

The Precursor for Enhanced Rate of Individual Socio-Empowerment in a Funded Youth Group. Is it Access to Credit or Group Support System?

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Abstract *The unemployment and poverty has remained to be a major challenge in the world despite heavy investment directed towards youth and women empowerment initiatives. In doing so most Government and international organizations worldwide in an endeavor to increase socio economic empowerments (increase incomes) of the poor cohorts have used group funding as “a bullet magic”. The purpose of the article is to stimulate critical thinking on basic assumptions among policy makers and youth development practitioners that lays emphases on micro- credit provision but little attention on the group support dynamism as an agency of empowerment which yield to opportunity structure and achievement conditions of empowerment as alluded to by Kabeer (2001). The agency condition influences other conditions of empowerment and therefore the rate of individual socio economic empowerment. This then raises the question that many policy maker and researchers have not answered; that is, what determines or is the precursor and as such, a predictor of empowerment process in groups funding. By answering this question, we shall have the right vehicle through which to drive the agenda of youth empowerment with a renewed vigor and excitement. Since we would have found the medium on which other factors or conditions of empowerment (achievement condition) thrive on thus increasing the rate of individual empowerment. Finally the author’s thoughts are guided by the definitions of empowerment process by Kabeer 2001 and Kishor 2000 and the Model of Positive Youth Development (PYD) to explain and offer provoking thoughts and guidance to study findings by the Mbae F.N 2014 in Embu County Kenya on the influence of youth group funding on individual member’s socio economic empowerment in Kenya.*

Key words Precursor, access to credit, impact, influence, youth groups, individual, socio-economic empowerment

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1. Introduction

In India, microfinance scene is dominated by Self Help Groups (SHG) in meeting peculiar needs of poor rural as well as strengthening collective capacities of SHG at local levels, leading to members and communities empowerment (Chen *et al.*, 2007). This is in agreement with research in Pakistan on Khushali Bank Micro credit program that found an increased degree to which women participants improved in decision making, in child bearing, community participation and financial matters (Montgomery and Wiley, 2005). Further Studies by Hashemi *et al.* (1976) on credit provision to women in Pakistan found a significant relationship between women participants in SHG and increased empowerment, is evidenced in increased economic contribution in family welfare, whose results were consistent with that of (Montgomery and Wiley, 2005). Asset development theories advocated by Search institute 2008 on developmental assets posits that the prerequisite for positive youth empowerment are relationships, opportunity and personal qualities such as skills and competences that youth need to avoid risk behavior and adopt empowerment

enhancing initiatives that have a spiral effect. OECD 2005 continue to give credence by the postulation that key competences reinforcing the concerns of developmental assets are the knowledge based interactions in heterogeneous groups and coping autonomously.

The author agrees with the argument advanced by Kirby and Bryson 2002 that by engaging young people as valued partners, which definitely occurs in groups of choice, improves their self-worth and sense of abilities. The outcome of group support system are the Secondary outcome according to OECD (2005) that strengthens personal development assets that are conceptually associated with individual performance like savings, accessing credit, decision making, investments commitment or avoidance of antisocial behaviour are impacted in turn (Jennings, 2006; Kirby and Bryson, 2002).

1.1. Youth empowerment situation in Kenya

Kenya inherited a highly unequal society on many fronts from colonialist. This is evidenced by large disparities in incomes, access to education and basic needs. Poverty and unemployment stood at 46% and 67% respectively. Unemployment was projected to rise to 1.4 million by 2014 and if not addressed would hamper the achievement of key economic goals envisaged in vision 2030 (Government of Kenya [GoK], 2012). In view of this, the government of Kenya developed a National Youth Policy to inform on how to address the challenges facing the Youth. Since then, considerable progress has been made towards resolving these problems particularly in education, with the objective of achieving social equity a component of the social pillar under Vision 2030 (Vision 2030, 2007). Markedly, United Nations Development Programme (UNDP) Report, (2009) on human development index (HDI) gave Kenya's HDI as 0.521 in 2006, (on a scale of 0 being the poorest and 1 the best) as compared to the best of 0.965 for Norway (UNDP report, 2009). The same report put Kenya's youth development index (YDI) at 0.5914 with incomes of 1,178 shillings and 1288 shillings for males and females respectively (UNDP Report, 2009). In contrast, levels of income among the youth are low compared to their equivalents (YDI 0.44), education index of 0.597, health index of 0.7040 which indicates a picture of vibrant, educated and healthy sector but with high dependency ratios of 0.8 while Chile is 0.4; Malaysia has 0.5; India has 0.5; South Africa has 0.5 (GoK, 2007) with only 44% of youth able to afford a livelihood above poverty line. The greatest challenge of the Government is to translate achievements in education, health and high survival index of 0.7040 into income for their human development if it has to realize demographic dividends from the current youth bulge.

Kenya Vision 2030 Development blue print attributes high dependency rates to unemployment, limited skills, lack of resources and opportunities and therefore right investment must be directed toward this endeavours. This report concurs with the UNDP Report, 2009 that further recognises the challenge of youthful population but acknowledges investment opportunities that exist and goes ahead to strongly advocate an asset approach to youth development issues in Kenya. This led to the development of Kenya Youth Empowerment Marshal Plan, consistent with the common wealth PAYE and African Charter (2006) all of which implores the critical role Youth Empowerment Strategy would play in addressing the challenges. The Youth empowerment's main priority area was creation of employment marshal plan whose major component was the establishment of Youth Enterprise Development Fund (YEDF). The main function was microfinance provision to youth in groups to enable them adapt to structural changes in socio-economic environment through establishment of youth owned enterprises to foster economic development (GoK, 2007). Since then the government of Kenya has been allocating millions of shilling per constituency every financial year toward Youth Empowerment to address mostly Youth unemployment.

Despite the huge investment in youth empowerment, the Kenya Development report of 2013 especially on Embu County, indicates that Poverty level stand at 41.8% in 2005/2006 KNBS, and is a major factor affecting socio economic development in a number of ways e.g. low farm productivity or low investments etc. leading to high unemployment rate. The report continues to suggest that the major cause of unemployment as mismatch of skills and the job market requirement low and un expanding economic growth and lack of entrepreneurial skills among, lack of access to quality and affordable productive capital which can be promoted through increased education, capacity building and increased access to youth friendly credit facilities.

