



## **Final Report.**

### **Impact of Joyful Women Organization's Women Economic Empowerment programs: Focus on table banking.**

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Finally, the opinions expressed in this report are purely those of the consultants and are based on data, as well as observations and findings made during the study. It is therefore the consultants and not UNFPA and Joyful Women Organization who are responsible for any errors of commission or omission, which may be found in this report.

## Acronyms

BDS	Business Development Services
CSR	Corporate Social Responsibility
DAC	Development Assistance Committee
DWC	Destiny Women Capital
EEOs	Economic Empowerment Officers
FGD	Focus Group Discussions
HOPAWI	HOPAWI Management Consulting Limited
ICT	Information and Communications Technology
IDR	India Development Review
ILO	International Labor Organization.
JOYWO	Joyful Women Organization
KCO	Kenya Country Office
KII	Key Informant Interviews
Kshs	Kenya Shillings
NOK	Next of Kin
OECD	Organization for Economic Co-operation and Development
SGBV	Sexual and Gender Based Violence
SOP	Standard Operating Procedures
TFR	Total Revolving Fund
TOR	Terms Of Reference
UNFPA	United Nations Population Fund
VAS	Value Added Services
WED	Women's Entrepreneurship Development
WEE	Women Economic Empowerment
WEF	Women Enterprise Fund
WOM	Word of Mouth

## Executive summary

The United Nations Population Fund (UNFPA) partnered with Joyful Women Organization to generate evidence from the existing and ongoing initiatives of women economic empowerment programs undertaken by Joyful Women. Table banking, a strategy used by Joyful Women Organization to strengthen access to credit to women was our focus for the study. The main objective of the consultancy was to establish and document the impact of table banking on women economic empowerment. Specific objectives were to ascertain effectiveness and relevance of table banking.

Key findings, as well as conclusions and recommendations, which are presented in the report are summarized in this section.

Management is instrumental to ensure strength and performance of groups. The management structure which is in place is adequately driving the prosperity of members as well as the determination and motivation of most groups in the five counties where the study was conducted. Targets are necessary to drive performance and also to benchmark performance. Relevant institutional structures are in place to support progress monitoring and learning. Most county offices continuously and frequently undertake reviews and learn from such reviews to improve performance. The main challenge with management has been having to handle many groups using manual based processes. Application of Information and Communications Technology (ICT), automation and digitization are likely to enhance safety of records, accuracy, efficiency, and improve transparency, through creation of digital footprints.

Deepening and widening partnerships is likely to further the benefits associated with table banking which women have derived and consequently also advance the impact of Joyful Women's Organization interventions to the next level. Gaps in the provision of agriculture extension services and in the provision of services related to enhancing entrepreneurship, innovation and commerce can be filled or at least narrowed through leveraging table banking initiatives on relevant partnerships with private and public sector actors.

Objectives for forming groups vary. Such objectives include the need to encourage each other either psychologically or spiritually, the need to be able to raise funds collectively to send the children to school and to empower members economically. Most groups display signs of stability in terms of maturity. Group leaders (Chairpersons), play instrumental roles in either fueling, deflating or resolving conflicts.

Joyful Women Organization facilitated development of a training manual on table banking and each new group coming on-board is trained on how table banking works. Some groups in Uasin Gishu County have received training related to entrepreneurship, livelihood and income generating activities. Nonetheless, the skills gap in entrepreneurship and skills for enhancing enterprise productivity are evident in all the five counties.

Lockdown and associated enforcement measures for containing COVID-19, which was adopted by the government of Kenya had adverse effects on operation of groups, performance of businesses of group

members and consequently, loan repayments. However, management of Joyful Women Organization responded appropriately to such challenges by allowing groups to reschedule repayments, which were due. Repayment on loan principles were rescheduled accordingly.

Evidence of the impact of Joyful Women Organization's table banking interventions are discernible and are documented. Such evidence is found across a number of themes. Almost all women engaged during this study have demonstrated a high level of entrepreneurial mindedness and a spiritual devotion and awakening. Women derive peer-to-peer learning including psychosocial support, access to credit and in some cases, training on matters related to entrepreneurship and businesses as a result of belonging to a group. Further, table banking has enhanced informal financial inclusion and access to savings, credit and insurance. Notably, gender norms in enterprise selection are changing in favor of women. In addition, there are positive changes in gender norms regarding financial decision making at household level. Nearly, in all households, spouses now make financial decisions jointly, while consulting each other. This was reported to be not the case in most families before the advent of Joyful Women Organization's initiatives on table banking. The economic empowerment of women has reduced household level gender-based violence towards women.

By enhancing access to capital and business ideas, table banking leads women to start businesses and create employment for themselves. Further, table banking provides a source of income and a means to support livelihood for all women (those married, single never married, widowed and others separated). The economic empowerment of individual women spills over to create multiple benefits and positive impacts at both household and community levels. For instance, women are now able to pay school fees for their children from an increased income at household level, improved nutrition, offer a decent shelter for their families while others have set up business operations for their spouses and other family members. The community at large is benefiting through additional employment opportunities, and also through easy access to services and products that are offered by women owned enterprises have helped them to save on time and other related costs.

According to Joyful Women Organization's strategic orientation, the objective of table banking is to strengthen access to credit. Table banking has succeeded in enhancing access to credit to a great extent. The diversity of the credit products and how credit products meet various needs, the flexibility with regards to credit policy, the manner of mobilization of capital which is advanced to members are key features of how Joyful Women Organization is achieving the objective of enhancing access to credit.

The status of access to credit for poor women in Kenya warranted Joyful Women Organization's interventions to support access to credit. A situational analysis, which was conducted by Joyful Women Organization revealed that the growth in financial inclusion in Kenya did not lead to a reduction in the cost of credit (Joyful Women Organization, 2017)). Further, formal financial services providers continue to demand for securities from loan applicants. Given that Kenya is a patriarchal society, women rarely own properties and securities for loans and hence they would hardly access credit (El-Zoghbi, M., 2019) Therefore, Joyful Women Organization is doing the right thing. Further according to findings of this study, Joyful Women Organization's interventions and contributions have greatly driven increases in access to informal credit for women beneficiaries.



In conclusion, Joyful Women Organization's table banking initiatives have been largely impactful. Unintended adverse impacts are few and are highlighted in the report. Joyful Women Organization's initiative on table banking has succeeded in enhancing access to credit to a great extent and hence such initiatives are effective. Joyful Women Organization's interventions to promote table banking, which include formation of groups and conducting training in table banking are rightful ones.

The first set of recommendations provide specific guidance on the designing of future support to strengthen table banking. The second set of recommendations provide specific guidance on scaling up table banking.

The designing of future support to strengthen table banking, should; (a) support capacity building in entrepreneurship and production, especially for crops and livestock based enterprise; (b) leverage interventions on partnerships to narrow capacity gaps for production and increase access to capital which is available for lending to groups; (c) address sustainability concerns raised, which include leveraging on local staff but on a rotational basis, as well as targeting on-boarding younger women; (d) exposures and exchange programs; (e) addressing group dynamics and resolving conflicts appropriately; (f) digitization and automation of management processes and record: and, (g) Additional financial products such as emergency fund.

Strategies for scale up table banking should address; (a) adequacy of credit in some counties and surpluses of credit in other counties; (b) gender and social norms related to enterprise allocation and financial decisions at household levels; (c) Gender-Based violence and especially violence against men; (d) organize exhibitions of Joyful Women Organization's initiatives in specific regions; (e) enhance branding and visibility of Joyful Women Organization as well as table banking products and benefits of table banking; (f) untapped and unserved market such a young women population; and, (g) conduct a quantitative impact study covering all the 42 counties in which Joyful women organization has implemented table banking women groups. Thus, generalization of findings for all women groups.

## 1. Background and introduction

### 1.1 Introduction

Enhancing gender equality is a key global agenda and also a priority for the Government of Kenya. Numerous SDGs and targets address structural barriers to achieve equal rights and opportunities between women and men, girls and boys. Formed in 2009, Joyful Women Organization has been providing an array of financial services as well as services to enhance access to markets for products that women produce with the objective of economically empowering Kenyan women and enhancing their household food security. It is hoped that economic empowerment of women would lead to a narrowing of the gender gap between women and men and contribute towards enhancing gender parity. From when it was formed, Joyful Women Organization's has focused most of its efforts on enabling women to access financial services. United Nations Population Fund (UNFPA) supports initiatives that seek to contribute towards fostering welfare of women and consequently gender equality.

UNFPA partnered with Joyful Women Organization to generate evidence from the existing and ongoing initiatives of women economic empowerment programmes undertaken by Joyful Women Organization. The consultancy assignment was to conduct a study to ascertain the impact of women economic programmes on women empowerment. Table banking was considered as one of Joyful Women Organization's programmes on which the study was to be focused.

This report is of a study on impact of Joyful Women Organization's Women Economic Empowerment (WEE) intervention. Accordingly, it particularly focuses on divulging impacts of Joyful Women Organization's initiatives on table banking on empowering women. Section two presents survey approach and methodology and section three presents key findings of this study. It duly highlights, among others, impacts of table banking on individual members of table banking group, as well as impact of table banking on households and communities. Section four and five present analysis of such findings and conclusions and recommendations, respectively. Annexes are in section six.

### 1.2 Objectives and scope of the assignment

The main objective of the consultancy was to establish and document the impact of Joyful Women Organization's economic programs on women empowerment. The findings will also inform and recommend scale-up mechanisms of the programs.

Specific objectives of the consultancy are:

- a) To analyze/assess the extent to which the program implementation is successfully achieving its expected objectives, thus establish what is working well (best practices) and what is not working well.
- b) To analyze/assess the extent to which the program objectives are being achieved with the appropriate number of resources.
- c) To analyze/assess the relevance and contribution (highlight the type of contribution accessed) of the Joyful Women Organization Women Economic Empowerment program to its members/target group.

- d) To generate a set of clear forward looking and actionable recommendations logically linked to the findings and conclusions. These recommendations will include specific guidance on the designing of future support to strengthen and scale up the Women Economic Program.
- e) To document transformational human stories of change and impact.

Prior to the fieldwork, the consultants consulted relevant staff of UNFPA and Joyful Women Organization regarding the scope of this assignment. Following such consultations and the resultant feedback given to the consultants, objective b) of the consultancy was not pursued during the study.

## **2 Approach and survey methodology**

The consultants employed the Organization for Economic Co-operation and Development (OECD), Development Assistance Committee (DAC) framework (OECD, 2020), as well as definitions and criteria of relevance, effectiveness, impact, and sustainability.

A qualitative inductive design was adopted to conduct this study. Further, the consultants adopted an approach to data collection that moved rapidly towards results, driven by the quality of data and engaging relevant stakeholders.

### **2.1 Study instrument design**

All study instruments (FGD script, KII script and Success stories script) were finalized using inputs from UNFPA and Joyful Women Organization. Study instruments for all KIIs and FGDs are annexed. Transcripts for KIIs and FGDs are submitted to UNFPA and are available upon request and approval by UNFPA and Joyful Women Organization. The scripts included measurements on women economic empowerment impacts of Joyful Women Organization's table banking interventions as well as intended and unintended benefits of table banking at individual, household and community levels.

### **2.2 Sampling**

The consultants adopted a purposive sampling strategy due to the time and budget constraint related to this study. Sampling was done in two stages. In the first stage, the consultant worked with the Joyful Women Organization project team and sampled counties where the fieldwork was conducted. In the second stage of sampling, two sub counties within the selected counties and a group of women in each sub county were selected. The consultants conducted the fieldwork in five counties and 10 sub counties. Counties where the fieldwork was conducted are presented in table 1.

Table 1. Sample allocation by counties

County	Characteristics
Nyamira	<ul style="list-style-type: none"> <li>- Highest number of successful livelihood activities</li> <li>- Monthly attendance of members of table banking group is close to 100%</li> <li>- Several table banking groups with high Total Revolving Fund (TRF)</li> </ul>
Nandi	<ul style="list-style-type: none"> <li>- The county ranks second in terms of number of table banking groups. It has about 650 women groups</li> <li>- It has several mature groups. Most groups have done table banking for over 10 years</li> </ul>
Uasin Gishu	<ul style="list-style-type: none"> <li>- Highest Total Revolving fund (TRF) country wide</li> <li>- Majority of members in table banking groups have borrowed a loan of over 200,000 Kshs.</li> <li>- Has over 1000 groups of women in table banking, being the highest country wide.</li> </ul>
Embu	<ul style="list-style-type: none"> <li>- Low default rate</li> <li>- Several successful table banking groups with divergence in livelihood activities</li> </ul>
Kirinyaga	<ul style="list-style-type: none"> <li>- Highest country wide in terms of loan top up from the organization, with 100% repayment rate.</li> <li>- Successful livelihood activities, some groups doing contract farming of French beans</li> </ul>

The sample was designed for the purpose of documenting the impact of Joyful Women Organization’s table banking in selected counties. Women groups selected and visited are not statically representative of the 42 counties where Joyful Women Organization have various interventions. Up to 107 participants were interviewed in the study. This number of participants adequately met and surpassed the requirement for saturation in qualitative studies.

## 2.3 Data collection

Data was collected using key informant interviews (KIIs), focus group discussions (FGDs) and telling of success stories via a face-to-face interview. Data was collected over a period of 14 days.

### 2.3.1 Focus Group Discussions

The consultants conducted 10 FGDs with 80 women beneficiaries sampled across the five counties. Averagely, each focus group discussion lasted for about 2 hours. Considering the requirements for social distancing and Standard Operating Procedures (SOPs) for COVID-19, six to eight female participants attended each FGD. Data collected related to the participants’ perceptions regarding impact, effectiveness and relevance of Joyful Women Organization’s table banking interventions. Additionally, the consultants collected data on savings, loans, default rates, profitability and group

management. All FGDs sessions were recorded and later transcribed. The consultant undertook ethical considerations and sought consent of FGD participants. Each FGD was conducted by a moderator, supported by a note taker. Location and number of FGD participants are presented in table 2.

Table 2. Location and number of FGD participants

County	Sub county	Name of the Women Groups	Number of Women participants
Nyamira	Nyamira South	Nyagacho	7
	Nyamira North	Nyakemo	7
Nandi	Emgwen	St Barnabas	7
	Mosop	Kibagenge	9
Uasin Gishu	Moiben	Ebenezer	8
	Soy	Judea	10
Kirinyaga	Kirinyaga Central	Diamond A	9
	Kirinyaga East	Wendo	8
Embu	Embu East	Best Ladies	9
	Mbeere South	Magikarwa A	6
<b>Total</b>	-		<b>80</b>

### 2.3.2 Key Informant Interviews

A total of 14 KIIs, eight with group leaders and six with project management team (i.e., County Manager and Economic Empowerment Officer) were conducted. KIIs with group leaders enabled measurement of effectiveness of implementation of table banking activities as well as group challenges and opportunities. Data from KIIs also relate to the participants' perceptions regarding impact, relevance and sustainability of Joyful Women Organization's programmatic interventions. Interviews were recorded and later transcribed.

Table 3. Location, number and leadership position of KII participants

County	Sub county	Group Leader	Management
Nyamira	Nyamira South	1	1
	Nyamira North	1	
Nandi	Emgwen	1	1
	Mosop		1
Uasin Gishu	Moiben	1	1
	Soy		
Kirinyaga	Kirinyaga Central	1	1
	Kirinyaga East	1	
Embu	Embu East	1	1
	Mbeere South	1	
<b>Total</b>	-	<b><u>8</u></b>	<b><u>6</u></b>

### 2.3.3 Documentation of transformational stories

Whereas, a 10-minute documentary of five success stories was envisaged, the consultants documented a total of 12 stories of transformation arising out of Joyful Women Organization's table banking initiative. Of these stories, 10 and two were from female and male respondents, respectively. Transformational stories linked the contribution of Joyful Women Organization's table banking interventions towards economic empowerment of beneficiaries. The documentation of transformational human stories of change and impact was based on the consultant's conceptualization and mapping of the theory of change of Joyful Women Organization's table banking interventions.

