

**INFLUENCE OF WOMEN GROUPS ON SOCIO ECONOMIC
EMPOWERMENT ON HOUSEHOLDS IN MALAVA CONSTITUENCY,
KAKAMEGA COUNTY, KENYA**

BY

MAUREEN MULIEVI

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SOCIAL ARTS AND SCIENCES**

MOI UNIVERSITY

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DECLARATION

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.....

MAUREEN MULIEVI
SASS/PGS/03/2011

DATE

DECLARATION BY SUPERVISORS

This Thesis is submitted for examination with my/our approval as the university supervisor(s).

.....

.....

PROF. JAMIN MASINDE
DEPARTMENT OF SOCIOLOGY
AND PSYCHOLOGY
SCHOOL OF ARTS AND SOCIAL SCIENCES
MOI UNIVERSITY

DATE

.....

.....

DR. JOSEPH K. RONO
DEPARTMENT OF SOCIOLOGY
AND PSYCHOLOGY
SCHOOL OF ARTS AND SOCIAL SCIENCES
MOI UNIVERSITY

DATE

DEDICATION

This thesis is dedicated to all female students pursuing postgraduate studies at the School of Arts and Social Sciences in Moi University for the strength and determination to achieve these heights in education.

ACKNOWLEDGEMENT

I am greatly indebted to God for His unfailing grace without which I could not have begun this work. I am also grateful for my good health, knowledge and peace of mind that has enabled me to enjoy life as I continue pursuing my studies.

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ABSTRACT

Although women's contribution on the socio economic empowerment of households has significantly increased, it has never been appreciated by many .It is on this background that the study sought to find out the influence of women groups on socio-economic empowerment on households in Malava constituency, Kakamega County, Kenya. The specific objectives of this study were: First, analyse the ways in which the involvement of women in groups affect the household socio-economic development in Malava constituency, second, assess how members of women groups use their incomes, third, examine the impact of women groups' on socio-economic empowerment of women in Malava Constituency, and fourth, identify the various challenges affecting the women groups. The study was guided by both Self-Efficacy and Social Exchange theories. The target population in this study consistent of 80 registered women groups in Malava constituency, from which a sample size of 140 respondents were selected using stratified sampling techniques. The study adopted descriptive survey design and considered both primary and secondary data. Questionnaires, in-depth interviews, key informant interview schedule and focused group discussions (FGDs) formed the main instruments for collecting primary data. The study reviewed the previous evaluation reports to seek the secondary data on women groups. The primary data was analysed based on compilation of percentages, which led to analysis of relationships or differences. Pie charts, tables and graphs were used appropriately to present the data collected for ease of analysis and interpretation. Qualitative data was analysed using thematic analysis and presented in prose form in order to display the general data from the various groups of respondents. The study established that participation in women groups improved households' income through loans, savings and table banking. The women use the extra income they get through women groups to purchase household assets, start small businesses, to provide basic household needs and to strengthen the table banking as well as savings. The women group members have also bought small plots for farming. Membership to Women Groups (WGs) has also made women to gain leadership skills, to become more independent minded, business oriented/ to be entrepreneurial; it has also enhanced the networking of women as a marketing strategy. In general, the women groups have helped to boost the economic status of various villages in Kakamega County by increasing the amount of money in the households and hence increased amount of money in circulation in the area. The main challenge facing the women groups is lack of or inadequate book keeping skills since most members only have basic education. The study therefore recommends that there is need to encourage more and more women to join and participate in groups and improve their table banking initiatives. It is also important to lower the loan interests to allow access by more women so that they can strengthen their investments and savings skills in order to increase their incomes. The study also suggests that women be equipped with business related skills so that they can save more and increase their capital base.

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LIST OF ACRONYMS

DDO	District Development Officer
DO	District Officer
DSS	Department of Social Services
ESCAP	Economic and Social Commission for Asia and the Pacific
FGDs	Focused Group Discussions
IDI	In Depth Interview
IFC	International Finance cooperation
IMF	International Monetary Fund
IMF	International Monetary Fund KANU Kenya Africa National Union
KBS	Kenya Bureau of statistics
KEFAT	Kenya Fair Trade Network
KII	Key Informant Interview
KNDDO	Kakamega North District Development Office
MDG	Millennium Development Goals
MGCSA	Ministry of Gender, Children and Social Development
MSEs	Micro Small Enterprises Scale
MYWO	Maendeleo Ya Wanawake Organization
NGOs	Non-Governmental Organizations
ROK	Republic of Kenya
SMEs	Small and Medium Enterprises
SPSS	Statistical Package for Social Sciences
UNCTAD	United Nations Conference on Trade and Development
UNESCO	United Nations Educational Scientific Cultural Organization
WGs	Women Groups

DEFINITION OF TERMS

Development Positive change in the individual woman which can consequently lead to self and community enhanced welfare to cause change of behaviour.