In the same report points out that self-employment is as low as 7.5% and 10.2% in rural and urban respectively and it suggests that the county ought to adopt strategies of self-employment to increase investments and income through income generating activities which is supported by second MTP practical suggestions strategies which include creation of employment, development of human resource, reducing dependence, increasing savings and investment an key priority area among others for county to achieve quality life as envisioned in vision 2030 economic blue print (GoK, 2013).

1.2. Theoretical approach to addressing youth challenges

This article will adopt the definition of empowerment by Kabeer 2001 and Kishor 2000, the theory on asset development, Positive Youth Development model and empirical literature review on the individual empowerment process in groups that will guide the argument on the “whys” and “how’s” empowerment process occurs in group functioning. This will help have a shift of focus from the current emphasis on credit provision vis-à-vis supporting group development processes or a balance for efficiency and synergy of public investment towards addressing the challenges of youth unemployment, poverty, drug and substance abuse and limited all-inclusiveness and participation by youth in economic development.

1.2.1. Youth Empowerment

To enhance the understanding of youth empowerment process for meaningful engagement with the readers, the paper advances the argument from the definition of empowerment by Kabeer 2001 and Kishor 2000 who define empowerment as agency, opportunity and achievement. This is because it explains the role of social support and positive connections vis-à-vis accessing credit (resource) and stimulation (achievement conditions) and the individual empowerment occurrence in groups. This is further supported by the position by many researchers that group support system can be viewed as protective and predictor of high performance, group functioning and well-being, (Blum *et al.*, 2003; Witherspol *et al.*, 2009). Additionally, Social assets skills acquired during the process of group interactions include, a range of verbal and non-verbal responses that influence perceptual and responses to others and to opportunities availed to them in form of funding or training and other positive social interactions (Spelce, 2003). This is in believe that as young people interact actively in decision making in group support system, they are expected to acquire transferable skills from such experiences (Roth and Brooks-Gunn, 2003).

Much of the literature on youth empowerment programmes alludes to its effects on achievement of Positive Youth Development (PYD) and as such should be designed to preparing and developing youth rather than deterrence, problem-solving as is the case with most of youth intervention activities (Roth and Brooks-Gunn, 2003). PYD should involve asset based approach to working with youth, and emphasize positive environment, pro-social activities, supportive relationship in young people lives as this would link their involvement with positive development outcome (Roth and Brooks-Gunn, 2003). As pointed out earlier, youth empowerment programme (YEP) should involve a mutual, democratic and pro-social process of engagement which implies group (SHG) interactions as cardinal (Cargo *et al.*, 2003; Jenming *et al.*, 2006).

The approach stresses the need for youth empowerment being strength-based that focus on primary assets development that enhances youth personal assets and seeking to prevent problem/risking behaviours (Roth and Brooks-Gunn, 2003). This is in concurrence with the belief that young people themselves are the best source of their development and must be both designers and agents in meeting their own challenges in today’s new world (Roth and Brooks-Gunn, 2003).

1.2.2. Concepts of self-help group (SHG) funding/Micro credit

The self-help group (SHG) concept the brain child of Grameen Bank Founder and developer of Grameen Group Credit model; Prof. Mohammed Yunus in 1976. The model is extensively used by many countries to address issues of poverty Gladdis, (2008) and Ghadolya, (2011) and as a conduit for credit to rural women in Bangladesh with remarkable success in terms of their empowerment. This was evidenced by high levels of confidence and looking forward positively to the future, in addition to their relatives and members of SHG Ghadolya (2011) further explain SHG as a gadget of empowerment where members willingly join the group. The members are usually from same socio-economic contextually coming together with a common problem for self-help and mutual help. These groups have savings promotion among

members for onwards micro credit to members. The saving is kept in banks in the name of the group. According to Ghadolya (2011) SHG operate under the following principle; that mutual help and reciprocity can be powerful vehicles for socio-economic development among the poor if participation and financial services are efficient and more responsive to members 'needs. The principle of savings is central than credit among the poor, because the poor can save, and are bankable with the creation of common fund from small saving contributions on regular basis. Group leadership is elected on rotational basis and operations are transparent and participative. Group members exert pressure on loaned members for repayment as well as acting as collaterals. In 2006, Kenya followed suit by establishing Youth Enterprise Development fund (YEDF), aimed at credit provision to the youth in groups for the purposes of empowering them through provision opportunities to access credit and savings, self-employment, to enable them to participate meaningfully in economic development of the country (GoK, 2007).

1.3. Problem statement

World Bank report of 2001 clearly stated that many governments are channelling billions of taxpayers' money through microfinance models financed through group framework. This has since become a powerful instrument for poverty alleviation (Tiyas, 2008). The report continues to say that specialized microcredit institutions are mushrooming all over world since 1990, especially in the developing countries like Kenya to provide loans to women and youth through self-help groups (SHG) for instance Youth Fund, Women Fund and Uwezo, as they are associated with empowerment potential of participants (Montgomery and Wiley, 2005). The introduction of YEDF Group microfinance strategy in Kenya started by allocating million shillings of taxpayers' money to each constituency every year since 2007 for onward disbursement to Youth in groups to address the problem of lack of access to credit by youth for socio economic empowerment. The aim was to promote empowerment by way of stabilising and improving their livelihoods, broadening investment choices, providing start-up funds for productive investment, smoothening consumption, to increase their incomes and Economic development.

Although there has been unprecedented growth on number of youth self-help groups funded by YEDF, there is little knowledge or any demonstrated empirical data on which empowerment conditions is critical for others to ride on to enhance the impact of funded Youth Groups (SHG) on individual member's socio-economic empowerment to commensurate with the level of public investment on youth empowerment initiatives. One of the reason may be attributed to the lack of systematic impact study of the progressive empowerment process of a member in a funded the self-help group. The article will try to answer the question of whether the current strategy is placing the "cart before the horse" or vis-à-vis. Lastly, the author wishes to enhance the empirical understanding and knowledge as well as provoke debate on where the emphases or focus (right investments level) should be when it comes to youth funding in groups for empowerment enhancement among the poor citizens.