Table 4. Location and gender of success story participants

County	Sub county	Success Stories Documented	
		Females	Males
Nyamira	Nyamira South	1	1
	Nyamira North	1	1
Nandi	Emgwen	1	
	Mosop	1	
Uasin Gishu	Moiben	1	
	Soy	2	
Kirinyaga	Kirinyaga Central	1	
	Kirinyaga East	1	
Embu	Embu East	1	
	Mbeere South	1	
<b>Total</b>	-	<b><u>11</u></b>	<b><u>2</u></b>

Video and photo documentation of transformational stories were submitted to UNFPA and Joyful Women Organization separately. In addition, all separate recordings of the 12 stories and individual photos were also submitted. However, extracts from such stories are presented in section 4.4.

#### 2.4. Data analysis and presentation

The consultants applied thematic analysis. Braun, Clarke, Hayfield and Terry (2019) documents that thematic analysis is suitable for inductive analyses applied in this study. Up to 10 themes were identified. These themes are presented in sections 3. In the case of impact of table banking and challenges and opportunities, themes are broken down into sub themes in order to add clarity to the presentation.



### 3. Findings

#### Theme 1: Management systems and processes

##### Management structure

Table banking activities are coordinated from Joyful Women Organization's head office in Nairobi. County Managers report to the Head Office. County Offices are headed by County Managers, who supervise a team of Economic Empowerment Officers (EEOs). EEOs coordinate and facilitate groups of women to undertake various table banking activities. Women Groups are governed by a team consisting of the Chairperson, Treasurer and Secretary. The team is headed by the chairperson. County teams are supported by County Ambassadors, whose roles include mobilization and, in some cases, training of women.

The strength and performance of groups, the prosperity of members, and the determination and motivation of most groups visited depended on the county leadership and the leadership provided by the chairpersons of the respective groups as well as strength of leadership of the County Ambassadors.

##### Target setting and progress monitoring and learning

Targets drive performance. County Offices set performance targets for table banking. Such targets are cascaded downwards to the EEOs and individual staff. While setting targets management ensures that such targets are achievable. Targets have measurement matrices attached to them. Targets include, but are not limited to savings, accumulated savings, and long-term borrowing (loans) short term borrowings (loans), volume and value of insurance of members, repayments, and growth in number of groups, Total Revolving Fund (TRF), among others.



*We have a target of how many groups we want to train, new groups. So, we have a target at the county level. We spread that target to each individual staff member. Say from a period of three months. (KII, Nyamira County).*

Relevant institutional structures are in place to support progress monitoring and learning. At the group levels, a loan committee of 5 members plays an important role in ensuring credit monitoring and timely repayment. The EEOs conduct the table banking meeting and as a result EEOs are often up to date with the progress of the groups along the performance metrics defined at the level of the County Office. County Offices employ relevant tools such as long-term loan forms, secretary forms, minutes of table banking meetings and offer forms applied in the case of loans from Destiny Women's Capital.

*The EEO comes and conducts the table banking meeting, and people think the group is for the EEO but the money is ours. If the EEO is close with the group, default rates reduce. The EEO guides us through our businesses. The EEO comes once a month. (KII, Nyamira County)*

*Everything that you have paid any cent you take from there and it is written in that book. Now you will see that he has written savings, booster, loan paid, loan remaining, like that. He deducts till the end. So, you will be able to follow up. (FGD, Kirinyaga County)*

Most county offices continuously undertake reviews and learn from such reviews and undertake attempts to strengthen existing systems, policies and practices and accompanying tools so as to enhance performance of table banking groups. Systems for reviewing targets include three monthly reviews, reports (daily, weekly and monthly), meetings to discuss targets, revising targets appropriately, using advisory committees, and rewards. These systems are effective in driving performance but need revisions on a case-by-case basis.

*As you move on new challenges may emerge. Even in case of loans we have been having challenges. Defaulters emerge, because of the loopholes that we have been having with our forms. That is why sometimes we request that as time goes by, we need to change our forms. (KII, Nyamira County).*

The main challenge with management of performance at the county level has been delays and inefficiency in estimating performance matrices. Such delays are caused by the disproportionate number of groups that EEOs handle. In Nyamira County, some EEOs are handling more than 50 groups. In Kirinyaga, 2 EEOs are serving up to 90 groups. This challenge is compounded by the fact that most table banking activities and processes are conducted and documented on paper. This makes certain activities such as manual processing of dividends cumbersome and time consuming. Further, because of manual processes, accuracy is often compromised.

*It is just a pen and paper. So, when it comes to calculations, sometimes the figures are not matching. When you are dealing with money, you need to be that accurate. (KII, Nyamira County).*

*Even it is manual. (Everyone laughs). And you know we have told that we can track these things (savings) from the phone meaning it depends where people are? Those learned may use it but us we have to be trained. (FGD, Nandi County)*

### Digitization of systems and records for table banking

Digitization of management is likely to enhance safety of records, accuracy, efficiency, and improve transparency, through creation of digital footprints. Digitization is also likely to allow for layering of other services such as payments and even automation of credit scoring when assessing individual members for their loan eligibility using algorithms. The relevance of digitization is acknowledged at national and county levels. Consequently, Joyful Women Organization head office in Nairobi has been facilitating a process of digitizing management systems and records of group members. However, the process is yet to be completed. As a result, various county offices are at different levels of applying the digital platform in their management practices and processes.

*What we have done as far as digitization is concerned is that we have taken the savings that members have carried forward, the group information of members, and we have also taken members' information in the system. What we are waiting for is for the IT department to roll out the system so that we can use it. (KII, Nyamira County).*

*So, I've been thinking that it's only that the whole thing has not been rolled out to other counties like us now. (KII, Embu County).*

## Theme 2: Partnerships, stakeholders' engagement and coordination

### Partnerships and stakeholders' engagement

Joyful Women Organization has multiple partners. These include; ClimateWorks Foundation, Light Africa, Ola Energy to avail LPG, Top Tank, AMFI-Kenya, German government, Emobilis Mobile Technology Institute and Destiny Women Capital. These partnerships have been beneficial to women in various ways. However, with regards to table banking, Destiny Women Capital (DWC) has been a key partner of Joyful Women Organization, providing credit to various groups of women in all the 5 counties visited. Further, in Embu County, Joyful Women Organization is partnering with Women Enterprise Fund (WEF), a national initiative, administered through the county government, to enhance access to credit for women.

Notably, deepening and widening partnerships is likely to further the benefits that women have derived and consequently also advance the impact of Joyful Women Organization's interventions to the next level. Deepening partnerships involves onboarding partners in the mainstream theme of financial inclusion and digital financial services, who can provide additional credit and relevant financial technology (Fintech) services. Widening partnerships involves onboarding partners who are

not necessarily in the mainstream theme, but who can provide relevant and complimentary services related to crop and livestock extension services, and Business Development Services (BDS) in areas of entrepreneurship, financial literacy, marketing and market linkages and relevant technology.

This study identified precarious gaps in the provision of agriculture extension services and in the provision of services related to enhancing entrepreneurship, innovation and commerce. Partnerships with the county governments and relevant departments are likely to strengthen provision of these services. Similarly, partnerships with private sector firms who can provide services on market principles, or as part of their Corporate Social Responsibility (CSR) strategies and included Value Added Services (VAS) will provide mileage to Joyful Women Organization's interventions. Given Joyful Women Organization's reputation as a trusted agent for promulgating pro-women concerns, management can leverage on such reputations to attract relevant partners.

There are ongoing initiatives towards fostering partnerships, which are worth noting. Such initiatives can be taken as examples to demonstrate or for benchmarking innovations in fostering partnerships. In Kirinyaga and Embu Counties, Joyful Women Organization was able to link women to Women Enterprise Fund (WEF), an initiative under the county government. In Nandi County, the Joyful Women Organization Manager was able to link women groups to benefit from various programs and interventions of the county government, which targets women. In Embu County, the County Manager partners with the family of a former Senator to enhance access to chattels and movable assets to women. Women would pay for such items in installments and through hire-purchase arrangements. Further, the county manager of Embu partners with the same persons to provide financial rewards to top performing groups of women. The office bases on TRF of the various groups in the county to be able to assess performance and rank groups according to their performances. It is reported that such rewards have been a key driver to group performance.

#### *Attracting and coordination of partnerships and related initiatives*

From partnership examples above, it is notable that deepening and widening partnerships call for deliberate and proactive endeavors of management at both national and county levels. Partnerships can be systematic and structured or ad-hoc. Systematic and structured partnerships are cemented through formal processes and may be for a given period of time and objective (s). Ad-hoc partnerships may be enhanced through loose and informal arrangements. Either case, partnerships should be vetted and accepted by Joyful Women Organization at county and national levels. Partners must be legal entities and genuine in their dealings, and also provide relevant services, as well as services that add value to the women. Given the coverage of Joyful Women Organization programs, the number of staff involved, as well as the relevance of partnerships, a guideline for partnership management may be useful to guide coordination of partnerships. Inspiration and lessons can be drawn from the centralized mechanisms which are currently being applied for coordinating Joyful Women Organization's partnership with Destiny Women Capital (DWC) in the case of a national level partnership.

### Theme 3: Joyful Women Organization table banking groups – objectives, membership and dynamics

#### Objective of forming groups

Notably, are individual and shared objectives for forming groups. Such objectives are varied and numerous, and include the need to encourage each other, the need to be able to raise funds collectively to send the children to school, to access credit, to be successful (defined at an individual level) to empower members economically. Notably, no single group was formed to meet just one objective. Objectives for forming groups are summarized in verbatim quotations below.

*We started a group. Our objective was to lift up each other because the community was down, education was down. Then we saw it fitting to be in a group, so we lift each other up so that the children could go to school. That was our main objective at the time when we sat down in order to start the group, we talked about educating children. (KII, Nyamira County).*

*We started the group as women to assist each other. To improve the quality of our lives, and also so we can help our community. Our objective is to assist each other. (KII, Embu County).*

*The aim of starting the group, we had some problem, we had a merry go round, we tried, we struggled it was so bad” (KII, Kirinyaga County)*

#### Group dynamics

Most groups exude signs of stability. This is revealed by the fact that most group leaders have been in the same roles for many years. Group members often vote them back into the same roles.

*I have been a member of this group since 2015. But we started this group a long time ago before we joined Joyful Women Organization. We Joined Joyful Women Organization in 2015. I became a chairperson in 2008 before we joined Joyful Women Organization. (KII, Nyamira County).*

*The women are not free to one another in the groups, you find that there are categories, most of the groups the women have put classes so that kills the spirit of the group because there are those women who have developed fear they don't, they are not free with the chairlady, or the chairlady has their own members, members are just there, they don't talk, they don't give their views in the groups, you find there are those challenges. (KII, Nandi County).*

A number of factors account for the stability in the groups. One factor is the objective of forming the group. The other factor is the benefits that members are obtaining from the groups. Besides financial reasons, some groups were formed to meet needs which are non-financial, such as emotional, psychosocial and spiritual needs. Stability is brought about by such financial and non-financial incentives that members obtain from being in the group.

Trust oils any relationship, more so business and group relationships. Stability may also be a result of trust that group members have regarding their leaders.

*Yes, we love each other. They say we have not seen your mistakes you continue. We will change the secretary and the treasurer but you will continue. (KII, Nyamira County).*

An indicator of lack of trust is that members may not want to discuss things openly with their leaders. They prefer to talk about such issues secretly with someone else.

*Madam come we have this and this" or there are those who are given loans and there are those who borrow loans but they are not given, so you wonder if the group is yours why are you not talking and the money is yours, you contribute and the one who took the loan has plus your money. (KII, Nandi County).*

Trust helps in enhancing a positive and supportive group dynamic. Positive group dynamics refers to such dynamics that support table banking activities. Positive dynamics encourage group prosperity, as well as prosperity of group members. Where the group dynamics is unfavorable, prosperity of groups and members are compromised.

*The other things that made us trust him more is because he leaves all the money with us, he doesn't go with our money and he is strict and not biased. (FGD, Nyamira County)*

Notably, the group constitution and by-laws also play a good role in helping group leaders to manage group dynamics. The constitution provides for election of office bearers as well as how to deal with various aspects related to conducting table banking. A number of pitfalls that may breed conflicts relate to borrowing. In groups where members' demand for credit is more than its supply, there is likely to be tensions regarding how the chairperson allocates credit or cash, which members have collected on the table. Notably, customization of group rules has helped in sustainability.

*We formed our own rules that help us work well" like lateness, if you come to our meeting late you just put 100 KSH on a container at the door. We also have a timekeeper. (FGD, Usain Gishu County)*

### Conflict resolution

Group leaders (Chairpersons), play instrumental roles in either fueling, deflating or resolving conflicts. In managing conflict, some leaders detect and deflate potentials for conflict at the earliest opportunities.

*In our group let me say we don't have a lot of things, you know the more people you have the more leadership becomes a problem - - - I am leader in church so I know the characteristics of a good leader I have read and I know, - - - and the when leading you have to know the people you are leading are not children, they are people with their homes, so you have to be a humble woman ,because if you open your mouth the women will be lost, so I always do that when I*

*see the women have gone up I become humble so that I can be bale to return them to normal. (KII, Kirinyaga County).*

Further, wise leaders stick to the provisions of the group constitutions and by-laws and remain firm and consistent to provisions and stipulations in the constitution.

*Also, sometimes leadership if you had rules when starting the group so you know now if there is someone who has wronged you homes, so can call them back, where? You will bring them back as per how you had written, you have done this if your rules are ok, leadership becomes an easy thing. (KII, Kirinyaga County).*

#### Theme 4: Capacity - for table banking, entrepreneurship and productivity of enterprises

Following Joyful Women Organization's investments to build capacity for table banking, capacity to conduct table banking is sufficient. This is evident at county and group levels.

##### Training on table banking

Joyful Women Organization's Head Office facilitated development of a training manual on table banking. Number of groups trained constitute one of the matrices of performance measurement in Nyamira County. These serve to amplify the relevance that Joyful Women Organization attaches to training and capacity building in table banking. EEOs use the manual on table banking to train groups on table banking. Content of the training includes background of table banking, benefits of table banking, how to conduct table banking, as well as registration of groups. The same manual also has modules for training table banking personnel.

FGDs and KIIs conducted with group members and leaders respectively indicate that most women groups have received training in table banking. Also, most groups have received training on how to conduct table banking.

*He taught us to follow the rules/by-laws of the group. When he arrives, we pray, then we start to contribute money. When we finish contributing money, those who are taking money are allowed to take. Those who are taking short- and long-term loans get to take. When we are done with the table banking the EEO leaves. (KII, Nyamira County).*

##### Entrepreneurship and table banking activities

Entrepreneurship is the engine that will continue to drive table banking. Entrepreneurial traits such as risk taking, hard work, determination, resilience and perseverance influence and determine prosperity and benefits that accrue to women, their households and communities as a result of their participation in table banking. For these reasons, it is pertinent that the entrepreneurship ecosystem surrounding women in Joyful Women Organization table banking groups is boosted. Entrepreneurial qualities among women in Joyful Women Organization groups are evident. For instance, they spread their risks by diversifying enterprises in which they are engaged. However, there are still capacity gaps on this

theme of entrepreneurship. Such capacity gaps will need to be addressed in order to further enhance benefits to women and the community.

One of the key reasons that prompt women to borrow is for them to be able to finance their family or personal businesses. For beginners, access to credit is financing start-up businesses that would give them capacities to earn income. Those who already have businesses borrow in order to expand their existing businesses or to start new ones.

Women save from the incomes they earn from their businesses. They then use their savings to enable them to get loans from their respective groups. The amount of savings determines the amount of an individual's loan entitlement. Once they have loans, again they rely on their savings to enable them repay the loans. Therefore, viable businesses help to reduce default.

*In the past we didn't have money but now, I can wake up in the morning and walk to my group and ask for a short-term loan of 20,000 I come and do my business, I make 2,000 and take to the group, if I make a profit I also go and reduce the loan by 5000 and I remain with 15,000. (FGD, Nyamira County)*

*If I start a business and it is going well, that savings of mine will enable me get a loan. If I save well, I can get up to 1 million then I can use it to do a good business. (KII, Nyamira County).*

Most women engaged during the study demonstrate a high level of entrepreneurial capabilities. They are often thinking of growing their existing businesses or starting new ones.

