

As per Table 2, 7 out of 10 chairladies agreed to be interviewed. This signified a 70% response rate. Additionally, 8 out of 10 secretaries also agreed to be interviewed, signifying an 80% response rate. Further 7 out of 10 treasurers agreed to be interviewed, signifying a 70% response rate. On members, 134 out of 152 answered the questionnaire signifying an 88% response rate. Therefore, the total response rate was 156 out of the sample size of 182 which was 86%. The results indicated that the both the women leaders and members came out in large numbers to participate in the study. The reason could be that, the women groups were ready to be heard so that they could be in

positions of accessing finances and knowledge that could help their members move from poverty to stability. Mugenda and Mugenda (2003) also advised that when the response rate is above seventy percent, it implied that there was a 'very good' response turn out.

### 4.3 Descriptive Statistics of Financial Inclusion

Financial inclusion which was the dependent variable had indicators such as financial skills, financial savings, financial transactions, credit facility, insurance facility, and pension facility. The study collected data using questionnaires for women members and interviews for women leaders. The questionnaires had options such as: 1-strongly disagree, 2-disagree, 3-neutral, 4, agree, 5-strongly agree. The results are presented on Table 3.

**Table 3:** Descriptive Statistics of Financial Inclusion

Statements	1	2	3	4	5	Median
<b>N=134</b>						
Access to financial skills gotten from seminars and conferences	2(2%)	11(8%)	0(0%)	26(19%)	95(71%)	<b>5.00</b>
Ability to save money in safe and reliable banks hence earning interest	44(33%)	68(50%)	0(0%)	20(15%)	2(2%)	<b>2.00</b>
Updated on various financial transactions e.g., money transfers due to adequate financial knowledge	49(37%)	46(34%)	0(0%)	33(25%)	6(4%)	<b>2.00</b>
Access credit facilities since they have all documentations needed	0(0%)	15(11%)	3(2%)	111(84%)	5(3%)	<b>4.00</b>

As per Table 3, 95(71%) and 26(19%) strongly agreed and agreed correspondingly that women have been able to access financial skills as a result of seminars and conferences attended (Median 5). That notwithstanding, 44(33%) and 68(50%) strongly disagreed and disagreed that women

were able to save their money in safe and reliable banks hence earning interest (Median 2). Additionally, 49(37%) and 46(34%) strongly disagreed and disagreed that women were able to keep tabs with various financial transactions e.g., money transfers due to adequate financial knowledge they had acquired over time. These results mean that there was still a long way to be covered as far as ability to save and follow up on financial transactions. This clearly indicated that women had not yet reached the level of having enough money to be able to keep some in the bank since the little they got was directly used in their households. Additionally, the women were not well versed with the operations of banking as supposed. International Monetary Fund (2019) also pointed out that most of the women had low knowledge on financial matters such as having no clue on the processes followed to know their balances and cashflows. They therefore relied on personal manual calculations on what they thought was the balance.

The study interviewed the women group leaders who were chairladies, secretaries and treasurers. The study required them to highlight the various products offered at NRT SACCO that women groups benefit from. The products named included group loans, personal loans, business loans, personal and business accounts, fixed deposits, money market, foreign exchange services and mortgages. Further, the study required them to explain the elimination method used in approval of credit facility. The method stated were availability of banking statements, memorandum of association, filled in loan request form, collateral and amount of savings. Additionally, the study required them to elaborate the kind of financial transactions that women groups engaged that could indicate that they had access to finances. The transactions included banks deposit, bank withdrawals, approved loans, and approved foreign exchange currencies. From the interview results it was clear that there were clear financial products put in place by various financial institutions support women, methods instilled on how women would access the finances; and also, the common ways women interreacted on financial systems. The results tally with what Kyungha (2022) revealed that ways of examining the impact that Nairobi women had gotten from mobile money, involved understanding the mobile money products and access methods.

#### **4.4 Descriptive Statistics of Social Participation**

Social participation was an independent variable which had indicators such as financial knowledge, insights on outstanding financial performance, access to financial services, and availability of financial opportunities on investments. The study collected data using questionnaires for women members and interviews for women leaders. The questionnaires had options such as: 1-strongly disagree, 2-disagree, 3-neutral, 4, agree, 5- strongly agree. The results are presented on Table 4.

**Table 4:** *Descriptive Statistics of Social Participation*

<b>Statements</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>Median</b>
<b>N=134</b>						
There is a platform for women to participate with each other projects	10(8%)	37(27%)	0(0%)	44(33%)	43(32%)	<b>4.00</b>
Women have gotten a chance to attend finance seminars and conference	6(5%)	36(27%)	1(1%)	49(37%)	42(30%)	<b>4.00</b>
Women groups are able to access to financial services	40(30%)	18(13%)	11(8%)	26(19%)	39(29%)	<b>5.00</b>
Availability of financial opportunities on investments as a result of women groups selling products to internal and external promoters	80(60%)	27(20%)	0(0%)	13(10%)	14(10%)	<b>2.00</b>

As per Table 4, 39(29%) and 26(19%) strongly agreed and agreed correspondingly that women groups were able to access to financial services e.g., accounting services at subsidized rates after partnering with NGOs such as NRT. However, 80(60%) and 27(20%) strongly disagreed and disagreed correspondingly that there has been availability of financial opportunities on investments as a result of women groups selling products to internal and external promoters. The results meant that though women were in a position of getting finances, the full access to financial opportunities was limited. This is whereby many groups of women had to rely on few economic activities that were majorly pegged on the directions given by both national and county governments. Kimaiyo (2021) pointed out that the ability of limited investment opportunities among women in the household was affecting their ability to save.