1.4. Research question

What is the precursor for enhanced rate of Individual Youth Socio-empowerment? Is it the group support systems or access to credit?

1.4.1. Specific objective

(1) *Determine whether access to credit in group influences individual member's socio economic empowerment.* (2) *Determine whether group support system of funded groups increases individual member's socio economic empowerment.*

1.5. Significance of study

The findings of the study on will be used by the government of Kenya in formulation of policies aimed at regulating and strengthening the group funding, on out of schools youth in a structured way. The research findings would increase the empirical data base to aid understanding of group micro funding and its influence on individual's empowerment. The findings will help Youth Institutions such as YEDF, MFI to orient their policies capacity building, support and other linkages programmes in improving their services delivery to the right point of action for higher impact on socio-economic empowerment. The study will enhance understanding of the process of personal empowerment as experienced in SHG.

1.6. Scope of the study

This study was limited to funded and non-funded youth groups and their individual member's socio-economic empowerment after being funded by YEDF in Embu County–Kenya. Embu County is located on the Eastern Slopes of Mt. Kenya. It's mostly an Agricultural economy with poverty levels at 38%. Majority of county residents earn low wages for their living from agricultural activities which accounts for 80% of household incomes. The lower side of Mbeere South (Gachoka) and Mbeere North (Siakago) forms the dry section with major economic activities being rearing of live stocks, millet and generally subsistence farming practised. The major urban areas are Embu Town, Runyenjes and Kiritiri Centres (GoK, 2012).

County development profile report of 2013, indicate that unemployment in the county increased from 12.7% in 2006 to 40% 2011 and out of these 64% are youth this is because youth absorption in agriculture is minimal since most have formal education that places much emphases on white collar jobs thus compromising on the level of productivity in the sector. Poverty level in the county at 41.8% in 2005/2006 KNBS though a National cross cutting issue is a major factor affecting development in a number of ways, may it be in farm productivity or investments.

2. Literature review

2.1. Introduction

In this chapter, the author will discuss various of empowerment and the empowerment theories and model that will provide insight of how empowerment occurs in group funding arrangements to enable understanding on the relationship between independent and explanatory variables on access to credit and group support systems and its influence on individual socio economic empowerment.

2.2. Theoretical review

2.2.1. Empowerment as a process and an outcome

Many advocate and practitioners of empowerment have provided different definitions that are as varied as the contexts. However, a few will provide the necessary insight to guide the article objective to enable determination of which should be done first to enable condition of achievement that has a multiplier effect of positive socio economic empowerment that is whether access to credit or groups support systems/strengthening groups functioning. Researchers like Kieffer (1984) says personal empowerment is a developmental process which includes four stages, entry, advancement, incorporation and commitment-entry motivated by participants experience by some conditions that are threatening to self or family (provocation). Advancement stage is the major aspect of the process because it determines the continuing of the empowerment process aspects such as mentoring and Supportive peer relationship. The Central focus of this stage appears to be the development of growing political consciousness. Commitment stage occurs when participants apply the new participatory competence to ever expanding areas of their lives. Wallenstein (1992) see empowerment process as a social action process that promote participation of people, organization and communities towards the goal of increased individual and community control, political efficacy, improved quality of life and social justice. Empowerment exists in three levels, at individual level, involves experience of gaining increasing control and influence in their daily life and community (Keiffer, 1984). This study focussed on personal/individual level of socio economic empowerment though it is difficult to separate the three levels as they are highly interactive. This is because individuals understanding and learning is experiential sense and ecological as individuals experience in relations to family and group and other aspect of the community life (Lord, 1991).

2.2.2. Positive Youth Development (PYD) Model

This model roots are found in works of comparative psychologist, (Gottliab, 1997) and Biologist, (Von Ertalanfly, 1965) on their study of plasticity of development processes. Positive Youth Empowerment Development (PYD) model, aim at moving from interventions, problem solving, prevention and deterrence towards youth preparation and development (Roth and Brooks-Gunn, 2003). Explicitly, PYD stresses participation of the young people in organization, decision making program design as critical feature of PYD, (Small and Manna, 2004) PYD represent a broader trend towards strength-based approach to youth

empowerment as one of its facet (Roth and Brooks-Gunn, 2004), Illustration by Roth and Brooks-Gunn (2003) of the forty developmental assets indicate strength based outcome in YEP (Search institute, 2008). These developmental asset are relationship, opportunities, personal qualities (skills, competencies) that young people need to avoid risk behaviour. Further, OECD (2005) continues to establish key competencies reinforcing the concern for developmental asset as technological and knowledge based interactions in heterogeneous groups and coping autonomously. These competencies are categorised into primary and secondary outcomes indicators of YEP.

Primary outcomes are self-efficiency self-esteem (Bandura, 2006) defines them as ones judgement of capabilities; one owns self-worth respectively. By engaging young people as valued partners improves their self-worth and sense of their abilities (Kirbly and Bryson, 2002). Secondary outcome according to OECD (2005) are strengthening of personal development assets conceptually associated with individual performance savings, investments commitment cessations or avoidance of antisocial behaviour impacted. YEP personal assets include forging social support e.g. getting married, peer associations, positive family, peer connections and community as central, (Jennings, 2006; Kirby and Bryson, 2002). The role of social support and positive connections are viewed as protective and predictor of high performance, group functioning and well-being, (Blum *et al.*, 2003; Witherspol *et al.*, 2009). Social assets skills include, a range of verbal and non-verbal responses that influence perceptual and responses to others and social interactions (Spelce, 2003). As young people interact actively in decision making, they are expected to acquire transferable skills from such experiences, (Roth and Brooks-Gunn, 2003). The model provide a theoretical background to on how access to credit and group support system influence rate of individual socio economic empowerment in a funded groups.