*If I complete the house, I will get back to keeping chicken again. Now I am about to complete the house. I am thinking of another business. I would like to sell second hand clothes. I am very close to completing the house. (KII, Nyamira County).*

#### Diversity of enterprises across counties, groups and individuals

The economic activities and enterprises that women are engaged in vary across the five counties where the study was conducted. Women in Nyamira County are predominantly engaged in trading agricultural products such as horticulture, bananas and tea. Women in Nandi, Uasin Gishu and Kirinyaga are predominantly engaged in rearing livestock such as chicken, dairy cattle, piggery and sheep. Women in Embu combine providing casual labor in farms of tea and *Miraa* and a number of them are also conducting businesses such as selling second hand clothes.

It is also common to find women in one group engaging in a range of various and different enterprises. This should be encouraged because if women in one group engage in similar enterprises, then marketing becomes a problem. Such businesses would have to compete for a small market available within the local community. Women in one group engaging in multiple enterprises has implications on the diversity of the enterprise development support that such a group of women would need. The marketing challenge that arises when women in a community engage in a similar business is presented in a verbatim quotation below.

*We were given seeds of Malenge (pumpkin). Everybody planted pumpkin and eventually, the market was flooded. We planted pumpkin and it flourished. But later, the place to sell it became a problem. Because everybody had it. (KII, Nyamira County).*

In all counties visited, most individual women have diversified enterprises. Often a woman is engaged in three to four enterprises, cutting across crops and livestock sectors and in some cases backyard value addition ventures.

*I had a business to sell vegetables, beans and maize. I have also stocked chicken. The chickens are laying eggs. (KII, Nyamira County).*

There is a notable difference in enterprises that women and men are engaged in. Some enterprises remain to be male dominated. For instance, in Kirinyaga County, coffee remains a male dominated enterprise. In Nyamira, some male members of Nyakemo Minto Self Help Women Group are engaged in providing tractor hire services.

#### Capacity gaps for table banking, entrepreneurship and production

Capacity for table banking will continue to be a concern for every new group that will be formed. This is because new groups need to learn to do table banking in the way that Joyful Women Organization would like to have table banking done. Further, much as women show a high sense of entrepreneurship, many struggle to sustain and grow their businesses. Many women struggle to identify businesses or enterprises they should engage in hence they try out multiple businesses before they identify businesses that can work for them. Also, most women engaged identified lacking business management skills.

Also, EEOs may not have the relevant and requisite knowledge and skills to train women in entrepreneurship.

*Like entrepreneurship because I'm sure I have an EEO who has not even done a business course, maybe. (KII, Embu County).*

Further, there are gaps in skills for production and how to enhance productivity, particularly in the case of crop and livestock-based enterprises.

*In the case of the business of chicken, sometimes the challenge is I fail to find money to buy veterinary drugs for the chicken. There was a time that many of them died, about 40 chicks. I failed to find drugs. That is when the chicks died. That is the problem. Also, when I fail to find food for the chicken, they cannot lay eggs. (KII, Nyamira County).*

*By bad luck, diseases came and killed all the chickens. I have not yet resumed the chicken business again. (KII, Nyamira County).*



All training and capacity building initiatives, which covers table banking, entrepreneurship and skills in enhancing productivity of businesses need to be cascaded to the group leaders. This will enhance retention of knowledge and skills acquired through such training. There is a necessity to revive previous initiatives for building capacities of group leaders.

*And even for the officials. Sometimes back, before Corona, we used to have some training for the officials. We call the officials; we come and train them so the officials when they go back. To the women even before they do the table banking, the chairlady gets that chance to address the women. We haven't done it after the Corona pandemic. (KII, Embu County)*

There are existing central and local government programs for providing extension services. Management of Joyful Women Organization at national and county levels may explore opportunities for leveraging interventions for building capacities of groups and for providing extension services to group members. Current extension approached calls for beneficiaries to demand for such extension services. There are opportunities to use a group approach to encourage women groups to influence local level planning and resource allocations in such a way that their interests are provided for in local government plans and budgets and that they can benefit from local government programs.

#### **Theme 5: Financial inclusion and access to financial services**

Joyful Women Organization has successfully extended access to informal financial services to the vulnerable population and still continues to do the same. Financial services provided include savings, credit and insurance on life of the beneficiary or group member. Notably, table banking enhances depth of informal financial inclusion as it enhances provision of these financial services at affordable costs and terms such as group guarantee in the case of credit.

##### Savings

The study revealed various stages of savings. First in the individuals' savings. This can be in a small tin at home, or in any convenient form. Secondly, the individual's savings is brought to the group at the time when the group is meeting. Thirdly, balances from table banking are saved with the treasurer. Notably, in some table banking groups, especially in Nyamira County, there are surpluses. This is because members are not able to borrow all the money from the monthly table banking activities. At the group levels, two saving products exist, namely, the routine savings and boosters. Routine savings forms the basis for capital loaned out to members, dividends and administrative expenses. When broken down, 7%, 2% and 1% of routine monthly savings goes into capital loaned out to members, dividends payable to members at the end of the year and administrative expenses, respectively.

Boosters are 8 monthly saving schemes, which significantly enhances members' savings at full term. Boosters are payable to members at the end of the year, with a 50% of the amount saved added to the savings as top-up. Two types of boosters exist, namely; agriculture and education boosters. Notably, both booster products work in the same way, with hardly any difference.

*You put money. They refund you the amount of money that you have put in at the end of the year, with an addition. If you put in 10,000 Kshs, they add to you half of the 10,000 Kshs. So, you receive 15,000 Kshs. (KII, Nyamira County).*

*I saw Joyful Women Organization is good because you save at the end of the year you get dividends and savings. (FGD, Nandi County)*

Because of high demand for boosters, Joyful Women Organization management fixed a limit on monthly amounts that members can save through the booster. Members can save a minimum of 200 Kshs and a maximum limit of 2,000 Kshs. Group members are prohibited from saving more than 2,000 Kshs for the booster.

*Many people want the boosters but there is a limit, which they have put for us. The limit is 2,000. You are not allowed to put more than 2,000 Kshs for the booster. (KII, Nyamira County).*

Specifically, Joyful Women Organization groups give better financial returns on members' savings. These returns accrue in the form of bonuses, dividends and boosters. Notably, boosters constitute Unique Selling Points (USPs) for Joyful Women Organization.

*Members have been very happy with the booster. Now they continue to save for the booster. Even people who are not members ask if they can be allowed to save through the booster. (KII, Nyamira County).*

### Credit

Out of the 7% of the monthly savings, groups are able to raise a substantial amount of capital, which is advanced to members as credit. Two credit products exist, namely short term and long-term credit. Short term credit lasts for a period of three months and is re-payable every month for as long as the borrower still owes the group the amount borrowed. Short term credit attracts an interest rate of 10% for the loan term. Often members borrow short term credit to meet demands for financing their micro businesses and to cater for family emergencies. A member is not allowed to take any additional credit unless they have completed repayment of amounts due for them to re-pay. Long term credit lasts for more than 12 months and in some cases, it lasts up to three years. Often, members borrow long term credit to pay for school fees or build houses. Education boosters are also used to pay school fees.

Group members appreciate how Joyful Women Organization has enabled them to mobilize their own savings and borrow from such savings at affordable rates.

*I don't have any account, my account is Joyful Women Organization, I came and saved here. When they get to high school, I will withdraw from Joyful Women Organization and pay fees. So, the time I won't have a job I will come to borrow table banking and clear fees and hustle with my job and clear loan. And I save it here in my account at Joyful Women Organization. (FGD, Nandi County)*

*There is no bank you can go save that money and borrow with the small interest we have. We put our money on the table and borrow all of it, short- and long-term loans. (FGD, Nyamira County).*

*Short term it is 10% and for the long term it is 1%. (FGD, Nyamira County)*

Policies on credit vary across groups. In some groups, members are not allowed to take any additional credit or loan until they have completed repayment of amounts due for them to re-pay to the group. In other groups, a member can still take a short-term loan even if they have a long-term loan. Also, policies to deal with default vary across groups. In a group in Embu County, the group leader allows defaulters to repay over a longer period of time. In some groups, members are allowed to repay only interest in subsequent months until such a time when they have recovered financially and are able to repay accordingly.

*No. According to Joyful Women Organization, short term, for instance 10,000 Kshs you repay that principal of 10,000 Kshs and an interest of 1,000 Kshs. You must pay back the 11,000 Kshs for you to be able to get another loan. No, they cannot change it. Regardless of the severity of your problem. An in the case of long term, you may repay with something like 5,000 Kshs. If you borrow 100,000 Kshs, you re-pay 5,070 Kshs. That is a must. You must pay all the amounts due. (KII, Nyamira County).*

*“This person is facing - - - loan related challenges and thus we stop charging an interest on the loan, we tell the person to contribute towards her savings only and we encourage members, whose interest charges have been stopped to increase on their savings”. (KII, Embu County).*

Shortage of capital affordable capital for lending out to group members is reported in nearly all the counties visited. Joyful Women Organization’s partnership with Destiny Women Capital has been instrumental to fill gaps in capital which group members often need. In Kirinyaga County, additional capital is provided by Women Enterprise Fund (WEF), a national initiative to enhance access to capital for women. Notably, Destiny Women Capital, is providing capital at a rate, which makes it affordable to the women in Joyful Women Organization table banking groups. Rate at which Destiny Women Capital provides credit to Joyful Women Organization women groups is presented in a verbatim quote below.

*We have Destiny Women Capital, which is our partner. It gives us soft loans, which we lend to our members, at a very low interest of 10% per annum and 0.84% per month, on a reducing balance. (KII, Nyamira County).*

*Maybe they have come to the group and they wanted to borrow a soft loan: 20,000, another one wants 20, 000, another wants 30,000, another wants 15, 000, so all the money is a lot and it can’t be enough. (KII, Kirinyaga County)*

*Another challenge is funds women want their groups to be funded because they have very low amount of money, they give little amount of money minimum of 200 and you know many women in the village they can only give those 200 savings shares so when they give 200 all of them it is not enough to give them loans maybe there are 2 or 3 women who want loans at once the money is little so they really need funding but that also has been a challenge because we don't get those funds. (KII, Kirinyaga County).*

Many groups appreciate the relevance of external finance as presented in the verbatim quote from KII 1 below. External funding is relevant to boost access to credit, especially if the group is not able to meet the demand for credit arising from members.

*There was a time, in 2018, we obtained additional money from Joyful Women Organization. The money came to the table, we borrowed, and then we repaid. That is how we were helped at that time. That was in 2018 – I think. (KII, Nyamira County).*

Further, table banking is reducing demand for formal credit. This is because of the convenience and low costs associated with table banking. Reduction in demand for formal credit is presented in verbatim quotation below.

*I looked for loans from a family bank, from Nyamira town. I used to get loans from there. But from the time I joined Joyful Women Organization, now that we have started ours, I will not go back there again. I love the loan from Joyful Women Organization groups. (KII, Nyamira County).*

*I am not going back to the family bank anymore. I am not going to borrow from any bank because if you go to get money from the bank, they deduct money. There are many deductions. If you ask for 100,000 Kshs, they will give you something like 80,000 Kshs. The 20,000 Kshs, you do not see where it has gone. At Joyful Women Organization, if you ask for 100,000 Kshs, you get the exact amount of 100,000 which you have asked for. (KII, Nyamira County).*

### Insurance

Members have an inbuilt informal insurance coverage, in case of death. A minimum sum of 30 Kshs is deducted from member's savings and allocated to the insurance scheme. Further, in case a member dies, the group pays savings of the demised member to his/her Next of Kin (NOK).

## Theme 6: Gender and social norms - in enterprise, employment and decision making

Gender and social norms are expectations and perceptions, which are collectively held by the society, as well as unwritten subtle rules that reign silently in a community, regarding how individuals should behave, based on their gender identity (Koning, Ledgerwood & Singh, 2021; Burjorjee, El-Zoghbi & Meyers, 2017). In this study, gendered social norms manifested in the form of expectations and perceptions about enterprises that the relevant communities considered to be appropriate for men or women. Further, gender norms are also manifested in the form of rules that guide how male or female should participate in financial decision making at the household level.

### Gender norms in enterprise selection

In all the 5 counties, poultry keeping remains predominantly a women dominated enterprise. However, most women reported that they buy cows with the long-term loan they obtain from Joyful Women Organization table banking groups. Dairy farming, using zero-grazing is a common enterprise for women. Sale of milk is empowering women to be able to repay loans borrowed from Joyful Women Organization groups effectively.

In Nyamira, Kirinyaga and Embu Counties, most women are engaged in tea in various ways. In Nyamira, women buy tea at wholesale prices and retail tea. In Kirinyaga County, women buy sections of tea plantations and they harvest and sell tea. In Embu County, women work in tea plantations as casual laborers. Crops such as coffee and *Miraa* remain a male enterprise. Further, in Nyamira County, enterprises such as those providing tractor hire services are operated by men.

*My work is casual labour in the farms. My shamba is not very big. I save from the little I get and I bring it here to Joyful Women Organization. Then from the savings I'm able to take a loan and help myself. (FGD, Embu County)*

### Gender norms in employment selection.

In Embu, men hardly engage in certain farm activities. For instance, men hardly engage in picking tea and in watering horticultural crops. Men can only engage in picking *Miraa*.

*Note that men, my age mates such as my husband cannot go for such jobs, these jobs are favorable for young men, who can water, so men can only be employed to harvest *Miraa*. (KII, Embu County).*

### Changing gender norms in financial decision making at household levels

In nearly all the 5 counties visited, there is vast evidence to support changes in gender norms regarding financial decision making at household level. In most households, spouses make financial decisions jointly, while consulting each other. There were a few cases in which women reported limited or no consultation in their households. When financial decisions are made jointly, men are involved in the repayment strategies thus in case of difficulties to repay the loan they offer support.

*With my husband, when I borrow a loan, I take it home and plan with my husband that this portion will go to school fees, and another portion we spent on the needs in the home. (FGD, Nyamira County).*

*My husband knows that I am in Joyful Women Organization. He knows that when I go to the group it will help us. When I get any money, I tell him then he will guide me on how to use it. We have cows and chickens; we have a kitchen garden and it helps us. (FGD, Usain Gishu County)*

## Theme 7: COVID-19 and table banking

Lockdown and enforcement measures for containing COVID-19, which was adopted by the government of Kenya had adverse effects on operation of groups, performance of businesses of group members and consequently, loan repayments.

### COVID-19 and group table banking meetings

The COVID-19 Standard Operation Procedures (SOP) necessitated social distancing. As a result of this, initially, most groups were not able to meet. Some groups adapted well and improvised compliant approaches to meet. Other groups were not able to meet. Groups which did not meet were not able to conduct table banking activities Those who didn't meet experienced greater reductions on their dividends, savings and loan portfolio.

*Before COVID I used to get a lot of money around 14,000 and in 2020 I got 6,000. We did not do many things were bad. (FGD, Usain Gishu County)*

*We stayed two months outside and saw that we were suffering. We agreed to do it (table banking meetings) in secrecy (Everyone laughs). If we did not continue the group would have collapsed. (FGD, Nandi County)*

### COVID-19 and performance of businesses that women undertake

The COVID-19 containment directives and measures were enforced with heavy handedness and to some extent, ruthlessness. The effects of the lockdown measures are captured in verbatim quotations that follow.

*One that I can say is that during the corona time there was no money and businesses were very slow. (FGD, Nyamira, County)*

*The dividends were lower this year. There were months when we did not save after Covid struck. There were some 3 months when we did not meet, as we were told that there were no gatherings allowed. (FGD, Embu County)*

### COVID-19 and repayment of loans

COVID-19 led to a general reduction in business activities. The lockdown contained people in their homes. This led to a general reduction in demand and customers for most businesses. Low demand led to poor sales for most businesses. Poor sales led to low returns arising from such business and consequently loan defaults.

*Yes, it is important to plan well. Most especially for the short-term loans. For instance, if you borrow 20,000, you have to refund 22,000. So, if you are not prepared, that can be a challenge. If you have prepared well, it is not a problem. Again, it started to become a problem during the time of Corona. That is when we encountered problems. Initially it was not a problem. I repaid it in bits. (KII, Nyamira County).*

### Joyful Women Organization managerial responses to COVID-19

Management of Joyful Women Organization responded appropriately to the challenges imposed by COVID-19 on businesses of group members, which led to poor performances of such businesses and defaults on loans. Borrowers were allowed to reschedule loan repayments. Group members appreciate the managerial response. Response of management is presented in word for word quotations that follow.