The study interviewed the women group leaders who were chairladies, secretaries and treasurers. The study required them to highlight examples of various types of financial knowledge women in groups were bound to get that enabled them have outstanding performances in their projects. The financial knowledge included book-keeping, reconciliation and auditing. The study required them to name ways that NRT linked women to access financial services such as accounting services. The ways included connecting them with various accounting firms, accountants, financial managers and auditors. The study required them to point out the selection criteria that they used to rule out women groups that got access to financial opportunities on investments such as beadworks. They named availability of memorandum of association, group minutes and application status to NRT. Maina (2020) also necessitated the relevance of self-help groups in joining empowerment institutions to have socio-economic growth. These empowerment institutions were named as both government and non-government institutions which promoted financial management skills, knowledge and opportunities.

#### 4.5 Model Summary of Social Participation and Financial Inclusion

The study examined the level of influence that social participation had on financial inclusion as presented on Table 5.

**Table 5:** *Model Summary of Social Participation*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.0863 <sup>a</sup>	.745	.701	2.41178	1.496

a. Predictors: (Constant), Social participation

b. Dependent Variable: Financial inclusion

As per Table 5, the R coefficient was 0.863 while R-Square was 0.745. This meant that social participation had a 74.5% influence on financial inclusion while the remainder of 25.5% were other aspects not under the review in the current study. These results meant that social participation was a major building block promoting financial inclusion of women. Therefore, there is need to improve financial knowledge, advance insights on outstanding financial performance, promote access to financial services, and increase availability of financial opportunities on investments.

#### 4.6 ANOVA of Social Participation and Financial Inclusion

The study tested through ANOVA the null hypothesis which stated that social participation does not have significant effect on financial inclusion of Northern Rangeland Trust women groups, Kenya. Table 6 presents the results.

**Table 6:** ANOVA of Social Participation

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6.593	1	6.593	1.133	.009 <sup>b</sup>
	Residual	767.803	155	5.817		
	Total	774.396	156			

a. Dependent Variable: Financial inclusion

b. Predictors: (Constant), Social participation

As per Table 6, the significance value was 0.009 which was less than 0.05. The study rejected null hypothesis that social participation does not have significant effect on financial inclusion of Northern Rangeland Trust women groups, Kenya. This meant that social participation had a positive effect on financial inclusion and required continuous implementation of policies on ways to ensure there are clear channels and ways of ensuring the stakeholders are involved.

#### 4.7 Regression Coefficients of Social Cohesion and Financial Inclusion

The study's regression model was as follows:  $Y = C + \beta_1 X_1$ , where: Y was financial inclusion;  $\beta_i$  was Coefficients to be estimate; C was Constant;  $X_1$  was social participation. Table 7 presents the results.

**Table 7:** Regression Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	16.702	2.471		.758	.241
	Social participation	.023	.058	.037	.397	.692

a. Dependent Variable: Financial inclusion

As per Table 7, constant was 16.072; social participation had beta coefficient value of 0.023. When equated to the model it was;  $Y = 16.072C + 0.023X_3$ . The results indicated that social participation was significant towards financial inclusion.

## **5.0 SUMMARY, CONCLUSION AND RECOMMENDATION**

### **5.1 Summary of the Findings**

The results from the questionnaires revealed, 39(29%) and 26(19%) strongly agreed and agreed correspondingly that women groups were able to access to financial services e.g., accounting services at subsidized rates after partnering with NGOs such as NRT. However, 80(60%) and 27(20%) strongly disagreed and disagreed correspondingly that there has been availability of financial opportunities on investments as a result of women groups selling products to internal and external promoters. The R coefficient was 0.863 while R-Square was 0.745. This meant that social networks had a 74.5% influence on financial inclusion. The significance value was 0.009 which was less than 0.05. The study therefore rejected null hypothesis that social participation does not have significant effect on financial inclusion of Northern Rangeland Trust women groups, Kenya.

The results from the interviews revealed, the various types of financial knowledge women in groups were bound to get that enabled them have outstanding performances in their projects as book-keeping, reconciliation and auditing. Additionally, the ways that NRT linked women to access financial services included connecting them with various accounting firms, accountants, financial managers and auditors. Further, the selection criteria that they used to rule out women groups that got access to financial opportunities on investments included availability of memorandum of association, group minutes and application status to NRT.

### **5.2 Conclusion**

The conclusion made on social participation was that in as much as women were in a position of getting finances, the full access to financial opportunities was limited. This is whereby many groups of women had to rely on few economic activities that were majorly pegged on the directions given by both national and county governments.

### **5.3 Recommendations and Contributions of the Study**

The study recommends that on social participation, there should be awareness raised by local leaders on available financial opportunities that women would engage locally to raise money. Various non-government organizations should encourage women to start various non-tradition business and explore wider on fields such as forex trading, online jobs, application of both local and international tenders among others. This would give an upper hand towards promoting more financial opportunities.

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