2.2.3. Individual personal empowerment process through self-help groups (SHG)

Research on individual empowerment process indicate that individuals in groups experience empowerment through participation in groups to gain assets such as human skills, income, self-confidence, information and development of social capital (groups support act as collateral) and opportunity structure like social norms and rules that influence individual behavior, increased access to loans (World Bank, 2002). Kabeer (2001) identifies three domains under which socio economic empowerment occurs and identified as aresource, agency and achievement while Kishor (2000) mentions opportunity structure and degree of empowerment. Both researchers identifies resource like credit, land and education or capacity building as enabling factors of socio economic empowerment. Agency according to Kabeer (2000) is the action of actors to exercise control over decision or resources depending on the social context, Kabeers continues to say that participation in groups' programmes is a form of agency. While choosing to be members of the microcredit it is an empowerment indicator an element of agency. World Bank (2001) too identifies four key elements of empowerment process such as access to resources, social inclusion, and participation as individuals or collective actions that influence socio economic empowerment or development outcomes like social capital and other assets.

The Predominant image of socio economic empowerment is development outcomes such as gain of material means/assets that empower individuals to put service to their families and community (World Bank, 2001). Opportunity structure as highlighted by Kishor (2000), groups enable formation of social relationships shaped by the presence and operations of formal and informal institutions rules and regulations that determine whether individual or groups have access to assets and whether these people can use the assets to achieve desired outcomes critical for social inclusion that creates sense of belonging that influence individual state of self-confidence an outcome of empowerment. Benefits drawn as a result of agency is access to resources like credit and opportunity structure are achievements which include assets like income, discretionary spending, human skills and competences, choice of investment and buying of assets which are outcomes of degree of empowerment or achievement.

From the above set of definitions the author is more inclined to advance the definitions of individual empowerment as a process higher in the discussion. To use three identified three domains features of empowerment as agency, opportunity and achievement to provide an explanation of how and why empowerment occurs in funded groups. This is because joining groups where social support is provided for a (well-functioning group) is an indicator of agency and opportunity structure for an individual to get

empowered since the group support act as collateral for loan, to access credit and achievement or getting network of friend.

2.2.4. Empirical evidence of empowerment in groups

Informal group (SHG) provide important service to members due to their proximity in doing things together that affect their behaviour and performance resulting to socio-economic empowerment for holistic development (Robinson *et al.*, 2008). Equally, Ghadohya (2011) has illustrated the impact of SHG as an instrument of empowerment of SHG to members of same socio-economic background that enables them to solve their common problems as it increases savings. In effect, Ghadohya (2006) attributes the success of Grameer Bank funding model to participatory process, peer pressure and monitoring among members that increased member's self-esteem, self-efficacy evidenced in increased savings, repayment and investment levels. Likewise, Ajay (2002) advocates that SHG Bank Scheme model as it resulted to increased savings, repayment of loans among the poor leading to their financial inclusion. In addition, Social support and positive connection are viewed as protective and predictor of high performance among group members and wellbeing (Blum *et al.*, 2003; Witherspoh *et al.*, 2009). A sense of "we" feeling and sense of community is developed among participants that are cohesively and emotionally involved in satisfying group, this has a strong impact on individual behaviour, expectations and interpersonal influence (Invancenvish *et al.*, 2005).

WHO (2010) report by Walterstein link achievement on self-efficacy and strong social bounding create sense of belonging thus empowerment process in groups, social support and positive connections as a strong predictor of various aspects of performance in business (Blum *et al.*, 2003;Witherspoh *et al.*, 2009). Available evidence suggests that high social support and resilience result to high self-esteem (Dumont and Provost, 1999). Other research indicates that there is a strong Correlation between SHG participation and self-confidence, self-efficacy and civil responsibility according to works of (Florin *et al.*, 1984). In the light of Singh (2006) studies on people education and development organizations say that SHG programmes make positive impact on social economic fronts on household members where there is improved decision making and awareness levels and credit sources reported.

2.2.5. Socio economic Empowerment measurement indicators

The nature of empowerment outcome include intangible, contextual, individual behaviour and relational. Measurement approach will try to quantify qualitative informal information generated by youth respondents who are members of the groups through weights and aggregates of data to show correlation, differences in mean of groups on various variables. The approach would capture youth perception on the group support system and access to credit in groups and the results treated as indicators for analysis of changes that had taken place in individuals, this because empowerment embraces different aspects which may be achieved asymmetrically and at different pace by recognizing and quantifying all positive changes.

2.2.6. Positive self-reports

The author will rely on Positive self-reports occurs from recognition of members of the group of their own abilities and skills from the groups participation- indicated by greater self-esteem and self- confidence. Gains in confidence and self-esteem among women and enhanced capacity to articulate their needs and increased respect in the household (Pittman, 2002). SHG facilitated formation of social capital where people learn to work together for a common purpose in a group(Pittman, 2002 It increases self-confidence, self-esteem and skill acquisition which is transferable (Roth and Brooks- Gunn 2003) as Invancevinch *et al.*, (2005) says Sense of" we feeling", a sense of community is developed among participants Myka (2012). In his studies remarks that financial habits such as saving practices formed early Influences behaviour in adulthood. Financial literacy capacity build up, access to secure savings, access to loans lead to positive funds management habits, build up assets and revenue generation. Research by Rankin, (2002) and World Bank, (2001) point that members of self-help groups perceive obtain a great deal of benefit from their groups in terms of receiving help from other (94.4%), meeting other with similar problems (98.8) developing coping strategies (96.9%), knowing more about resources (96.8%) fostering a sense of belonging to the group (96.6%).

3. Methodology of research

The study used mixed research approach where survey method was used to collect primary data to determine the mean difference on the perception of members in funded group and non-funded groups on their socio-economic empowerment to help in understanding of compliance or effectiveness of the funding (White, 2009). Further, the researcher used Quasi-experimental design and using multistage randomized discontinuity design to compare observable differences between participants of funded groups and a control groups that applied for funding but had not qualified on selected observable characteristics for instance group membership, application for funding. The purpose of this approach was to explore and examine the relationship between members of the funded group and acquisition of individual/personal empowerment as they participate in group organized functions and impact of the youth group funding and individual's socio economic empowerment.

3.1. Population under study

The study focused on funded youth groups by YEDF from 2010 in Embu County because since the launch of YEDF in 2005 many youth groups were formed so as to access cheap microcredit for investment in either groups or individual to get mainstreamed in socio-economic development.