*During the Corona time, they relaxed the rules a little bit. You may be allowed to pay interest and repay the principal slowly. For instance, if you borrowed 10,000 Kshs, you may be allowed to repay the 1,000 Kshs and then you repay the principal later. (KII, Nyamira County).*





#### Theme 8: Impact of table banking at various levels

According to OECD DAC framework (OECD, 2020) impact is the difference which the intervention is making.

The study revealed that a number of antecedent factors influence and determine how women in table banking groups, their households and communities' benefit from the engagements of such women in table banking. Regardless of economic opportunities that women in the various groups are exposed to, and also regardless of the level of support, groups and individuals obtained from Joyful Women Organization, some groups and some individual members exhibit more benefit than their counterparts. Notably, groups that demonstrate higher levels of being religious and spiritual reported more progress and achievement as compared to groups that demonstrate lesser or no reliance on religion. Further, women that exhibit hard work, determination, resilience and perseverance have reported more progress and benefit from belonging to Joyful Women Organization groups and participating in table banking activities.

Impact of table banking which are related to the themes of entrepreneurship and advancement in enterprises as well as financial inclusion were revealed and discussed under such relevant themes. Additional impact of table banking is discernible at the individual level, the household level, as well as community level. There is ample evidence to support a hypothesis that, at all levels, table banking is leading to more positive impacts than unintended, adverse impacts.



### Sub theme 1: Impact of table banking at individual level

At the level of individual group member, table banking and the interactions in table banking groups has led to members being able to access financial, emotional, mental awakening and psychosocial support as well as improved spiritual and religious welfare of individuals.

#### Access to credit and flexible repayments terms

*I did not have anywhere to take loans from. So, I came here and started taking loans. You've heard I have children. They have finished college. And I have educated them with this money. (FGD, Embu County)*

*Again, the loan repayment is not strenuous, we pay little by little, for instance if you too 100,000 KSH and bought a cow, I can sell the milk and eggs I put them together and by the time we have the meeting I have the money to repay my loan it's not like borrowing from other people, your name is announced and a lot of things that happen in the village, everything here is kept secret so there is peace. (FGD, Usain Gishu County)*

*I realized the loan interest was low at 10% compared to 22% in KWFT which motivated me. (FGD, Nandi County)*

#### Enhanced Saving Culture

*Before I joined this group, I could not save but now I am saving something every month and now I have my savings. (FGD, Usain Gishu County)*

*I as a person, money has a huge impact because, uuh, even my children I have taught them things to do with saving culture and to invest. (FGD, Kirinyaga County)*

#### Ownership and expansion of businesses

*When we take loans e.g., 50,000 we decide not to have a lot of luxury things like we don't take chapati we invest first in business so that its outcome will be good, we involve the elderly children in planning. (FGD, Usain Gishu County)*

*I have achieved, I wanted to buy a posho mill machine. Even when sleeping I used to dream of working in my posho mill shop. I could hear that noise in my ear throughout. I really wanted it and now I got it. (FGD, Usain Gishu County)*

*We had business then, we got a loan here (group) and expanded the business and that is what helps us to pay school fees. (FGD, Nandi County)*

*I had a small boutique but now it is big. It has stock (FGD, Nandi County)*

### Mental awakening and spiritual awakening

*I am grateful to Madam Ruto. Before Joyful Women Organization we did not know much but now our brains have been awakened. I thank her so much because if it were not for her, we would not have been here". (FGD, Usain Gishu County)*

### Source of income and support to livelihood

*I have seen a lot of fruits that are good since. Earlier you could not even tell me to give you 1,000 even the one that I had kept for myself, I was not able to give you money. Now I have money I can save here and there, even my child knows now that when they ask mum for something, they say "mum.... There I see Joyful Women Organization has taken me from very far. I am very happy about it. (FGD, Kirinyaga County)*

*I used to ask for money to buy everything but now I participate in bringing home income. (FGD, Usain Gishu County)*

### Multiple streams of income

*The way I see it, every month I count it like someone that has been employed and that is why the second week of the month I will become the one with money. And I have put cows as my business since I joined this group. (FGD, Kirinyaga County)*

*But it has helped build, get cows and be comfortable. I have the tank, the cows, M-PE. If M-PESA gives me 4000 a month and says the shop gives me 2000 and the fries when I sell them, they give me 3000 per month and also the motorbikes when they bring money, that's a lot of money right? Sini sonko. (FGD, Nyamira County)*

### Emotional and psychosocial support to members

*When someone is facing a challenge, we tell them not to sit home. We encourage them to come to the group so we talk about the challenge. (KII, Nyamira County).*

*Then the socialization we get here has really helped me. (FGD, Usain Gishu County)*

### Spiritual and religious welfare of individuals

*A Joyful Women Organization woman prays, we pray a lot in our group. (KII, Kirinyaga county)*

*When we come in, we make sure that all members are present, we have a spiritual leader who takes us through prayers then we do introductions or to hear how every member has been since the last meeting and when all are fine, we go to table banking. (FGD, Usain Gishu County)*

### Restored self-belief, self-confidence and self-esteem

*I have built a house and bought household items. If you came to my house, I would not have told you to sit, because where would you have sat? And now, how it is, I can only say may the Lord bless this group and help it because I have seen its fruits very much. (FGD, Embu County)*

*Because it has brought happiness to my home. We bought avocados and planted them. It was 2019, and now we are harvesting. (FGD, Kirinyaga County)*

### Restored dignity

*The sweetness of being a mother is that you have money and you are not borrowing someone. (FGD, Kirinyaga County)*

*When you see some of us you will not know that we are old, I am 58 years old now (all members laugh) so we want to take good care of our health, we are eating vegetables and avoiding red meat, we are eating chicken so that it helps us. So, I have loved this group and I thank the Patron for starting this group. May God bless her. (FGD, Usain Gishu County)*

*In December when we get dividends, you find a husband is well dressed, the mothers well dressed, children also well dressed. (FGD, Nyamira County)*

### Sense of belonging

*You know now a child of a parent who is in the Joyful Women Organization group cannot be chased away from school like those whose parents are not in Joyful Women Organization. The child can stay even a whole term and start doing farm activities. My child cannot be chased away. Through the boosters I manage to pay. "Hakuna stress kweli. My child even tells me what to wear when I goes for a visit. (FGD, Nyamira County)*

*Eeh Joyful Women Organization is making me happy. (FGD, Kirinyaga County)*

### Peer to peer learning and mentorship

*It has really helped us because we used to sit there (ndeeeee) here. We have become smart and we have learned a lot. (FGD, Usain Gishu County)*

*They said we had made mistakes but now we have seen the way. Also, Joyful Women Organization has made us see the light. There is nothing that is impossible. (KII, Nyamira County).*

### Joint Financial decisions

*I plan with my husband and say this and that is needed and is needed to be done this and this so as we move on that's how we plan ourselves. we sit down and talk. (FGD Nandi County)*

*There was a time my grandmother was unwell, I told you my mother died a long time ago. I went home, got my grandmother, brought her to the hospital and called my husband while in Nyamira and told him she is sick, if not for my money my grandmother would have died. (FGD, Nyamira County)*

### **Chattels and asset acquisition**

*Status of life of group members is good because some people who did not have cows now, have cows. Some did not have businesses, now they have businesses. I see that they are doing well. (KII, Nyamira County).*

*With that I bought my own big solar (coughs) and realized that it could assist in charging other people's phones. (KII, Embu County).*

### **Land Ownership**

*I have bought land and educated my children. (FGD, Nandi County)*

*Since I joined this group, it has helped me. I have bought my own land, my children are in school, you have heard one has finished, the other one is in form 3, the other one is in grade 5. so, the group has helped me. (FGD, Embu County)*

## Sub theme 2: Impact of table banking at household level

Impact of table banking on households include economic empowerment of women and their spouses, enhanced financial independence for women, enhanced financial decision making for households.

### **Education of children**

*It has helped me educate my children because even my age around 60 years but its Joyful Women Organization that has helped me to pay fee and in farming, I know this group has brought me from far. (FGD, Usain Gishu County)*

*When I joined Joyful Women Organization group, I was in business and my child had gotten to high school. I was doing business and I could come here in the group and be paid table banking small by small I pay school fees. (FGD, Nandi County)*

*I also educated my sisters' children who are now graduates. My sister died and I took her children to support them. (FGD, Kirinyaga County)*

*This Joyful Women Organization has helped us a lot. Our children could not have studied. Even though we didn't have jobs, this Joyful Women Organization gave us our businesses which help to educate our children. (FGD, Nyamira County)*

### Improved Housing living conditions

*When we took the loan, we wanted to build a house and we have now built our house. (FGD, Usain Gishu County)*

*The last loan I took I bought land, and I continued to build. (FGD, Nandi County)*

*My house was only 1 room. I wanted to build a house and buy a cow. I joined, I saved money here and I borrowed the first loan and I bought a cow. After that I came and built. (FGD, Embu County)*

*The second time, I took out a loan and built a house, currently my house is at the windows level. I am repaying the loan from Joyful Women Organization. (FGD, Nyamira County)*

### Improved nutrition

*For me, that first loan I bought cows. Now my children have milk to drink and it has also brought money. I got milk for sale and I can see my children have had good health. Not depending on you to go buy a packet or go to the road. Milk is found at home. Now my family is good. (FGD, Nandi County)*

*My children eat well and dress well. They sleep well, eat well and go to school unlike before. They do this till they have a level of confidence. Before children used to go to school without shoes but now, they have shoes. (FGD, Nyamira County)*

### Access to clean water

*Bought a water tank now I doesn't need to go fetch water from far, I just fetches from the tank like an honorable. Even my cows, I just fetch water for them I don't go to the river. This group has helped us. (FGD, Nyamira County)*

### Access to clean cooking energy

*When we went to Kasarani, we were given gas. (FGD, Nyamira County)*

### Enhanced economic empowerment of women bringing stability at home

*Women are undertaking additional development. You know a woman is what makes a home. When you enter a house which does not have a woman that is not a good home. If you see a home which is doing well, then you know that the woman in that house is a real woman. (KII, Nyamira County).*

### Sub theme 3: Impact of table banking at community level

At community levels, impact of table banking includes reduced Sexual and Gender Based Violence (SGBV), increased capacity to education children and well as increased access to medical services and improved health.

### Creation of employments

*I opened a shop and I employed someone to sell for me. That person has got employment. He does not sleep hungry and is not dependent on me alone. I normally pay him and work goes on for the money he gets, at least by the end of the month he will get something. (FGD, Nandi County)*

*We are even employing people to do work for us, this child that I have employed because normally like I, have employed a student. The last three years I had a student who was an orphan. Normally we give them a house, for staying and for the reason of giving them a house is because it is a house that they can't remove the stones that they are eating. You employ them on salary. Like this one she was a total orphan, has neither mother nor father. She was being taught by her grandparents. She graduated last year. (FGD, Kirinyaga County)*

### Social cohesion

*When there is fundraising in our community, we collect our resources and send it as Ebenezer group contribution. Also, when I had my kiosk, people would buy everything they wanted from my shop instead of going long distance. (FGD, Usain Gishu County)*

*At the beginning of the year, God had given us a responsibility to go to either children's home and help elderly people. Like last year we went to a children's home. There is a certain amount that we give out when you hear the written words of thankful giving, we touch the heart of someone. We bought beddings, we bought a lot of things, we got a car and we took them. I see that opening many doors. I share this to them because I saw that it opens for people ways, I have a responsibility. that has given me happiness, so Joyful Women Organization the money that we get from the projects, has an impact on our children, it has an impact on society and the less fortunate. (FGD, Kirinyaga County)*

### Reduced Sexual and Gender Based Violence (SGBV) against women

*"When you ask for money from your husband, he does not abuse you. Now the husband also provides money because they have seen the results of women belonging to the groups. (KII Nyamira County)*

*For our husbands to see that even women can do it because the lady does something else in the house and we are helping each other and there is more love at home. (FGD, Usain Gishu County)*

*Women have many problems. Every problem of the family must be taken care of by a woman. Women have the burden of looking for money, to look for household items, food. Others if they are not in the group, they ask around. Even before we joined the group, we would ask for money from others. If you ask your husband, he tells you I do not have one. Sometimes he would abuse you. But these days, in the groups, there is no one who is undergoing abuse. Many times, women just borrow for top up what they have. Often, they find solutions for their financial needs in the groups (KII, Nandi County).*

### Social norms changing slowly- women building men houses, women owning land

*Through this group I have managed to construct a house for my sons. My sons now live well. (FGD, Nyamira County)*

*Again, I bought a shamba (land).” (FGD, Nandi County)*

### Women opening businesses for their husbands, sons inviting them to join their groups, children

*My first-born son is doing business that I started for him through the loan I took from Joyful Women Organization. (FGD, Usain Gishu County)*

*The first loan I bought two motorcycles, mine together with his (husband). He goes with it and then he keeps himself busy. (FGD, Nandi County)*

*My husband has business, this money (loan) when I got it, I gave it to him to put in the business and the other paid school fees. Now when it's time to repay he knows the date, he sends the money. (FGD, Nyamira County)*

### Economic growth of their communities

Women have set up business in the community, this has created employment, increased income, reduced cost for community members in terms of time and money they previously used to spend to access such services and product that women have delivered in their community levels

### Poverty eradication

*Let me say that Joyful Women Organization has helped me. I had poverty, but now the poverty ended. I hope it continues to help us borrow because I would want to educate and buy land. (FGD, Embu County)*

*I tell them that I come from Joyful Women Organization, I am rich. (Everyone laughs). FGD Kirinyaga County*

### Sub theme 4: Unintended impacts of table banking interventions

Unintended impacts of table banking interventions include family disagreements due to loan defaults and recoveries, strain of relationships in the community, especially relationships between the one who acts as a guarantor to the one who borrows or takes a loan and fails to repay.

Lack of direct market linkages for produce thus conmen and brokers taking advantage of in women owned enterprises

*It has really impacted me negatively because a family member conned me. I gave him about 200 chickens and he never paid me, so I got discouraged to the point of developing hypertension, an issue I did not have before. (FGD, Usain Gishu County)*

*Eeh for farming, you plant, you farm, and the broker comes in when you are selling. Fruits. They buy at a low price but sell at a high price making almost double of what the farmer makes. They know farmers are in church on Sunday when they come and carry the avocados and at times don't pay at all. (FGD, Kirinyaga County)*

Family disagreements arise especially if the woman took the loan without adequate consultation and then later, she defaults. When a borrower defaults, securities for the loans are taken by the loan recovery officers. Securities may be a family property. Often families break on account of such properties on receiving the letter of recovery from the Joyful Women Organization County officers.

*Also, the letter for recovering the loans causes homes or families to break. (KII Nyamira County).*

Members leaving their groups with debts in cases of default

*There are those who left and ran away but the teacher took their case to the office. (FGD, Nyamira County)*

*We were 28 but normally there are those that had challenges and dropped from the group and now we are 13. (FGD, Usain Gishu County)*

*She knows that neighbor and she know if she invites her to the group she will default, so you see that will prevent someone from joining the group. (FGD, Kirinyaga County)*

Strain of relationships in the community occurs when the one who acts as a guarantor has to re-pay for the loans because the person who took the loan is not able to pay. Also, relationships between the group leaders and group members are strained especially if the group leaders have to lead or guide the loan officers to recover the amounts defaulted from the defaulters. Defaulters are often living in the same community with the group leaders.

*When the credit officers come to recover the loans, they come to the leaders of the groups and they ask the group leaders to take them to the defaulters. The good relationship between the defaulter and the leader of the group is broken and yet the group leader and the defaulter live in the same village. (KII, Nyamira County).*

Women who are part of Joyful Women Organization table banking groups reported having a more disposable income than they had prior to joining such groups. In Embu County, women reported having less respect or looked down upon their spouses as they are able to cater for family basic needs as opposed to their men who society views as a primary provider in a family setup. This might be pertuated toward gender-based violence against such men.

