THE EFFECTS OF MERRY GO ROUND STRATEGY ON WOMEN ECONOMIC EMPOWERMENT IN KWALE COUNTY

SAMI ATHMAN KIVATSI
D53/MSA/PT/24307/2011

A RESEARCH PROJECT REPORT SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF THE DEGREE OF MASTER OF BUSINESS ADMINISTRATION

KENYATTA UNIVERSITY

APRIL, 2013
DECLARATION

I hereby declare that this research project report is my original work and has not been submitted to any other university or institution for academic purpose, examination or otherwise.

[Signature]

SAMIATHMAN KIVATSJI
REG. NO D53/MSA/PT/24307/2011

Date

23rd April 2013

This research project report has been submitted for examination with my approval as university supervisor.

[Signature]

Date

23/4/2013

MR. JAMES R. MAINA
LECTURER, DEPARTMENT OF BUSINESS ADMINISTRATION, KENYATTA UNIVERSITY. MOMBASA CAMPUS

This research project report has been submitted for examination with my approval as Chairman of the Department.

[Signature]

Date

2/5/13

DR. STEPHEN MUATHE
CHAIRMAN, DEPARTMENT OF BUSINESS ADMINISTRATION, KENYATTA UNIVERSITY.
ABSTRACT

Even though millions of women all over the world contribute a lot to the national agricultural output and family food security, several studies from Sub Saharan Africa reveal that rural women are credit constrained than men of equivalent socio economic conditions. Therefore, rural women, who form the majority of the rural population, are exposed to economic disability. Kwale County in Kenya being part of the larger Sub Saharan Africa is not an exception. Kwale District Development Plan 2008-2012 paper indicates that women in Kwale dominate the labor force. They are however less empowered economically compared to their male counterparts. Empowerment and improvement of women’s socio-economic status is vital for achievement of the necessary community development. This study investigated the extent by which Merry Go Round as a strategy for savings and credit among the poor women in Kwale County in Kenya empowers women in establishing their own income generating activities (IGA). The study sought to investigate on the positive effects of Merry Go Round groups among the poor women in Kwale County. The variables of study therefore were; sustaining their household needs, increased participation in community development initiatives and achieving their basic social security needs. The Objectives of the study were; to establish the extent by which Merry Go Round has empowered women to establish their own income generating activities (IGA); assessment of the success of Merry Go Round in sustaining household needs; Assessment of increased participation in community development programs by the women in Kwale County and the extent of improved social security needs such as food, education, healthcare, and shelter. The area of study was Kwale County and the target population for the study was all the 116 active Merry Go Round groups in the County. The researcher used Descriptive research design in this study. Cluster sampling, a method within the Probabilistic sampling techniques was used to select a sample size of 12 women groups out of the target population in the three clustered districts of Kwale County. The data was collected by use of questionnaires. Both frequency distribution tables and descriptive statistics were used to analyze the collected data. The expected finding on this research was that women Merry Go Round groups; assists the poor women in creating income generating activities, enables women in Kwale to meet their household needs, encourage increased participation by women on community development projects, assists women in attaining basic social security needs. The research findings were that Merry Go Round has succeeded as a strategy in sustaining household needs for the women in Kwale County, it has achieved in putting women in Kwale County on the forefront by motivating and encouraging them to embrace increased participation in community development activities. It has enabled Kwale County women meet their basic social security needs. In conclusion, the women Merry Go Round is an effective strategy for economic empowerment of the poor women in Kwale County. Therefore the researcher recommends that the Devolved Governments should give incentives for women who have been in women Merry Go Round groups for a long period. Commercial banks should also lend to members of women Merry Go Round groups against their long serving membership in those registered groups. Also the Government should deploy training agents to all the devolved Counties in Kenya to monitor, guide and train the women members of Merry Go Round groups on how to handle their finances, how to market their output and on business entrepreneurship.