3.2. Data processing

Editing of the collected raw data was done to detect errors omission and make corrections where possible, by scrutinizing the completed questionnaire to facilitate coding and tabulation. Coding was done by assigning numerical and symbols to so that responses can be put into limited number of categories or classes that possess characteristics of exhaustiveness i.e. a class for every data item was formed (Kothari, 2012). Classification was done in order to reduce the data collected into homogeneous groups to help detect relationship between access to credit/saving to members', group support system, training on business skills and active participation in group activities and the various indicators of economic and social empowerment which is the dependent variable. Classification according to class interval was being done on numerical characteristics (statistics of variables) i.e. data on income, self-confidence, skills acquired and savings among youths (Kothari, 2012).

4. Results

The author used descriptive statistics to describe how access to credit and groups support system influenced rate of individual socio economic empowerment in funded and non-funded and compared their mean gaps and correlation to make inference as to effects on rate of individual socio economic empowerment. Regression analysis was used to predict values (mean gap index) rate of individual member's socio economic empowerment as a function of each study variables which are access to credit and group support system.

4.1. Descriptive characteristics of the sample population

The study used percentage, mean and standard deviation to describe the sampled population characteristics to provide insights on their perception on the influence of access to credit and group support system on individual member's socio economic empowerment.

4.1.1. Access to credit variable

The article will explore objective of how access to credit in group influences individual member's socio economic empowerment. This is because numerous researches on self-help groups posits that SHG offer a way out of the predicament of collateral, physical access and too much documentation which reduced the ability of formal institutions to serve the poor. The researcher asked various questions on how access to credit to determined their individual member's socioeconomic empowerment.

The table 1 indicates that groups saving and personal saving are main source of loans as indicated by 50.6% and 43.8% respectively. This shows members' saving forms a common fund for SHGs that forms a

lendable resource (capital asset) accessed by members; Youth fund loans stand at 43.5%; Loans from banks among youth are very low (19.7%).

Table 1. Respondents Sources of funding

Source of funding	N	Percent
Loan from youth fund	148	43.5%
Bank loan	67	19.7%
Grant e.g. NACC	18	5.3%
Group savings	172	50.6%
Personal savings	149	43.8%
Family members	25	7.4%
Total	579	100%

This findings Indicate that youth group member access much of their credit from internal saving from the groups which means that youth in groups can save to form a capital base for onwards lending to members to them make important investments in their businesses and being able to meet most of their needs for credit. This is in concurrence with study in India that groups meet their credit needs internally (70%) of the groups) though the demand for credit exceeds their savings (Rutherford, 2000).

Individual's Perception on access to credit in group in relation to socio economic empowerment gain

Respondents were asked to indicate the extent to which they agreed to the nine statements of the variables covering on asset value, incomes and loan repayment of youth members identified from the survey of literature. The measurement was on Likert scale and scores assigned for positive statement as follows 5 was the highest score was given to strongly agree and 1 the lowest score to strongly disagree statements and vice versa for negative statements. The responses are as shown in the table 2 below.

Table 2. Respondents Perception on Access to Credit Items

	Strongly disagree %	Disagree %	Agree %	Neutral %	Strongly agree %	Mean	Std. Deviation
Assets number or its value level has increased							
Before	23.6	33.0	31.7	5.3	6.3	2.40	1.10
After	1.2	.7	3.9	26.3	67.8	4.57	.73
Savings level has been increasing							
Before	25.3	31.6	31.8	7.3	4.0	2.35	1.06
After	2.2	.7	5.4	23.8	67.9	4.53	.82
Access to credit level has increased							
Before	30.0	32.3	28.9	4.1	4.7	2.23	1.069
After	6.9	.5	4.7	27.1	60.8	4.33	1.09
Household assets have improved or increased							
Before	24.8	32.3	30.5	4.9	7.5		1.15
After	3.5	1.5	6.5	24.6	63.8	4.43	.94
Income levels improved							
Before	30.0	30.6	27.9	5.1	6.4	2.30	1.15
After	6.8	1.8	5.8	25.0	60.6	4.31	1.12
Access to credit amount did not improve							
Before	25.1	18.0	21.6	15.0	20.3	2.86	1.46
After	25.8	15.2	6.6	11.9	40.7	3.24	1.69
Loan management repayment confidence improved							
Before	27.5	28.1	31.9	3.9	8.6	2.40	1.19
After	9.6	3.8	8.4	21.8	56.3	4.10	1.28
Helped to open a savings account							
Before	29.1	29.9	27.0	5.7	8.3	2.38	1.21
After	11.0	3.8	5.9	22.7	56.6	4.09	1.33

	Strongly disagree %	Disagree %	Agree %	Neutral %	Strongly agree %	Mean	Std. Deviation
Loan repayment left me worse off economically Before	33.1	17.8	30.5	7.8	10.9	2.46	1.31
After	29.6	12.2	12.9	10.4	34.9	3.07	1.67

The table 2 indicate that majority (71.7%) of the respondent were in agreement on item of assets number increased with a mean of 4.6 and standard deviation of 1.1 after joining the group; 90.7% agreed savings increased after joining group; 85.6% agreed loan management improved their confidence with a mean of 4.1 and standard deviation of 1.3,66.4% indicated income increased with a mean of 4.3 and standard deviation of 1.1; while 34.3% disagreed that income increased before joining the groups. 84.5% agreed that access to credit increased after joining groups. The findings indicate that majority of respondents agreed with items that access to credit in funded youth groups increased individual member's socio-economic empowerment. However, 55.3% indicated that loan repayment left them worse off economically consistent to CARE research 2012 which pointed out that in some entrepreneurial projects some youth may find themselves trapped in debts because their business did not do well. Another study of the World Bank found that a 10 per cent increase in borrowing had led to an increase in women's non-land assets by 2 per cent for loans from the Grameen Bank and 1.2 per cent for loans from the Bangladesh Rural Advancement Committee (BRAC) (World Bank 1998).In conclusion, groups enabled members to save and thus are able to access credit, in fact members of groups are able to access most of their credit needs from groups savings.

4.1.2. Group Support System

The second objective of the study was to determine whether group support system of funded groups increases individual member's socio economic empowerment.