*This group is like my husband. (FGD, Embu County)*



## Theme 9: Challenges and opportunities

### Sub theme 1: Challenges

#### Defaults

*Challenges are there. Sometimes our friends are given money and they fail to repay. For instance, defaulters. That causes us problems. For instance, if a member fails to repay 30,000 Kshs borrowed from the group, it is not good. That becomes a challenge. That is the problem we have, for a few people. Not for many people. (KII Nyamira County).*

*Default, it has become a major challenge in most teams in Nandi we are still sustaining some groups by talking to them and advice those who have defaulted to return just to convince them because they have gone with some one's money, still the defaults is a major challenge (KII, Nandi County).*

#### Unemployment

*Oh, there are great challenges. In this season, women have problems because jobs are hard to come by. The only available work is farm work. (KII, Embu County).*

#### Credit sales.

*They buy maize flour and take vegetables on credit. Even in the greens section, I am facing challenges because there are debts accrued by customers. (KII, Embu County)*

#### Poor plans or inability to plan for the business.

*If you take a short-term loan towards the end of the month, you may fail to repay. Then it becomes a problem. Sometimes, when you have not fully prepared or planned for what you will do with the loan, you are likely to use it for other purposes then you fail to repay. (KII, Nyamira County).*

*Yes, it is important to plan well. Most especially for the short-term loans. For instance, if you borrow 20,000 Kshs, you have to refund 22,000 Kshs. So, if you are not prepared, that can be a challenge. If you have prepared well, it is not a problem. (KII, Nyamira County).*

#### Lack of entrepreneurship skills among members

*Most people fear to take out loans because they are thinking of how to pay back, they need to be trained on economic activities before they join, so that they know what to do with the money so that they can be able to pay back. (FGD, Usain Gishu County)*

*We would also want to learn how to have other sources of income, e.g., keeping pigs, not very difficult training as we are in the village, but something useful. (FGD, Embu County)*

Groups not having enough money for members to borrow.

*There are many problems but mostly the problem of not having enough money is the main one. (KII Nyamira County).*

Affordability of meeting venue.

*Also, where we often meet is a challenge. We pay money to rent the place where we meet. We rent the meeting venue and each group pays rent of 200 Kshs on a monthly basis. (KII Nyamira County).*

The indiscipline of not keeping time.

*Also, sometimes the EEO arrives and then members come late. The EEO sits by himself. (KII, Nyamira County).*

Access to market for products of members

*There is a challenge in finding markets for our produce. You find that every group member has the same kind of produce but when we do not have a place to sell the produce. (KII, Nyamira County).*

Access to clean water in some counties

*If they can bring items such as water tanks and then we pay in instalments over a period of time. (FGD, Embu County)*

Sub theme 2: Opportunities

Untapped & unserved potential market

*There are some they do not even know what that is. But if they are taught, they will join. They should be taught; they start from the bottom. When I go to the market, I see to the women, you see those that do not enter into Joyful Women Organization, what are they thinking or what they want because if I tell them, you come and join, they will ask me where will I be getting the money? (FGD, Kirinyaga County)*

Need to scale up on range of financial products such as emergency fund insurance

*We just know that emergencies might happen but we have no plan at all, (FGD, Usain Gishu County)*

*Sometime you can be not able to stick to the plan especially the time of sickness and buying medicine which you had not planned for; there things that make you divert like emergencies (FGD, Nandi County)*

*Another thing that we were saying as we were talking, before the issue on the things that will improve Joyful Women Organization even more, is if it has minimum products, it should have a lot of products. People weigh options if they will be able to...even though it is expanding. (FGD, Kirinyaga County)*

#### **Training on entrepreneurship skills and other skills such as financial literacy skills**

*“Most people here didn’t study, they are working hard, doing business and putting effort even she should bring us training for Joyful Women Organization. Like tailoring, beauty or any kind of training I know you can even go to catering training and know how to cook for your husband’s food. Isn’t that job, \budgeting and planning” (FGD, Nyamira County)*

*We want to be trained on poultry and dairy farming. (FGD, Nandi County)*

#### **Multiple business opportunities which women can pursue.**

*We have vegetables, bananas, and eggs. One can buy from others then they go and sell. (KII, Nyamira County).*

#### **Need for direct market linkages**

*Otherwise, the market is our main issue, if we had our market, it could have been better, if we know where to sell our produce it will be of great help”. (FGD, Usain Gishu County)*

#### **Branding and enhancing visibility of a Joyful Women Organization brand.**

*We would like to have uniforms. We do not have money so where will we get the uniforms from. (KII, Nyamira County).*

#### **Need for an external funding among some counties**

*Yes, they are there. The first one is when you borrow a loan, that money you won’t be given depending on the amount that you wanted because the money is little. So, you just take the one that equals your share but in real sense it would be better if the money was a lot you could take from one person at least you would be able to do your work once. (FGD, Nandi County)*

*If they will be helped, we see this group going far and it can grow and there can be people that want to take a lot of money like 1,000,000 since this area is continuing to grow... you know how you would fund women so that they raise up if they are to build houses because*

*you know there are those who cannot build because they have no money. Now if you could add the money. (FGD, Kirinyaga County)*

Need for an exchange programme among groups outside and within counties

*Eeh I am thinking of a different way of which you will be taking us somewhere, lunch all, eeh. (Someone laughs) a little happiness. You know there are mothers that do not even know beyond Sagana. You call us somewhere, we are happy, we dance, we praise and worship, like that something like that, something for women. we would be taken for a walk here and there. We be taken we see women like you had said the ones for Nyanza, we see what women do over there. (FGD, Kirinyaga County)*

Additional opportunities are presented in section 4.4, under specific personas.

#### Theme 10: Sustainability of Joyful Women Organization's table banking initiatives

According to the OECD DAC framework (OECD, 2020) sustainability refers to the extent to which benefits of a program will last. In the following paragraph, factors which will make the benefit last are presented.

##### Staff professionalism and sustainability

Ensure services are of the best quality and also that there is standardization, transparency and accountability in the provision of services. Delivering services of excellent quality necessitates that staff at all levels, more so at the county level, exhibit professionalism and love for their work. Also, county administration should ensure staff are motivated as well as facilitated effectively to be able to reach the groups timely. Continuous training and empowering the EEOs will enhance their professionalism.

*Now the best thing is to continue empowering them, and the best way we can continue empowering the women, is through empowering the EEOs, because by the way there's no way an EEO will go to empower those women if she is not also really empowered from the office. (KII, Embu County).*

*If it's about business or entrepreneurship, maybe we can even have the EEOs undergoing some training and even on how to handle those women - - - How to relate with them well. (KII, Embu County).*

##### Leveraging on enterprises and entrepreneurial capacities to enhance sustainability

One of the reasons which prompts women to borrow is to grow their enterprises or to start new ones. Benefits that accrue from the enterprises in which women invest will continue to drive the incentive for women to undertake investments in such enterprises. Sustainability of Joyful Women Organization's initiatives to facilitate financial inclusion and access to finance highly hinges on the sustainability of women's enterprises. Supporting such enterprises to flourish ensures continuous and sustained demand for credit. Therefore, building the capacity of women and empowering them to be

able to identify investment opportunities and to use credit profitably as well as use returns arising from such business profitably will ensure long term sustainability and relevance of Joyful Women Organization as an organization and table banking interventions. Additionally, availing timely communications on market linkages and /or direct market linkages for their enterprises to ensure a good return on their produce. This calls for support to enhance entrepreneurship among women and their respective groups.

#### Leveraging on local staffing albeit on a rotational basis

In all 5 counties, staff from the same communities or from the neighboring communities possess relevant knowledge of the local context, which is valuable to enable them to deliver table banking support to groups of women. Further, women groups develop close attachments to the staff that has served them for long, especially if such staff served them well. Such attachment is good especially if it instils trust. However, such attachment may pose sustainability and continuity risks in the sense that over time, groups of women tend to listen to and obey instructions from such staff more than they would listen to, and obey others relevant persons from Joyful Women Organization's hierarchy. Worst case scenario is when the staff leaves the organizations and the group or groups which he/she dealt with also follows him/her, exiting Joyful Women Organization. We encountered a case in which a staff member left the organization and group members followed the staff. Rotation of lower-level staff on a regular basis would help deal with such attachments that may arise as well as neutralize adverse risks to sustainability that such attachments carry.

*Okay like for this year, The main reason why I had some groups withdrawing, is one of our EEO decided to pull out, so and when she decides to pull out, she wants to leave with the groups, it's like she wants to own those groups, So and you see these women have been working with her, for a long time, so they trust her so much, so they'll listen to her more than the office. (KII, Embu County).*

#### Age structure and incentive to belong to Joyful Women Organization groups.

Elderly women, many of them over 40 years old, dominate Joyful Women Organization groups. This confirms findings from an earlier study by Joyful Women Organization (Joyful Women Organization, 2019) that 59% of members in Joyful Women Organization groups are aged more than 40 years. Only 9% are aged 18 to 28 years. The way membership is skewed towards the elderly ladies is understandable because elderly women have specific focus regarding what they would like to achieve. While holding FGDs with members and KIIs with leaders of groups, there is a sense of fortitude and determination that streams through the respective discussions and interviews. Some of the elderly members have responsibilities such as raising and educating their grandchildren. In the short and medium term, the sense of fortitude, focus and determination of members will continue to drive their need and incentive to belong to groups, particularly Joyful Women Organization groups. Generally, groups are viewed as a means to achieve individual objectives and aspirations. There lies an opportunity as some older women have introduced their mature children to Joyful Women Organization groups as results of benefit realized. Joyful Women Organization should leverage on this strategy and capitalize the message across all the groups to encourage younger mothers and women

to be part of Joyful Women Organization groups. Further leveraging in access to credit will continue to fuel engagements of members with their respective groups.

*First, we need financial support, Coz that really keeps the women going, when they get the financial support from the office, - - - Yes, the top ups. (KII, Embu County).*

#### Joyful Women Organization's recruitment of new groups and Sustainability.

Notably, the longer-term sustainability of Joyful Women Organization is in onboarding young women. Currently, EEOs are charged with the responsibilities of recruiting additional groups.

*Before we started this group, we had another group called Care Kenya with our teacher Justus. He is the one who introduced Joyful Women Organization to us. (FGD, Nyamira County).*

EEOs work with Chairpersons of groups which are in their dockets to reach out to other women and on-board them. Word of Mouth (WOM) from friends and a family member is the most common way through which group members got to know of table banking.

*My sister in-law told me to join the one in Kipsigak. (FGD, Usain Gishu County)*

*I joined in 2017. My friend came and told me stop suffering out there where you are. Come here we save money so that we can be able to uplift ourselves. And I came and joined. (FGD, Embu County)*

*I joined Joyful Women Organization 2016. My sister brought me here. I was not in any group. She explained to me how when you save at the end of the year you get a dividend. (FGD, Nandi County)*

The fact that Word of Mouth (WOM) from friends and family members (Joyful Women Organization, 2019) is the most common way through which group members got to know of table banking implies that, by default, the message of table banking is only likely to reach out to the elderly. One of the current practices of recruiting young people, which was reported, was that of mothers recruiting their daughters and mother –in-laws recruiting their daughters-in-law. This approach works but needs to scale. The challenge is for Joyful Women Organization and management at the county level to devise a more proactive approach to reach out to young women and hence appropriately leverage the long-term sustainability of Joyful Women Organization to such younger women.

#### Inclusion of young women as a way to enhance longer term sustainability and impact

Inclusion of young women is not only important and relevant for Joyful Women Organization's sustainability. Given the benefits associated with belonging to Joyful Women Organization groups, inclusion of young women will also help to enhance benefits that accrue to young women and thereby further enhance Joyful Women Organization's contribution to addressing societal problems associated with limited employment and engagement of young people into productive ventures. Once included into Joyful Women Organization groups, young women will be able to access credit and

thereafter engage in self-employment and become productive. Thus, solving youth unemployment and contribution to future economic growth.

Visits from Joyful Women Organization's head office will enhance Joyful Women Organization's visibility and strengthen groups

Group members treasure visits of Joyful Women Organization staff from the head office. Such visits enhance attachments of the groups to Joyful Women Organization. Group members also feel that they are treasured by the institutions to which they belong.

*Okay the women we meet, you see like the way you've gone to visit them, - - You see, they see it like you are from the head office, - - - - So that also motivates them a lot, - - - -Yes, even if it's just once in a year, - - - -That one keeps them so motivated. (KII, Embu County).*

#### **4. Analysis of findings**

##### **4.1 Impact of Joyful Women Organization's table banking interventions.**

Evidence of impact of Joyful Women Organization's table banking interventions are observable in the themes related to entrepreneurship and advance in enterprises, financial inclusion, transformation of gender norms, economic empowerment of women and in the theme of Sexual and Gender Based Violence (SGBV). The following paragraphs will expound the impact of Joyful Women Organization's initiatives along these themes.

Entrepreneurship and advance in enterprises

Most women engaged during this study have demonstrated a high level of entrepreneurial mindedness. Notably, three interrelated factors drive such entrepreneurial tendencies that women in Joyful Women Organization groups exude. These include peer –to peer learning, access to credit and in Uasin Gishu, training on matters related to entrepreneurship and businesses. Women are exposed to these factors as a result of their belongingness to Joyful Women Organization groups. Entrepreneurship and table banking activities and access to credit are presented and discussed under Themes 4 and 5 respectively.

Recent thinking about approaches and interventions to enhance entrepreneurship (Shwetzter, Martinz & Nguyen, 2019) favors a holistic and an ecosystem approach to entrepreneurship development. Such approaches are considered to be dynamic and harness the strengths and resources of the various players in the ecosystem. Thus, the argument supports the reason why Joyful Women Organization should leverage on partnerships. Also, this calls for Joyful Women Organization to map actors in the entrepreneurship ecosystem and engage them accordingly in order to leverage entrepreneurial support to groups of women to initiatives and resources of such partners.

Financial inclusion and access to financial services – Savings, credit and insurance.

Table banking has enhanced informal financial inclusion and access to financial services along the spheres of savings, credit and insurance. In the savings sphere, Joyful Women Organization has efficaciously effected innovative agriculture and education boosters, which has successfully enticed

members to save and has inculcated ethos to save. Boosters and dividends have successfully enhanced members' savings. Boosters increase members' take home through a top up of 50% of the amount saved. In cultures where previously, saving was not a popular practice, boosters and dividends have effectively transformed the mind-set of Joyful Women Organization beneficiaries towards savings. In addition to boosters, table banking transforms member's routine savings into credit, which is loaned out to members. The same savings is innovatively multiplied and is later paid out to members as dividends.

There is a notable paradigm shift in financial inclusion. Globally, lessons from several interventions to enhance financial inclusion (Ogden 2019; El-Zoghbi 2019) posit that there have been increases in financial inclusion. However, there is limited evidence that links such increases in financial inclusion to meaningful transformations in poverty and quality of life of those who are included. This learning led to a conclusion that financial inclusion is a necessary but not a sufficient condition to enhance transformation in livelihood. For transformation in livelihood to occur, financial inclusion should target enhancing access to basic services such as education, health, water and sanitation and housing, for those who are included.

The paradigm shift in financial inclusion can also inform a shift in Joyful Women Organization's programming strategy to become deliberate and intentional about linking financial inclusion to basic services. Notably, some members of Joyful Women Organization's groups accessed water tanks. Joyful Women Organization's programming should deepen interventions on such trends and deliberately leverage the current inclusion of its members and further deepen such inclusions to enable group members and their households to increase their access to basic services. Joyful Women Organization's value proposition may then include innovations in relevant products and channels and fostering appropriate linkages which would enhance linking of financial inclusion to basic services for members. Such channels would link current informal financial inclusion to critical sectors such as health, education, water and sanitation and enhance access to such services sustainably and further transformation of livelihoods.

### Gender and social norms

Gender norms are a subset of social norms. Gender norms are exhibited in terms of considerations that guide how women and men get to engage in enterprises in which they are engaged as well as how women and men participate in the financial decision making at household levels.

Gender norms influence the default mode of selection of enterprises and the nature of women's engagement in such enterprises. It is notable that, in all the 5 counties, most women tend to participate in enterprises related to small livestock such as chicken and crops such as horticulture and other short term and annual crops. Men participate in perennial cash crops like coffee and other forms of enterprises such as tractor hire services, grocery shops. In Kirinyaga, coffee is still viewed as belonging to men. Further, in Embu County, many women in Joyful Women Organization groups work as casual laborers in tea plantations of tea and *Miraa*. Notably, gender norms in enterprise selection and engagement are changing. Some women started from enterprises such as being casual laborers



in the plantation of coffee and *Miraa* and have moved on to start and own other male dominated enterprises such as grocery shops.

Social norms change slowly over a period of time. There are positive changes in gender norms regarding financial decision making at household level. In most households, spouses make financial decisions jointly, while consulting each other. Such positive developments are leading to positive developmental outcomes to households concerned. Such households exhibit more progress compared to households that do not make financial decisions at household levels jointly.

