

Non-Credit Services of Group-Based Financial Institutions: Implications for Smallholder Women's Honey Income in Arid and Semi Arid Lands of Kenya

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Abstract

Introduction

Background

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Research question

et al.

$$HONINC = f \text{ EDUC OFFARMI EXPER TLU NTA } + \varepsilon$$

Results and discussion

Methodology

Study area and data collection

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Conclusions

The model

Acknowledgements

References

*An Institutional-
and Household-level Analysis.*

Table 1: Variables in honey income equation

Variable	Definition	Mean	Standard deviation
Dependent variables			
HONINC	Natural log of honey income	4.89	2.196
Independent variables			
EDUC	Years of formal schooling	5.484	3.762
OFFARMI	Dummy for off-farm source of income	0.419	0.498
EXPER	Beekeeping experience in years	8.339	7.181
TLU	Size of livestock herd owned	1.985	2.44
NTA	Number of trainings attended per month	2.891	0.724

Source: Survey, 2005

Table 3: Linear regression model results for effect of non-credit services on honey income

Independent variable	Coefficient	t-statistic	Probability
Constant	3.547***	4.347	0.000
Beekeeping experience of beekeeper	0.095**	2.354	0.022
Education level of beekeeper in years	-0.168**	-2.332	0.023
Size of livestock herd owned in TLU	0.039	0.378	0.707
Access to off farm income	-0.574	-1.036	0.305
Number of trainings attended	2.597*	1.927	0.059
Dependent variable	Log of Honey income		

F-statistic =5.802*** (p=0.001), R^2 =0.341, Adjusted R^2 =0.282, n =62

Asterisks indicate significance at the following levels: *** 1%, ** 5% and * 10%