Respondents' majority of their friends

Respondents were asked question on who formed their friends for the researcher to know the influence and scope of friends as a results of participating in funded groups in regard to devepment of network of friends consistent to the study that posited credit not only provide youth opportunity to save and access credit it has other purposes. These purposes include the potential development and expansion of social capital notions of trust, bonding and networks which possibly provide the foundation for positive collective action by the group on a range of other issues of interest to the community (World Bank, 2009).

Table 3. Responses on who forms majority friends

Who forms majority social friends group	N	Percent of Cases
Group members	199	47.6%
Old school mates	130	31.1%
Village mates	185	44.3%
Networks of friends made from business associates	90	21.5%
Contacts made from group activities	80	19.1%
Total	684	100%

The finding on the table 3 indicates 47.6% of friends are from group members; 21.5% from business associate. However, 31.1% village mate forms a significant numbers of friends among individuals funded groups possibly due to nature and location of business. These findings underscore that for the youth from funded group to form friends in the community outside their group members. This is in support to study that groups are important in formation of peer structure for personal commitment that is critical for formation of social capital in communities from the group ties and contacts from business activities (Jeranabi, 2008).

Loan repayment attribute

Respondents were asked to state how they attributed their loan repayment in order for the researcher to know the various dynamic that influence group members functioning and their subsequent socio economic empowerment this is in line with research that by making regular weekly contributions of equal amounts to a joint account, members of a self help group contribute to repaying the loan commitments of the group and thus gain access to additional loan, monies for their own use much earlier than they would if they acted independently (Anderson *et al.*, 2001).

Table 4. Respondents Loan Attribute of Loan Repayment

Loan repayment attribute	N	Percent
Strong group ties norms and honesty	106	26.4%
Pressure from family members	69	17.2%
Pressure from government officials	35	8.7%
Rules regulations governing group and loan conduct	87	21.6%
Need to finish and acquire a new loan	105	26.1%
Total	402	100.0%

Table 4 findings indicates that majority of respondents attributed strong group ties, norms and honesty 26.4%; group rules and group regulation and strong ties influence youth in repaying loans 21.6%, need to finish paying loans and acquire new loan 26% as main factors influencing repayment an important indicator of social capital critical in empowerment process. Pressure from Government 8.7% is least significant primarily because groups' functions depend on trust and honesty and other social interaction based on mutual understanding among member.

Perception on Group support system

Respondents were asked to indicate the extent to which they agreed to the give statement on the five variables covering on development of peer networks, access to microcredit, sense of trust, being valued by fellow youth, sharing experience and living a healthy lifestyle identified from the survey of literature. The measurement was on Likert scale and scores assigned 5 highest score was given to strongly agree and 1 the lowest score to strongly disagree positive statements and vice versa to negative statements. The responses are as shown in the table 5 below.

Table 5. Shows Group Support System responses

	Strongly disagree %	Agree %	Neutral %	Strongly agree %	Mean	Std. Deviation
Increased development of peer networks						
Before	23.3	31.2	5.3	12.4	2.57	1.25
After	9.7	9.7	26.5	49.6	4.01	1.28
Friend support increased access to micro credit and other empowering information						
Before	27.0	35.3	5.6	9.1	2.46	1.21
After	4.8	8.1	22.5	62.6	4.33	1.07
Increased sense of trust among peers						
Before	24.4	35.3	7.5	10.1	2.59	1.23
After	4.8	4.5	23.0	63.9	4.35	1.07
Feeling or being valued by fellow youths and members of the community						
Before	14.7	17.8	13.4	40.8	3.52	1.48
After	14.0	20.8	18.5	33.8	3.45	1.42
Sharing of experience among members and interactions with government officers						
Before	26.4	30.1	8.3	15.5	2.69	1.36
After	3.6	5.6	23.9	64.7	4.43	.97
Lifestyle behaviour is healthy living, no drug abuse and not involved in risky behavior						
Before	22.1	39.5	6.2	8.8	2.59	1.17
After	2.8	6.1	22.0	66.8	4.46	.94

As shown in table 5, the findings for access credit before was 9.1% after 62.6%; item on increased sense of trust before as 45.4% while after joining group 68.4% indicating increase in trust; item on feeling being valued before 57.8% while after 53.65% indicating they felt valued; item on sharing experiences before 45.6% after 70.3% shared experiences in groups lastly before 48.3% indicated lifestyle change with 73.9% indicating change after group support system. This finding suggests that individual involved in funded groups experience socio economic empowerment due to group support system. This is in consistent with finding by Rankin, (2002) and World Bank, (2001) that members of self-help groups perceived that they obtained a great deal of benefit from their groups in terms of receiving help from other (94.4%), meeting other with similar problems (98.8%) developing coping strategies (96.9%), knowing more about resources (96.8%) fostering a sense of belonging to the group (96.6%). The support they experience through the self-help was overwhelming as evidenced by highly positive answer to the statement in the questionnaire. It is within the self help group model and associated processes where women pledge their loyalty to other group members in lieu of providing material assets that commercial banks normally require as collateral. Social capital, conceptualised as trust, bonding and reciprocity has therefore become the bankable collateral that has enabled increased access to financial services. Social capital has also generated empowerment through bridging and networking opportunities in the community using systems or rules and penalties which in most cases are devised by the women’s groups themselves to counter non-compliance (Lahiri-Dutt *et al.*, 2006; Mayoux, 2008; Morduch, 2000; Rankin, 2002; World Bank, 2001).

4.2. Inference statistics comparing individual socio economic empowerment between access to credit and group support system

The researcher used inferential statistics analysis of independent sample T-test, correlation analysis and regression analysis to determine the relationship between the independent and the dependent variables.

4.2.1. Independent samples test for group mean

The Independent T-test was performed to see whether significant differences / gap index of before and after joining groups in 2011 between individuals of funded groups existed. For the statistical analyses interpretations, the alpha level was set at 0.05

Group means differences on socio economic empowerment

Table 6. Comparing the Group mean

	Year you joined the group	Mean	Std. Deviation
Access to credit gap inde x_1	>= 2011	1.72	1.08
	< 2011	1.53	1.00
Participation gap index	>= 2011	1.77	1.44
	< 2011	1.60	1.65
Group support system gap index X_2	>= 2011	1.42	1.22
	< 2011	1.50	1.42

The table 6 indicates the aggregated mean gap index (average difference of after minus before scores) of each study variable for funded groups. Variables X_1 and X_2) show positive change (mean gap index).