When designing interventions focused on addressing gender norms, the intervening institutions should seek to accommodate supportive norms as well as contribute to transforming norms that are concerned with women's roles in households, unpaid work, and their economic roles. Women are workers, employers, entrepreneurs, and businesswomen. Norm informed and norm transformative interventions tend to enhance transformation. In this study norm transformative interventions are needed to address enterprise selection and engagement at the household level. Further, better outcomes can be enhanced through norm informed interventions targeting financial planning and decision making at the household levels.

#### Women economic empowerment

Table banking leads to economic empowerment of individual women who are members of table banking groups in several ways. Table banking leads women to create employment for themselves and for others in their communities. Table banking provides a source of income and a means to support livelihood. Belonging in groups is one way through which women get emotional and psychosocial support which help them to overcome multiple challenges that they face. In some groups, group leaders and some members in such groups provide counselling to fellow members on stress due to family related matters. In Nandi and Nyamira counties, group leaders take care of the spiritual and religious welfare of individual members. Economic empowerment arising from table banking has restored self-belief, self-confidence and self-esteem as well as dignity of group members. Groups and belonging to such groups have strengthened a sense of belonging among women, more so because most groups are performing well and often humans love to identify with progress. At group levels, peer to peer learning and mentorships are enhanced. A number of members report acquisition of chattels and productive assets such as motorbikes, tailoring machines and solar panels, as well as longer term and fixed assets, such as land and houses.

Noticeably, this study documents ample evidence to support the supposition that the economic empowerment of individual women spills over to create multiple benefits and positive impacts at household and community levels. The economic empowerment of individual women, which arises out of table banking, that spills over to households and communities in which these women belong are presented under theme 8 and sub themes 2 and 3 respectively.

Literature on WEE, from ILO and IDR (2018) documents that it is important to engage men in interventions concerned with women economic empowerment and women's entrepreneurship development (WED). Men can be engaged at various levels. These levels include household,

community and policy levels. This study documents the benefits that arise if women engage men in decision making at their respective household levels. More benefits may accrue to women, as well as Joyful Women Organization's table banking initiatives if Joyful Women Organization engages men at community and policy levels.

#### Sexual and Gender Based Violence (SGBV).

On one hand, the economic empowerment of women has reduced household level gender-based violence towards women. On the other hand, the economic empowerment of women has led to increased violence towards men, who are often spouses.

In the first instance, access to credit through the Joyful Women Organization table banking initiative has provided an avenue to solve family problems. For instance, many women engaged during this study have taken long term loans from table banking and used such loans to build houses or send children to school. Further, access to credit has provided capital which have enabled women to initiate, own and grow various enterprises. Revenues from these enterprises have generally led to increases in incomes of women who are owning such enterprises. Most women have channeled their incomes to support their husbands to meet urgent household needs such as food and school fees. Women have become financially independent and they no longer have to ask their husbands to provide finances needed to meet such household needs. In the past, men would become abusive or turn physically violent when their wives would ask them for money, especially when such requests would come at a time when they do not have money or when they are going through emotional problems. In addition, increases in incomes of women have reduced the hushed and unseen form of violence against women, which would necessitate women to bear all the household burdens with hardly any resources at their disposal.

In the second instance, women have become financially independent and they have perceived that they no longer have to rely on their husbands for any support. In cases whereby, in the past, women viewed their husbands as a source of family income and providers of means of livelihood, now, women have perceived themselves as having alternative sources of incomes and livelihood through Joyful Women Organization table banking initiative. In such cases where Joyful Women Organization table banking initiatives have replaced male spouses, women have become abusive and emotionally violent to their spouses.

## 4.2 Effectiveness

The Terms Of Reference (TOR) stated the first objective of this study as:

***To analyze/assess the extent to which the program implementation is successfully achieving its expected objectives, thus establish what is working well (best practices) and what is not working well.***

According to the OECD DAC framework, the analysis/assessment of the extent to which the program implementation is successfully achieving its expected objectives, refers to the effectiveness of program implementation.

### Expected objectives of table banking

According to Joyful Women Organization's strategic orientation, particularly under the first strategic intervention area, the expected objective of table banking is to strengthen access to credit. This study provides overwhelming evidence which confirms the hypothesis that table banking has succeeded in enhancing access to credit to a great extent. Credit products, credit policy, the manner of mobilization of capital which is advanced to members as credit and adequacy of credit are key features of how Joyful Women Organization is achieving the objective of enhancing access to credit. These aspects are explicated below.

Joyful Women Organization has innovatively coined two credit products that have different terms and serve different purposes. Short term credit lasts for a period of three months and is re-payable every month for as long as the borrower still owes the group the amount borrowed. Short term credit attracts an interest rate of 10% for the loan term. Often members borrow short term credit to meet demands for financing their micro businesses. Long term credit lasts for more than 12 months and in some cases, it lasts up to 3 years. Often, members borrow long term credit to pay for school fees or build houses.

Credit policy varies across groups and counties. This is to enable flexibility and make terms relevant to members on a case-by-case basis, depending on the circumstances and prevailing conditions in each group. In some groups, a member is not allowed to take any additional credit unless they have completed repayment of amounts due for them to re-pay. In other groups, members can borrow short term credit even when they have borrowed and are repaying long term credit.

Joyful Women Organization has leveraged supply of credit to sound table banking principles and partnerships to good results. Table banking principles allows for Joyful Women Organization to be able to internally mobilize capital from the savings of group members. Out of the 7% of the monthly savings, groups are able to raise a substantial amount of capital, which is advanced to members as credit. Partnerships with Destiny Women Capital (DWC) has been a key to increasing the supply of credit. Partnership with Women Enterprise Fund (WEF) has increased supply of credit, especially in counties where partnership with WEF has been effected.

### What is working well (best practices).

As seen from above, the diversity of the credit products and how credit products meet various needs, the flexibility with regards to credit policy, the manner of mobilization of capital which is advanced to members as credit constitute aspects of what is working well.

Further, spinoffs of access to credit and consequential transformation at individual, household and community levels have largely been positive. There have been positive results and impact in the spheres of enterprises and entrepreneurship, gender norms and economic empowerment. Impact of access to credit is presented under section 3.8 and further discussed under section 4.1.

What is not working well, which needs to be addressed.

In most counties, the inadequacy of credit remains to be a key challenge, which needs to be addressed. There are mixed results regarding adequacy of credit. In Nyamira County, some groups have surpluses of capital which they have not been able to borrow. In most counties, many groups have deficits and they are looking for additional sources of credit. Additional interventions are needed to move capital from surplus areas to deficit areas.

Further, capacity constraint is threatening to hinder Joyful Women Organization from scaling the successes which it has achieved in enhancing access to credit. Default is still a challenge and many county offices do not have adequate capacity for debt recovery. Further, the skills set in county offices and number of staff in county offices hinder extant capacity at the county offices to provide training in entrepreneurship and to also be able to provide Business Development Services. As was noted in theme 4, entrepreneurship is the engine that will continue to drive table banking and therefore the relevance of providing BDS and boosting entrepreneurship cannot be overemphasized. Lastly, Joyful Women Organization's capacity to provide extension services to boost production, especially for crop and livestock-based enterprises is also inadequate and, in some cases, completely lacking.

### 4.3 Relevance

The TOR stated the third objective of this study as:

***To analyze/assess the relevance and contribution (highlight the type of contribution accessed) of the Joyful Women Organization Women Economic Empowerment program to its members/target group.***

According to the OECD DAC framework, relevance refers to the extent to which the program is doing the right thing. To ascertain whether the program is doing the right thing, a reflection on the situation on access to credit is provided. Further, the interventions which allow Joyful Women Organization to support table banking are analyzed, to be able to identify whether such contributions are the right interventions to benefit Joyful Women Organization's target group. Joyful Women Organization's target group are Women, who are members of the various table banking groups.

*The status/situation of access to credit and Joyful Women Organization's strategic objectives*

A situational analysis (Joyful Women Organization, 2017) revealed that despite growth in financial inclusion, the cost of credit in Kenya remains high. Also, formal providers of credit predominantly use collateral as security for loans. Because Kenya is a patriarchal society, women rarely own properties and securities for loans and hence they would hardly access credit. This explains why the first among Joyful Women Organization's objectives is to provide affordable micro credit facilities towards livelihood projects undertaken by grass-roots women.

*The contribution of Joyful Women Organization through table banking.*

Consistent with the first strategic intervention area, Joyful Women Organization has undertaken various interventions to enhance delivery of table banking services. Interventions and status of outputs are summarized in table 5.

Table 5. Joyful Women Organization’s Strategic objectives and interventions.

Strategic objectives	Interventions and activities	Status and outputs
- Facilitate accessible and affordable credit facilities to women for their livelihood projects	- Standardize table banking activities in all the counties by rolling out the table banking manual	- Training manuals developed
	- Training needs assessments partially	- Completed
	- Capacity building	- Training modules developed
	- Loan top ups.	- Ongoing
- Enhance retention of table banking groups	- Review of the Table Banking Policy Manual	- Completed
	- Check books	- Completed
- Facilitate formation and management of strong groups countrywide	- Mobilization and recruitment of new groups	- 1255 new groups formed
	- Starter Pack	- Completed
	- 100 Days of Table Banking – Training Curriculum	- Completed
- Leverage on ICT to enhance service delivery	- Training will be escalated to the counties	- Rollout is due at the end of the year
	- Pilot of System is done.	

Source: Joyful Women Organization (2021); Joyful Women Organization (2017).

*The extent to which the program is doing the right thing.*

The status of access to credit for women presented above warrants interventions that support access to credit. Further, the reflection on the interventions which Joyful Women Organization has undertaken to support table banking, which are presented in the table above, are relevant to enhance access to credit. Therefore, it is concluded that, to a great extent, Joyful Women Organization is doing the right thing. Further according to findings of this study, which are presented in section 3, Joyful Women Organization’s interventions and contributions are relevantly driving increases in access to informal credit.

#### 4.4 Linking impact of table banking to personas



*“When we built our house, we didn’t have money to install electricity. I told my husband, since I am in the group of Joyful women organization, let me take a loan. I took a loan of Kes. 150,000 for the first time and gave my husband and we did wiring. Now I have electricity”.*

*“I have seen here I don’t strain. You know there are other groups where you strain, repayment schedules are a problem. But in Joyful women organization you pay slowly slowly. I have seen that I am successful here”*

**Age:** 32 years old

**Marital status:** Married with two children under five, with her younger one just 1 and half months

**Highest level of education:** College diploma

**Place of residence:** She lives in rural areas close to a shopping Centre

**Employment Status:** Previously, only a small-scale business. **Now,** owns multiple SMEs

SEGMENT NAME	IMPACTS OF TABLE BANKING	OPPORTUNITIES
TEGLA	<ol style="list-style-type: none"> <li>1. Scale up and expansion of businesses</li> <li>2. Increased and multiple streams of income in their households</li> <li>3. Education of children through paying of school fees mainly through booster product availed to women groups</li> <li>4. Part of financial decision making at household level</li> <li>5. Change of social and gender norms where women are seen contributing to income of their families</li> <li>6. Improved self-esteem</li> <li>7. Creation of youth employment within the communities through multiple business ventures</li> <li>8. Easy access of water and electricity thus saving woman's time and energy costs</li> <li>9. Contribution to urbanization in their communities giving an easy access to products and services to the local community</li> <li>10. Building culture of savings among women</li> </ol>	<ul style="list-style-type: none"> <li>✓ A role model, and an influencer.</li> <li>✓ A mobilizer (used as an agent) who could contribute to multiplication of Joyful Women Organization grassroots groups more so for young mothers</li> <li>✓ Customized trainings on SMEs within groups with young mothers</li> <li>✓ Peer to peer influence from friends plays a big role on decisions such as monthly savings &amp; group formation</li> </ul>



## MEET MIKLA



*I used to make changaa, I used to drink exclusively, and my children used to suffer and miss school due to changaa”*

*“Houses which were here initially, you cannot even imagine. If I had a modern phone back in the years, I could have taken a picture of my houses and you could be able to see them (thatched houses) now”*

*After I got dividends, I was so happy, which made me to increase my monthly savings to kes. 500. Afterward I was informed I was able to access a loan of Kes. 30,000 thus I was able to start rebuilding”*

**Age:** 72 years old

**Marital status:** Single never married, with eight children and living with grandchildren. Orphan at younger age only child her mother who was also never married.

**Highest level of education:** Primary not complete

**Place of residence:** She lives in a remoted and deep rural area

**Employment Status:** Previously, she used to brew, drink and sell local brew (Changaa) excessively. **Now,** a mixed farmer (commercial and subsistence farming, poultry and dairy)



SEGMENT NAME	IMPACTS OF TABLE BANKING	OPPORTUNITIES
<b>MILKA</b>	<ol style="list-style-type: none"> <li>1. Transformational lifestyle from a local brewer to a mixed farmer</li> <li>2. Spiritual transformation</li> <li>3. The group serves as education platform for financial literacy</li> <li>4. Ownership of a house providing of a decent shelter for her children and her grandchildren from a thatched house</li> <li>5. Educating her children &amp; grandchildren</li> <li>6. A constant source of income from crop farming &amp; dairy farming</li> <li>7. Linking her children to Joyful Women Organization groups</li> <li>8. Breaking of generational poverty cycles and patterns</li> <li>9. Provision of good nutrition at family level</li> <li>10. Utilization of idle land through farming</li> <li>11. Empowerment children (who had initially dropped out of school) by buying them business assets such as a Boda Boda as a business venture</li> </ol>	<ul style="list-style-type: none"> <li>✓ A community mobilizer</li> <li>✓ A champion of change</li> <li>✓ Tangible success / impact is a source of motivation for instance ownership of assets such a permanent house in the village</li> <li>✓ Financial literacy trainings</li> <li>✓ Entrepreneurships customized trainings</li> <li>✓ Target children and families of these older women to join and form groups in the villages</li> <li>✓ Diversification of trainings with prior assessments of community needs</li> </ul>

## MEET PRISCILLA



*“My income now is very okay. I am like a woman who is now employed. Even when I sit with those who have been employed in the government or any other place we are all the same, because when I sell eggs, milk, my sheep, ... Like now I have a loan of 200,000 and I am able to repay every month an amount of Kes. 10,000”*

*“I am grateful. This Joyful women organization has helped us women who didn’t have work (employment). This Joyful women organization has given us work, now our children have been educated like those of others, we have houses...we pray Joyful women organization to continue growing”*

**Age:** 60 years old

**Marital status:** Married, with five children. Currently living with her three grandchildren.

**Highest level of education:**

**Place of residence:** She lives in a remoted and deep rural area

**Employment Status:** a housewife who does subsistence mixed farming and **now** considered herself employed through her enterprises

SEGMENT NAME	IMPACTS OF TABLE BANKING	OPPORTUNITIES
<b>PRISCILLA</b>	<ol style="list-style-type: none"> <li>1. Rebuilt trust power of table banking in Joyful Women Organization after a previous bad experience with other women groups more so on loan recovery mechanisms</li> <li>2. Expansion of dairy, pouty and crop farming</li> <li>3. New and additional streams of income from sheep farming</li> <li>4. Financial decision making in collaboration with the husband</li> <li>5. Construction of a permanent and spacious house</li> <li>6. Gradual growth of her loan portfolio</li> <li>7. Progression on loan types and amount</li> <li>8. Improved self esteem</li> <li>9. Payment of school fees of her children who are in the tertiary level of education</li> <li>10. Ownership of household goods for insurance a Television</li> </ol>	<ul style="list-style-type: none"> <li>✓ Vernacular radio advertisement on impact of Joyful Women Organization programmes can help reach and persuade more women living in the remote areas to forming their groups</li> <li>✓ Building on a unique and standardized defaulters' recovery mechanism product/service. Reach out to women who have had previously bad experiences from other women groups and captivate on changing their negative experiences through Joyful Women Organization experiences</li> <li>✓ Embedded other services such as insurance products to table banking</li> </ul>

## MEET JOSPHINE



*I started my business since when I was married, I used to have such a business in Nairobi, I moved back in my rural home with the old stock after separation. I saw this business opportunity after selling old stock to women in my village”*

*Joyful women organization is the best group to attend; because I have seen it’s fruits from the first day I got into that group and up to date. It has really helped me with moving on with my life”*

**Age:** 48 years old

**Marital status:** Separated, with two young children

**Highest level of education:** Secondary complete with certificate

**Place of residence:** A more developed rural

**Employment Status:** Now, a business owner

SEGMENT NAME	IMPACTS OF TABLE BANKING	OPPORTUNITIES
<b>JOSPHINE</b>	<ol style="list-style-type: none"> <li>1. Booster product is helping women with to pay school fees</li> <li>2. A credit facility for business ladies</li> <li>3. Setting up new business ventures</li> <li>4. Creating of youth employments</li> <li>5. Multiple streams of income</li> <li>6. Purchasing of business assets such as a car</li> <li>7. Increase income from the business leading to additional income and reinvestments</li> <li>8. Business income is catering for family basic needs such as buying clothes, food, covering for medical expenses (Act as emergency fund)</li> <li>9. A sense of belonging</li> <li>10. Positive self esteem</li> </ol>	<ul style="list-style-type: none"> <li>✓ Leverage on potential of every member incorporating their past experience in the initial group assessment for a tailored solution</li> <li>✓ Customized group trainings such record keeping</li> <li>✓ Exchange programmes of women groups from one area to another will help women learn new business opportunities they can engage with.</li> <li>✓ Peer to peer learning even within same locality groups /Peer education</li> </ul>



## MEET MARGARET



*"In 2019, we had a big bonus, which was more than what a bank gives. Until now I cannot go to save in the bank"*

*"Before I joined Joyful women organization, I didn't used to have a good income. I used to have minimal income but now, even the way you are seeing me; are you not seeing how I am smiling very well? because this group has done me many and good thing. I am so happy to be part of my group"*

*"I want to take a loan of kes. 600,000 next to expand my rental hostel business"*

**Age:** 68 years old

**Marital status:** Widowed, with 7 children and many grand children

**Highest level of education:** Certificate

**Place of residence:** Urban

**Employment Status:** A retired civil servant. **Now,** does mixed farming and has built rental houses

SEGMENT NAME	IMPACTS OF TABLE BANKING	OPPORTUNITIES
<b>MARGARET</b>	<ol style="list-style-type: none"> <li>1. The group is viewed a bank to save money</li> <li>2. Initial grounded training serves as a foundation for saving trajectory</li> <li>3. Multiplication and diversification of enterprises</li> <li>4. Innovative business ventures- a multipurpose structure used as water tank and chicken house</li> <li>5. Increase income from hostels</li> <li>6. Psychological empowerments-older women counseling young women</li> </ol>	<ul style="list-style-type: none"> <li>✓ Targeting retired civil servants, who sometimes can be leveraged to be leaders in their group</li> <li>✓ An influential manager and EEO contributes to the sustainability of the group. A closer monitoring of groups</li> <li>✓ Role modeling among women members</li> <li>✓ Appetite for more customized trainings</li> </ul>

## MEET LUCY



*“Before I joined the group, we used to have fights with my husband every day. We fought over money for salt, soap, food. Since when I joined this group and I started being financially independent. I am independent. I am the consumption agent. He now relies on me. We now eat well; I am no longer a beggar because I now have my income*

*“ I joined the group because I was poor. I heard that when one joins you save and you are able to have access credit, then I joined so that I could expand my business’*

*“Now I have a good house with four rooms, I have decorated it well, I have gas, T.V. I have good utensils. Now I want when I finish my current loan, I take new loan of Kes. 150,000 because I have saved enough. I will then have tiles in my house and I apply paint. Then even my neighbors will see this group is good and they will join”*

**Age:** 56 years old

**Marital status:** Married, with children

**Highest level of education:**

**Place of residence:** Rural

**Employment Status:** Now, a vegetable supplier at local hospital level four hospital in her village



SEGMENT NAME	IMPACTS OF TABLE BANKING	OPPORTUNITIES
LUCY	<ol style="list-style-type: none"> <li>1. Accessible credit facility for those living below poverty line</li> <li>2. Reduced GBV at the household level</li> <li>3. Improved family nutrition</li> <li>4. Expansion of multiple business ventures</li> <li>5. Gradual growth of loan portfolio</li> <li>6. Contribution to gendered and social norms change</li> <li>7. Women economic status are changing</li> <li>8. Women are giving their families a decent shelter</li> <li>9. A mental awakening among women</li> <li>10. Spirituality revival</li> <li>11. Able to mitigate risks by having an emergency fund kit which they develop outside the group</li> </ol>	<ul style="list-style-type: none"> <li>✓ There is need to profile groups depending with poverty index this will help development of customized additional products</li> <li>✓ Role modelling</li> <li>✓ A car product as way to solve transportation challenges for women doing business whenever they bring stock</li> <li>✓ Appetite for an emergency fund as a financial product</li> <li>✓ Embed gender-based sensitization programming and trainings/ services in women groups</li> </ul>

## 5. Conclusions and recommendations

### 5.1 Key conclusions

Conclusions are drawn based on the objectives of this study. The main objective of the consultancy was to establish and document the impact of table banking on women economic empowerment. Further, specific objectives were to ascertain effectiveness and relevance of table banking. It is concluded that Joyful Women Organization's table banking initiatives are largely impactful. Unintended adverse impacts are few and are documented. Joyful Women Organization's initiative on table banking has succeeded in enhancing access to credit to a great extent. Notably, despite growth in financial inclusion, the cost of credit in Kenya remains high (Joyful Women Organization, 2017) and women's access to formal credit is constrained by collateral requirements (Joyful Women Organization, 2017). Therefore, Joyful Women Organization's interventions to address access to credit through group guarantees are rightful and relevant interventions.

#### Impact of Joyful Women Organization's table banking initiatives

Evidence of impact of Joyful Women Organization's table banking interventions are observable in the themes of entrepreneurship and advance in enterprises, financial inclusion, transformation of gender norms, economic empowerment of women and Sexual and Gender Based Violence (SGBV).

With regards to entrepreneurship, most women engaged during this study have demonstrated a high level of entrepreneurial mindedness. Women derive peer –to peer learning, access to credit and in some cases, training on matters related to entrepreneurship and businesses as a result of belonging to groups. These factors will continue to drive entrepreneurship among women. Further, table banking has enhanced informal financial inclusion and access to savings, credit and life assurance.

Notably, gender norms in enterprise selection are changing in favor of women. In addition, there are positive changes in gender norms regarding financial decision making at household level. In most households, spouses now make financial decisions jointly, while consulting each other. This was not the case in most families before the advent of Joyful Women Organization's initiatives on table banking.

Table banking leads to economic empowerment of individual women who are members of table banking groups in several ways. The economic empowerment of individual women spills over to create multiple benefits and positive impacts at both household and community levels.

In most counties, the economic empowerment of women has reduced household level gender-based violence towards women. However, in Embu County economic empowerment of women has led to increased violence towards men.

#### Effectiveness

According to Joyful Women Organization's strategic orientation, the objective of table banking is to strengthen access to credit. Table banking has succeeded in enhancing access to credit to a great extent. The diversity of the credit products and how credit products meet various needs, the flexibility

with regards to credit policy, the manner of mobilization of capital which is advanced to members are key features of how Joyful Women Organization is achieving the objective of enhancing access to credit.

### Relevance

The status of access to credit for women presented above warrants interventions that support access to credit. Further, the reflection on the interventions which Joyful Women Organization has undertaken to support table banking, which are presented in table 5, are relevant to enhance access to credit. Therefore, it is concluded that, to a great extent, Joyful Women Organization is doing the right thing. Further, according to findings of this study, which are presented in section 3, Joyful Women Organization's interventions and contributions are relevant driving increases in access to informal credit.

Specific recommendations on the designing of future support to strengthen and scale up table banking are provided in section 5.2.

## 5.2 Recommendations

Recommendations are logically linked to the findings of the study and key conclusions drawn from such findings. The first set of recommendations provide specific guidance on the designing of future support to strengthen table banking. The second set of recommendations provide specific guidance on scaling up table banking.

The first set of recommendations, which provides specific guidance on the designing of future support to strengthen table banking include the following.

### (a) Leverage on partnerships to narrow capacity gaps and increase access to capital which is available for lending to groups.

Current partnerships with WEF, DWC have effectively been able to enhance access to capital. Partnerships with the County governments and private sector can potentially enhance access to capacity support on areas of entrepreneurship and production. It is recommended that Joyful Women Organization management at national and county levels proactively seek opportunities to enhance additional partnerships and leverage capacity development to such partnerships.

### (b) Address sustainability concerns raised

Sustainability concerns that emanated from this study and that are raised include leveraging on local staff but on a rotational basis, as well as targeting on-boarding younger women. Leveraging local staff allows for Joyful Women Organization's interventions to benefit from knowledge of the micro context of such staff. Further, in some cases, such staff may have the local community at heart and are passionate about making a difference in their local communities. However, the length of time such staff spends serving the same groups of women matters. The longer the time, the more closely and emotionally attached they group and staff become. Also, the longer-term impact of Joyful Women Organization's intervention hinges on recruiting younger women and enhancing their capacities to

become self-employed and engaged. Proactive measures to on-board younger women should be pursued. Such measures may include exposing young women to the advantages of belonging to a Joyful Women Organization group.

*(c) Support peer to peer and experiential learning through exposures and exchange programs*

Notably, peer-to-peer learning is best suited to apply to adult learning and adults learn more experientially. This study identified opportunities for cross county and regional learning and recommends that such opportunities be pursued. Some group leaders exhibited good approaches to managing defaults. Others displayed good approaches to managing potential conflicts in groups. Yet others show good approaches of encouraging decision making on matters financial at household levels. If planned well, peer-to-peer learning and exchanges will potentially improve various managerial prowess of group leaders and hence is recommended.

*(d) Address group dynamics and resolving conflicts appropriately*

If not managed, conflicts can cause groups to disintegrate. If groups disintegrate, potential benefits awaiting such groups are halted. Notably, some members leave groups because they have developed situations that make them uncomfortable in such groups. Notably also, group leadership has the potential to make or break the groups. It was noted during the study that in some groups, members are sitting on issues that haunts them but they have not been able to air out such issues. Additional support in conflict management is recommended.

*(e) Fast-track digitization and automation of management processes and records*

Digitization comes with several advantages. Digitization enhances safety of table banking records, accuracy in calculation of dividends, efficiency in execution of tasks, and improves transparency because of the digital footprints of transactions, which is only possible to trace as a result of digitization of processes. It is therefore recommended that the on-going digitization effort be fast-tracked. Further, Joyful Women Organization can leverage additional advantages of digitization once there is a digital platform on which transactions are conducted and once digital visibility of members is possible. Use of algorithms to vet member's loan application and for credit scoring will be possible if member's credit records are visible.

The second set of recommendations, which provides specific guidance on scaling up table banking initiatives include the following.

*(a) Inadequacy of credit in some counties and surpluses of credit in other counties*

It is observable that a number of factors affect availability and scarcity of credit. One of such factors is the low absorption capacity. Low absorption capacity may be caused by precarious challenges in businesses of group members. It is recommended that Joyful Women Organization should facilitate a process that will allow movement of capital from counties and groups where there is low uptake of credit and where there is surplus of credit to counties and groups where members are in need of such credit.

*(b) Gender norms related to enterprise allocation*

Addressing gender norms, norms associated with enterprise selection and planning for finances at household levels will be critical for scaling Joyful Women Organization's interventions. It is recommended that Joyful Women Organization should accommodate supportive norms such as consultations when planning for finances as well as contribute to transforming norms that are concerned with enterprise allocation. Norm informed and norm transformative interventions tend to enhance transformation. Knowledge of the local staff, on contextual issues will be relevant in addressing such gender norms. To this extent management can tap on such knowledge of staff regarding local contexts.

*(c) Address SGBV and especially violence against men which is documented in this study*

The impact of table banking is higher where women and men live peacefully with their spouses. Notably, the situation regarding violence against men is registered to be less pronounced in most counties. The situation is of concern in pockets of groups in Embu County. It becomes more concerning because conflicts in homes retard potential benefits from Joyful Women Organization's table banking initiatives. For this reason, proactive measures to curb SGBV are recommended. Peer –to-peer learning of how women elsewhere have dealt with SGBV is one approach to dealing with SGBV. Other approaches should be sought.

*(d) Enhance branding and visibility of Joyful Women Organization as well as table banking products and benefits of table banking*

Branding and visibility of Joyful Women Organization as well as enhancing visibility of table banking products and benefits of table banking will be a critical intervention to undertake especially for scaling. Through appropriate branding strategies, Joyful Women Organization can be brought to the limelight as a “go-to inclusive financial service provider” and as a “trusted broker” of inclusive development.

e) *There is a need to conduct quantitative impact evaluation study covering all counties* where all groups will be selected randomly and results will be reported in numbers. This will yield results which would be generalized to the impact of joyful women organization table banking and thus scale up activities would be more targeted.

## 6. Annexes

### 6.1 References

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## 6.2 Tools for the study

### 6.2.1 Guide for Focus Group Discussions

#### **Research Questions**

- **What contributions has Joyful Women Organization WEE programme had to its beneficiaries? What are these specific achievements/ success stories?**
- **What is the impact of JOWYO programme to the women?**
- **What are the systematic challenges in each women group? What are the common challenges all women face in the community? What are the unique challenges?**

#### **Part 1: Introduction**

Moderator: Good morning/ good afternoon. We are happy that at this challenging time, we could all spend some time together, share our ideas and support each other.

I want to remind everyone that your participation is voluntary and you can refuse to answer any question you are not comfortable with. Your contributions will help us understand how you have benefited from this table banking women group and support which you have received from Joyful Women Organization to help improve program delivery to enhance how you and other group member's benefit.

We need to record our conversation, so that we have all the details that we need later on. Nobody except the research team will listen to the recording. Do I have your permission to audiotape (videotape) this session? *(Moderators seek confirmation from each participant and record that too).*

Please, also remember to not share the details of our discussion with people outside this room.

#### **1. Ground Rules and Study Overview (3 Minutes)**

*(Objective: Let participants know what to expect over the course of the discussion)*

- A. The goal of our discussion today is to learn more about your achievements and how you have benefited as a result of belonging to this group. We also want to learn about how that has enabled you to be able to manage aspects that are concerned with your livelihood and other aspects of your life.
- B. We are going to talk for about 1 hour.
- C. There are a few ground-rules for us to follow so that we have a good conversation:
  - Be honest and speak freely
  - Make sure you are not distracted during the discussion, turn-off your mobile phones.
  - Remember there is no wrong or right answer your responses are very valuable to us
  - Be audible when talking for clarity in audio recording

## 2. Introductions and Warm-up (5 Minutes)

*(Objective: Build comfort and engagement among participants prior to diving into the main discussion. Participants will introduce themselves)*

A. Please share with me:

- Your name
- How do you spend your day? What are some of the things that you do?
- How many people are in your household? Tell us a little bit about your family.

## 3. Life Priorities (5 Minutes)

*(Objective: Helps understand important things in participant's lives- this will help build on future project interventions strategy- Programme recommendations)*

Now, I want to understand more about what's important to you overall.

A. From your perspective, what is most important for you and your family right now?

- What are the big commitments in your life, or, the things that you have to plan for? Think about commitments your family has, as well as those you have to provide to your family.
- Among all commitments, which one is your utmost priority? Which commitments are you willing to let go/forfeit to be able to fulfil the main one?
- How do you plan to address/fulfill them?
- Who participates in the planning of your household?
- What does planning involve?
- Do you always stick to the plan?
- What happens when you can't meet those commitments?

## 4. Group membership/ Objectives (5 Minutes)

- A. How did you learn about the group? When did you join the group?
- B. What motivated you joining the group?
- C. Does your group have a constitution and what is the goal of your group?
- D. What did you want to achieve in the group as you joined?
- E. Would you say you have achieved that? If yes, in which ways?

## 5. Group Activities (20 Minutes)

*(Objective: Helps understand how participants/ group members have benefited from the group in terms of livelihoods)*

- A. Which activities are your group engaged in? (*Trainings, Investments, Borrowing, Savings, Welfare...*)

### I. Trainings (5 Minutes)

- A. What training have you received from this group since you joined? Who delivered those training sessions? *What was the content of the training?* What was your contribution during such training?