4.2.3. Independent T-test sample test

The author used T-test help to compare mean of the two unrelated groups. It assisted the researcher to understand whether the rate of individual socio economic empowerment for the non-funded and funded group differ significantly after being funded from youth fund.

Table 7. One-Sample Statistics

	Mean	Std. Deviation
Access to credit gap index	1.67	1.05
Participation gap index	1.71	1.49
Group support system gap index	1.43	1.27

Table 8. One-Sample Test

One-Sample Test				
	Test Value = 0			
	t	df	Sig. (2-tailed)	Mean Difference
Access to credit gap index X_1	32.07	408	.000	1.67
Group support gap index X_2	22.46	400	.000	1.43

The first hypothesis on access to credit was stated as follows

H_0 : Mean (before access to credit) – mean (after access credit) = 0

H_1 : Mean (before accessing credit) – Mean (after accessing credit) \neq 0

As shown on table 8 One-Sample T-tests revealed that the individual mean difference was statistically significantly different from zero (0) after accessing credit ($M = 1.67$, $SD = 1.05$, $t(408) = 32.07$, $p < 0.001$). We therefore, reject the null hypothesis and accept the alternative.

The second hypothesis on group support system was stated as follows

H_0 : Mean (before Group support system) – Mean (after Group support system) = 0

H_1 : Mean (before Group support system) – Mean (after Group support system) \neq 0

The results on (X_4) revealed that the individual mean difference was significantly different from zero (0) ($M = 1.43$, $SD = 1.43$, $t(401) = 22.46$, $p < 0.001$). We therefore, reject the Null hypothesis and accept the alternative. As shown on table 8, One-Sample T-tests revealed that (X_1) had a significant mean gap index that was different from zero (0) ($M = 1.67$, $SD = 1.05$, $t(408) = 32.07$, $p < 0.001$). The results on X_2 revealed that mean gap index was significantly different from zero (0) (Mean = 1.43, $SD = 1.43$, $t(401) = 22.46$, $p < 0.001$). To conclude the results discussed above, the variances (gap mean index) between study variables above on before and after shows that they significantly influence the rate of individual members socio economic empowerment after joining funded groups.

4.2.4. Paired Test Statistics for Individual in Funded and Non-Funded Groups

Table 9 .Shows Group Statistics for non-funded and funded individual

	Funding	N	Mean	Std. Deviation	Std. Error Mean
Access to credit before	No	177	2.25	.84	.06
	Yes	232	2.57	.82	.05
Group support system before	No	175	2.38	.95	.072
	Yes	226	3.13	.92	.061

*No stand for non-funded, *Yes stand for funded individual from youth fund

The mean differences or gap differences between the before joining the groups indicate that the funded individual were better off than their counter part non funded youth ($M = 2.57$ and 3.13) compared ($M = 2.25$ and 2.38) respectively for X_1 and X_4 variables.

Table 10. Group Statistics for Non-funded and funded

	Funding	N	Mean	Std. Deviation	Std. Error Mean
Access to credit gap index after	No	179	3.99	.86	.06
	Yes	234	4.19	.65	.04
	Yes	226	4.28	.84	.06
Group support system gap index after	No	176	4.33	.77	.06
	Yes	228	4.16	.64	.04

No –non funded groups; Yes-funded groups

After joining the groups the mean gap index is represented as follows funded (M = 4.19, 2.72, 4.2 8 and 4.16) while non-funded (M = 3.99, 3.42, 4.39, and 4.33). This indicates that the both funded were better off after joining their respective groups. This shows that after joining funded groups their individual empowerment improved.

Table 11. Shows Independent Samples Test results for non-funded and funded mean differences

		Levene's Test for Equality of Variances		t-test for Equality of Means				
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Access to credit before index	Equal variances assumed	1.62	.204	-3.90	407	.000	-.32	.08
	Equal variances not assumed			-3.89	374.02	.000	-.32	.08
Group support system before index	Equal variances assumed	3.12	.079	-8.01	399	.000	-.75	.09
	Equal variances not assumed			-7.98	368.04	.000	-.75	.09

The following hypotheses were used;
 the first hypothesis on access to credit stated as:

$H_0: \mu_{1(\text{difference})} = \mu_{2(\text{Difference})} = 0$ (the difference between the funded and non-funded after access to credit is equal to 0)

$H_2: \mu_{1(\text{Difference})} = \mu_{2(\text{Difference})} \neq 0$ (the difference between the funded and non-funded after access to credit is not equal to 0)

The output of paired T-tests on tables 9, 10 and 11 shows mixed findings that access to credit influence individual socio economic empowerment as indicated by difference in means before and after (Mean before = 2.42 and Mean after = 4.10). But the results shows a weak positive correlation and overall statistically significant gap index different from zero ($r = 0.133$, $M = -1.67$, $SD = 0.052$, $p < 0.001$) in individual socio-economic empowerment between before and after funded and non-funded youth groups. The negative mean (paired mean) for funded and non-funded is an indication that the non-funded were better off after accessing credit, this can be supported by item on members perception that loan repayment left them worse off economically on table 11 (Mean before = 2.46 and Mean after = 3.07). The mixed findings can be explained partly by study by Hulmes (2000) who admitted that the overriding concern with repayment rates may put further pressure on groups and possibly exclude those likely to experience greatest benefit.

We therefore, reject the Null hypothesis and accept the alternative.

The second hypothesis on group support system was stated as follows:

$H_0: \mu_{1(\text{difference})} = \mu_{2(\text{Difference})} = 0$ ("the difference between the funded and non-funded after Group support system is equal to 0)

$H_2: \mu_{1(\text{Difference})} = \mu_{2(\text{Difference})} \neq 0$ (the difference between the funded and non-funded after Group Support system is not equal to 0).

Table 11 on independent sample t-test output shows significant mean gap differences between the funded and non-funded for the study variables (X_1 and X_2) after joining the groups as they are statistically significant from zero, as indicated X_1 ($M = -32$, $t(407) = -3.90$, $p < 0.001$); X_2 ($M = -0.75$, $t(368.04) = -7.98$, $p < 0.001$) output. This confirms that empowerment process occurs in funded groups after group support system. Therefore, reject the Null hypothesis and accept the alternative.