- B. How has the training you have received helped you? *How has these training impacted your life?*
- C. Which training would you say has helped to change your life? *What does that change look like?*
- D. What other training would you like to receive as a group?

**II. Saving (5 Minutes)**

- A. On average, how much do you save per month? *Is there a minimum amount that a member is required to save?*
- B. Has your savings been increasing or reducing over time? Why is that so?
- C. What would you say has helped you to continue saving? Where do you get money to save from?
- D. How do you track your savings? *(Probe for recording keeping)*
- E. How do you keep track/ monitor your savings? *(Probe to hear whether they use an app)* Is it challenging to track your savings?
- F. Before, Covid, what was the average amount of dividend that you received from the group? What about last year (2020)?

**III. Borrowing (5 Minutes)**

- A. Have you ever taken a loan from the group? What type of loan do you usually borrow? *Short/ long term.* On average, how many times have you taken a loan from the group?
- B. What was the purpose for the last loan you took? Did it achieve the intended purposes?
- C. How do you usually repay the loan taken? Where do you get the money to repay the loan?
- D. Have you ever defaulted your loan payments? If yes, what caused that?
- E. How do you keep record of your loan repayments?

**IV. Investments/ Enterprises (5 Minutes)**

- A. Have you started any income generating activities from the loans you took from the group? Which type of enterprises/ business do you start/ expand? *(Farming, SMEs)*
- B. How have the enterprises/ businesses you started impacted your life/families? *(Healthcare, pay for children's education, improved self-esteem/confidence, decision-making, financial freedom, reduced stress levels etc.)*
- C. What else can you say the money you have borrowed from the group has helped you to do or to achieve?
- D. What challenges have you experienced in running your business?
- E. When you encountered challenges which you faced in your business, did you seek help? From where? Was the problem solved? How?
- F. Beyond the group members would you say your household/ church/ neighbors and community at large has indirectly or directly benefitted from the group activities?
- G. What negative unintended outcomes has the project had in the community?

**V. Social Fund/ Welfare (3 minutes)**

- A. Does your group have a social welfare/kit? For what purpose?
- B. What's your monthly contributions to this welfare?

- C. What are the key priorities that are supported by welfare?
- D. What other benefits have you received for being part of this group? (*Healthcare, pay for children's education, travels, sense of belonging, improved self-esteem/confidence, decision-making, financial freedom, reduced stress levels etc.*)

#### **6. Group Leadership & Management (5 minutes)**

- A. What is the leadership of your group like? Are you involved in selecting your leaders?
- B. Would you say your current leaders have helped you grow? How?
- C. What leadership challenges have the group members experienced in the group? How did you solve such challenges? *Members defaulting loans?*
- D. Are there any opportunities that can be explored by the groups to make their operations better?
- E. What barriers have kept some women from participating in the group's activities?
- F. How has leadership structure helped in management of the group? How?
- G. What has worked well for this group and what did not work well?
- H. Think of a group in your region that failed, what challenges did they have and what could they have done differently?
- I. What recommendations can you give which you believe will strengthen the operations and management of the group activities in future?

#### **7. Household Financial Decisions (5 minutes)**

*(Objective: To build up more on women economic empowerment)*

- A. What are some of the things/ items that YOU plan for each week? Each month? Each year?
  - a. What helps you plan?
- B. What are some of the things that earn you an income?
- C. Do you think you are successful? What makes you successful/unsuccessful?
- D. What expenses do you plan for? How so?
- E. Are there emergencies that might happen to you? Do you plan for them? How and why?
- F. What's YOUR role in financial planning for your family/ household?
- G. Are there ways that you manage income and expenses?
  - a. How do you allocate the money you earn?
  - b. What helps you manage?

#### **8. SGBV (5 minutes)**

*(Objective: To help us to understand more on women economic empowerment)*

- A. Are there challenges or difficulties you experienced in your household before you joined the group that you no longer have since you joined this group?
- B. Are you aware of SGBV cases in this community?
- C. What is the most common form of abuse in this community? What would you say contributed to GBV cases in your community?

D. Do you know of a woman who has gone through SGBV personally? If yes, tell us more about the experience

**9. What would you want to tell Joyful Women Organization for introducing this table banking project to the community?**

**Wrap up (2 minutes)**

Now that we went through the journey thinking about what you have achieved through this group, do you want to add something to help me understand more benefits you have gotten?

Thank you very much for your participation!

## 6.2.2 Guide for Key Informant Interview with select group leaders

Good morning/ afternoon my name is \_\_\_\_\_ and I am working with Joyful Women Organization. We're undertaking a study on behalf of Joyful Women Organization to find out the impact of the women's economic program implemented by Joyful Women Organization and its partners. I am going to ask you some questions about the same.

Your participation is voluntary and completely confidential, and you do not have to answer any questions that you do not want to answer. You may end this interview at any time you want. No one will give you money or gifts to respond to these questions. However, your honest answers to these questions will help us develop a program that will address issues of women's economic empowerment appropriately.

We would greatly appreciate your help in responding to this interview. It will take about 1 hour to complete. Would you be willing to participate? YES/NO. *If yes, proceed.* Could I record this interview so that when I am writing the report, I will not be missing anything you will have discussed? *If yes, record.*

1. Tell me a little bit about yourself? I already know your name, but I would appreciate knowing a bit more about what you do, what you do, what your family likes? Name of your group? How long have you been a leader/ member of your group?
2. Now that I know a bit about your life, I am curious what the life of women in your community is generally like. Let's start with how a typical day of a woman like you looks like. Both positively different/good lives and negatively different/difficult/hard lives
3. How would you describe women in your community? Are they happy? Successful? Educated? Disadvantaged? Engaged? What makes women like this? What else can you say?
4. What are the challenges that women like you face in your community? Are there opportunities for women in your community? Do all women face similar challenges? How is it different?
5. Tell me a little bit about your group? When was it formed? Why was it formed? How many members are you? What is the leadership of the group like? Group leadership Structure? When did you join the group and for what reason?
6. What support have you received from Joyful Women Organization?
7. Have you received any training from Joyful Women Organization or any other organization as a group? Yes or No. If yes, what type of training have you received and how has the training helped you in managing your activities and personal life?
8. What activities (businesses, farming etc.) have you invested in since you joined the group? How have these investments impacted your life/family?
9. Would you say that by being part of the savings group and investing in different ventures, you have more income now than before? Give a percentage. What about other women group members?
10. What are the common reasons why you/ other women in the group save? What is your/ other women group member's source of income which enables you/ them to save in the group?

11. How do you/women in your group borrow? Is it short term or long term? Why do you/women in your group borrow?
12. What activities do women in your group mostly do with the money that they borrow? Would you say their lives have had a change since they started saving and borrowing? What does that look like?
13. What challenges have you / and other members of your group experienced in running your investments (business, farming etc.)? Are there any opportunities that can be explored to make your investments better?
14. What are some of the challenges you have experienced as a group? How are you able to overcome such challenges?
15. Has your group experienced default rate cases? Give a percentage? Has that changed over time? How has that affected your group operations & relationships? How did you solve such challenges? Are there solutions that are in place to minimize?
16. On average, how much profit does your group make? Why is that so? Is there a difference between 2020 profits and other years in the past? Did Covid-19 pandemic have a role to play in this?
17. What other benefits would you say you/ other women group members have gained for being part of this group? Healthcare, pay for children's education, improved self-esteem/confidence, decision-making, financial freedom, reduced stress levels etc.?
18. Besides yourself would you say your family and community has indirectly or directly benefitted from you being part of the group?
19. What barriers have kept some women from participating in savings groups' activities in your community?
20. What negative unintended outcomes has your participation in the savings group had in your family?
21. What recommendations can you give which you believe will strengthen the operations and management of the savings group activities in future?
22. Would you refer / encourage other women to be part of a group like yours? Why/ why not?
- 23. What would you want to tell Joyful Women Organization for introducing this table banking project to the community?**

**Wrap up.**

Thank you for your time. Would you be having something else to add in regards to what we have talked about? Once again, thank you for your time.

### 6.2.3 Guide for Key Informant Interviews with management of Joyful Women Organization

Hello, my name is \_\_\_\_\_ and I am working with Joyful Women Organization. We're undertaking an assessment on behalf of Joyful Women Organization to find out about the impact of the women's economic program implemented by Joyful Women Organization. We're going to ask you some questions about the same.

Your participation is voluntary and completely confidential, and you do not have to answer any questions that you do not want to answer. You may end this interview at any time you want. No one will give you money or gifts to respond to these questions. However, your honest answers to these questions will help us develop a program that will address issues of women's economic empowerment appropriately.

We would greatly appreciate your help in responding to this interview. It will take about 1 hour to complete. Would you be willing to participate? YES/NO

#### **A) Program/project management and coordination**

1. Name or list the partners involved in implementing Joyful Women Organization's table banking /programs/interventions.
2. What roles does each of the organizations play in implementing Joyful Women Organization's table banking programs/interventions?
3. How do you ensure (what mechanisms are in place to ensure) that each partner is playing its rightful role in implementing Joyful Women Organization's table banking program/interventions?
4. Do you consider such an arrangement of ensuring each partner plays its role in implementing Joyful Women Organization's table banking program/interventions to be working well?
5. If you do not consider such an arrangement of ensuring each partner plays its role in implementing Joyful Women Organization's table banking program/interventions to be working well, point out key constraints arising from such arrangements.
6. What can be done to address such constraints?

#### **B) Project/programme Monitoring and evaluations**

1. Describe how you have been conducting monitoring and evaluation for Joyful Women Organization's programs and interventions.
2. Do you consider that the way you have been conducting monitoring and evaluation is appropriate for enabling you to gauge progress with implementation?
3. If you do not consider that the way you have been conducting monitoring and evaluation is appropriate, point out key constraints arising from the way you have been conducting M&E for the project.
4. What can be done to address such constraints?

#### **C) Digitizing management systems and records**

1. What had the project done to digitize management systems and beneficiaries' records?
2. What was the objective of digitizing? Have the objectives of digitization been met?
3. How has digitization improved management?
4. How has digitization improved the way you transaction records of beneficiaries?
5. Have the beneficiaries and partners been able to use the digital platform without any problems? What could be some of the challenges that digitization posed to beneficiaries?
6. What were the costs for digitization?
7. Was the digitization conducted in the most cost-effective and input-effective way?
8. Could digitization have been achieved in a more efficient way? What are your recommendations?
9. In what way has the efficiency brought about by digitization been able to contribute to the livelihoods of beneficiaries?
10. How relevant is digitization to enhancing the livelihood of beneficiaries?

***D) Programme partnerships***

1. Who are some of the partners that you have worked with in the past on table banking projects?
2. Would you say there has been prudence in resource utilization in terms of efficiency and effectiveness?
3. In your opinion, would you say collaboration/partnership has made more impact in the community/groups?
4. How do you ensure there is no duplication of activities within the community?
5. Are there plans for expansion of such partnership projects to other areas? How do you plan to do this?
6. In terms of sustainability, how will you ensure that your organization's inputs will not be eroded once you move to other areas? Are there sustainability structures in place? If yes, briefly explain what those structures look like. If not, is it something you would consider?
7. What would you say are the strengths and weaknesses of the partnership? Are there opportunities for more partners? If yes, kindly mention who these would be?
8. Any recommendations for this partnership/collaboration?



#### 6.2.4 Guide for Key Informant Interviews with Joyful Women Organization Partners

Good morning/ afternoon my name is \_\_\_\_\_ and I am working with Joyful Women Organization. You have been selected to help us understand your collaboration with Joyful Women Organization in implementing the table banking project.

We're undertaking an evaluation on behalf of Joyful Women Organization to find out about the impact of the women's economic program implemented by Joyful Women Organization and its partners. I am going to guide you with some questions as we capture your answers in scripts and audio.

Your participation is voluntary and completely confidential, and you do not have to answer any questions that you do not want to answer. You may end this interview at any time you want. No one will give you money or gifts to respond to these questions. However, your honest answers to these questions will help us document your achievements through JOWYO programmes

We would greatly appreciate your help in responding to this interview. It will take about 1 hour to document. Would you be willing to participate? YES/NO. *If yes, proceed.* Could I audio record our discussions? *If yes, record.*

1. Tell us a little bit about yourself? Your two names? Which organization do you work for? Your role and position in the organization? How long have you worked for this organization?
2. How long have you worked with Joyful Women Organization? What role does your organization play in Joyful Women Organization?
3. Has your organization contributed to resource mobilization for this project? If yes, briefly explain how this was done and which part of the project were the resources allocated to? If not, does your organization have this as part of its future plans?
4. Would you say there has been prudence in resource utilization in terms of efficiency and effectiveness?
5. In your opinion, would you say your collaboration/partnership has made more impact in the community/groups?
6. How do you ensure there is no duplication of activities within the community?
7. Are there plans for expansion of this project to other areas? How do you plan to do this?
8. In terms of sustainability, how will you ensure that your organization's inputs will not be eroded once you move to other areas? Are there sustainability structures in place? If yes, briefly explain what those structures look like. If not, is it something you would consider?
9. What would you say are the strengths and weaknesses of the partnership? Are there opportunities for more partners? If yes, kindly mention who these would be?
10. Any recommendations for this partnership/collaboration?

Thank you.

### 6.2.5 Guide for documentation of success stories

Good morning/ afternoon my name is \_\_\_\_\_ and I am working with Joyful Women Organization. We would like to document how belonging to a table banking group has enabled you to become successful. We're undertaking an evaluation of the impact of the women's economic program implemented by Joyful Women Organization and its partners. I am going to guide you with some questions as we capture your answers in the video and take photos of your investments.

Your participation is voluntary and completely confidential, and you do not have to answer any questions that you do not want to answer. You may end this interview at any time you want. No one will give you money or gifts to respond to these questions. However, your honest answers to these questions will help us document achievements you attained as a result of belonging to the table banking group supported by JOWYO's programme.

We would greatly appreciate your help in responding to this interview. It will take about 1 hour to document. Would you be willing to participate? YES/NO. *If yes, proceed.* Could I audio and video record your success story? *If yes record*

1. Tell us a little bit about yourself? your two names? your age? your level of education? name of your village/ sub county/ county? What is the name of your women group? How many members are in your household? What do you do on a daily basis to earn a living? What does your day look like?
2. How did you learn about this group? When did you join the group? How many years have you been a member of the group? Why did you join this group?
3. What activities (businesses, farming etc.) have you invested in since you joined the group? How have these investments impacted your life/family? How did you decide on that project? Did you get trained? Did you get professional assistance during setting up? Did you start small and expand with time?
4. What are the challenges that you faced on the way and how did you overcome them? Did you get mentors from your women group? How are you keeping your records? (Will you allow us to peruse your record book for last year? If you were to do this afresh, what would you do differently? If you allow us, could we see your project and take us through it? Out of the success of your project, what have you been able to do that you would not have been able to do in the past, how has your self-esteem been since you started the project? Do you take part in family decision making now more than before? Has this success impacted on your relationships with your spouse, children, family, neighbors etc.
5. Tell me your entire story about how you have benefitted from the group, from the time you joined (e.g., able to pay school fees for your children, being able to start businesses, being able to pay medical bills for your family, etc.).
6. Would you say that by being part of the savings group and investing in different ventures, you have more income now than before?
7. What challenges did you have before joining the group that you have managed to resolve?
8. In the next 5 years where do you see yourself as you continue to be part of your group?
9. What would you tell other women out here in your community who have not yet joined the women table banking group?

**10. What would you want to tell Joyful Women Organization for introducing this table banking project to the community?**

### 6.3 Itinerary for the study

GROUP	COUNTY	SUB COUNTY	9-Nov	10-Nov	11-Nov	12-Nov	13-Nov	14-Nov	15-Nov	16-Nov	17-Nov	18-Nov	19-Nov	20-Nov	21-Nov
Travelling															
Nyagacho	Nyamira	Nyamira North													
Nyakemo	Nyamira	Nyamira South													
Travelling															
St. Barnabas	Nandi	Emgwen													
Kibagenge Kabiyet	Nandi	Mosop													
Ebenezer	Uasin Gishu	Moiben													
Judea	Uasin Gishu	Soy													
Travelling															
Diamond A	Kirinyaga	Kirinyaga Central													
Wendo W.C	Kirinyaga	Kirinyaga East													
Bets Ladies	Embu	Embu East													
Magikarwa SHG A	Embu	Mbeere South													
Travelling	Nairobi														