4.3. Correlations between the study variables and rate of individual rate of socio-economic empowerment

The study findings above have indicated that socio economic empowerment will occur to individuals in funded youth groups, the next step is to find whether there is correlation and predictor between the two variables and the rate of socio economic empowerment. Pearson’s correlation analysis was carried out to determine the strength of the associations between the study variables.

Pearson’s correlation is a measure of the strength and the direction of association that exist between two continuous study variables (X_1 and X_2) and rate of individual socio economic empowerment. There was weak positive correlation between rate of socio economic empowerment and the study variables as indicated by table 12.

Table 12. Correlation between study variables and rate of personal empowerment

		Rate of socio economic empowerment level	Access to credit	Business capacity building
Rate your personal empowerment level	Pearson Correlation	1	.129*	.141**
	Sig. (2-tailed)		.011	.006
	N	392	389	385
Access to credit change or gap (X_1)	Pearson Correlation	.129*	1	.063
	Sig. (2-tailed)	.011		.209
	N	389	409	402
Group support system change or gap (X_2)	Pearson Correlation	.233**	.330**	.302**
	Sig. (2-tailed)	.000	.000	.000
	N	389	398	395

a. Dependent Variable: Rate your personal empowerment level

b. All requested variables entered.

The table 12 model indicate that the two study variables have a positive correlation ($X_1 = +0.129$, $p = 0.011$ and $X_2 = 0.233^{**}$, $p < 0.001$) with the rate of individual socioeconomic empowerment in a funded youth group .This indicate that the two study variables have positive significant correlations with the rate of individual rate of socio economic empowerment(Y).Though group support system is the only strong predictor of Y and not access to credit. Implying that group support system is a precursor or a trigger factor for the rate of individual socio economic empowerment within funded youth groups.

4.4. Regression analysis

The researcher carried out further statistical test in order to determine the contribution of each variable to the variations of the individual socio economic empowerment to enable drawing up conclusion. When the data was regressed to assess how much the predictor variables account for variability in the dependent variable. The results are as shown below

Table 13. Regression Summary Model

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.260 ^a	.068	.058	.65513

a. Predictors: (Constant), Group support system, Business capacity building, Access to credit, Participation in group activities index

The summary model above it was found out that group support system, account for a significant amount of variance in the rate of individual members socio economic empowerment $F(4,374) = 6.8$, $p < 0.001$, $R^2 = 0.068$. This shows that coefficient of determination shows that the model group support system can account for 6.8 % of the variations in the rate of socio economic empowerment by the independent variables of the study.

Table 14. Regression Coefficient on rate of individual socio economic empowerment

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.265	.071		31.749	.000
1 Access to credit	.039	.037	.058	1.063	.288
Group support system	.120	.038	.225	3.196	.002

a. Dependent Variable: Rate your personal empowerment level

The coefficient results table above shows the influence of each study variable per unit increase on the rate of individual rate of socio economic empowerment. This gives the regression equation as per SPSS in Table 15.

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 Z + \beta_3 X_1 Z + \varepsilon \quad (1)$$

Became:

$$Y \text{ (Rate of individual personal socio economic empowerment)} = 2.265 + 0.039 \text{ (Access to credit)} + 0.12 \text{ (Group support system)} + \varepsilon.$$

The regression equation above has established that taking independent variables to be constant individual member's socio-economic empowerment will 2.265. The study shows that a unit of Access to credit will lead to 0.039 increases in rate of individual personal socio economic empowerment, while group support system will lead 0.12 increases in rate of individual personal socio economic empowerment.

The researcher further excluded the group support system to determine the coefficient of access to credit and its significance to the rate of socio economic empowerment as presented in the model on table 16 below.

Table 15. Model showing coefficients of predictor group support system

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.272	.052		43.950	.000
Group support system	.130	.027	.242	4.848	.000

a. Dependent Variable: Rate your personal empowerment level

Table 16. Group support system as an Excluded Variables^a

Model	Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
					Tolerance
1 Access to credit	.052 ^b	.971	.332	.050	.881

a. Dependent Variable: Rate your personal empowerment level

b. Predictors in the Model: (Constant), Group support system

From the results above table it is evident that in absence of group support system, access to credit is not significant and as such not predictors of socio economic empowerment access to credit ($t = 0.971$, $p = 0.332$). Thus implying that access to credit power to influence rate of socio-economic empowerment ride on the vehicle of group support system and as such group support system is the precursor (is an agency and opportunity structure) of individual rate of socio economic empowerment.

5. Conclusions

The results of the studies above can only lead to the conclusion that groups support system is a prerequisite for youth to be able to access credit that in its self an empowering resource. In this case joining groups becomes the first major empowering condition as it provides the opportunity structure for the youth to experience the empowering growth. We can rightly argue that access to credit increase in group arrangement. The empowering experience in groups is clearly explained by Studies by Maton and Salem (1995) said that the reason why groups are so empowering is because they have a belief system that inspires growth; an opportunity for role structure that is pervasive, highly accessible and multi-functional; a support system that is encompassing, peer-based, and cohesive; and leadership that is inspiring, talented and shared and thus the question. Embu County on the influence of youth funding on the individual members socio economic empowerment found out that group support system was only predictor of the rate of individual socioeconomic empowerment as it increased access to credit and even participation in group activities while credit was not. The author concludes that formation of strong groups should be emphasized more than credit provision. this is because when individual decides to join his or her group that is the of agency aspect of an empowerment will enable them to enjoy other benefit for such as access to credit, training and development of social networks that are achievement that have a spiral effects on rate of individual.

6. Recommendations

The government should develop a strategy to improve youth support system and a framework to guide on youth group formations for efficiency and effectiveness groups' structure and management processes to enable members' access to credit and simple support services to existing youth groups to improve on their empowerment. Develop a frame work for the assessment of group functioning with a view of increasing deliverables of youth socio-economic empowerment.

As shown from the research findings most of the individual join group to access credit and for savings. The government should develop system that have standard model for groups that will help funded groups grow into village banking. This is best done by having group template for new group to enable tracking and grow them to village banking groups thus increase access to credit, savings and thus development of social capital.

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