Household. The composition of a family. It can be nuclear or extended (Father, mother and children either with relatives or not).In this study, it denotes the nuclear family.

Role. Activities that women group are engaged in towards the development of the women in Malava Constituency.

Women Empowerment Process. by which women take control, and ownership of their Lives through expansion of their choices (United Nations, 2001)

Women Group. A team of women putting together with a common development objective and then carryout activities in effort to improve their welfare

CHAPTER ONE

1.0 Introduction

This chapter presents background of the study, which traces the systematic evolution of women groups in Kenya through generations as they became structured to handle development agenda. Also included in this chapter are statement of the problem, purpose of the study, research objectives and research questions. It also contains significance, justification, scope and limitations of the study.

1.1 Background of the Study

Women have been facing a lot of obstacles towards genuine progress on socio-economic empowerment (Singer, Amorós & Arreola, 2014; Kondal, 2014; Das, 2012). For instance, women access sources of production have been painfully slow especially in developing countries. The ground gained by 1975 UN decades women conference held in Mexico City on the plight of women has only done very little to reverse the power relations and burden on women (Das, 2012)

Toward the end of the 20th century, it became very clear that some parts of the world were experiencing high rates of poverty (Asami, 2012). In developing countries, persons living on less than one US dollar a day was growing at alarming rate coupled with declining access to quality basic social services (UNCTAD, 2013). This problem has been complicated by gender inequalities, HIV/AIDS scourge, social and political upheavals which have characterized the century (Das, 2012). These are some of the reasons behind the growth of women group. Through such groups, members benefit from opportunities

for skills, economic empowerment, capacity building, moral support and social interaction (Singer et al., 2014).

In the western countries, the approaches to project development for women has progressed from the welfare approach of the 1950s and 1960s, to the antipoverty approach of the 1970s, followed by the women and development approaches of the 1980s and finally to the autonomy and empowerment approaches of the 1990s (UNCTAD, 2013). International bodies such as the World Bank and International Monetary Fund (IMF) (Das, 2012) acknowledge the need for women groups. According to the World Bank (2015), women groups are key to the realization of sustainable development.

Like other countries in Sub-Saharan Africa, Kenya has a vibrant history of women groups. The first women groups were formed among the Kikuyu in late 1940s to develop and support schools that were not offered by the colonialists (Asami, 2012). This ultimately paved the way for the establishment of grassroots women groups that promoted principles of self-reliance (Moon, 2011). During the first half of the 20th Century, women in areas like Kakamega, Kiambu, and Murang'a formed mutual assistance groups. Neighbours and relatives helped each other in ploughing, planting, harvesting, construction of structures, during childbirth, during disease and death (Wawire & Nafukho, 2012). In the late 1940s, women's clubs appeared as a formalized structure and were among the first to be organized in 1951 under the National Women's Organization- Maendeleo ya Wanawake (Kwon, 2016).

Maendeleo Ya Wanawake Organization (MYWO) which is currently the largest women organization in Kenya was set up by a small group of European women in Kenya in the early 1950s to promote the advancement of African women and to raise the living standards of the African people (Wawire, & Nafukho, 2012). The white middle class women volunteers provided assistance to rural women's clubs which majorly based on welfare oriented matters such as teachings in home management, child care, sewing, knitting and embroidery among other activities. MYWO was therefore not concerned with promoting and advocating for national issues such as the education of women, employment of women, and women representation in the legislation and political system. It was parochial in approach, concerned with making women good housewives without providing the economic base for a good standard of living (Mutoro, 1997). Besides MYWO, many other women groups were formed during the colonial regime as a means of educating women, but have now 'taken root' and become independent and strong African movements. These include the Islamia Women Association (1920), the National Nurses Association (1958), the Nairobi Business Women (1955), the Mother's Union by the Anglican Church of Kenya (1955), and even the Kenya women finance trust in (1985).

After independence, women quickly realized that political independence in Kenya did not translate into economic and social improvement, especially for their immediate families and themselves. This realization led to change of focus in the organizations formed during the colonial era to tally with the aims of organizations formed after independence, such as the Kenya Association of University Women in 1965 and Kenya Women Finance

Trust in 1985 (Wawire, & Nafukho, 2012).

In the less developed economies such as Kenya, women are often constrained from having equal access to social and economic capital such as employment, political, financial and social services (World Bank, 2015). Consequently, empowering women and enabling them to actively participate and contribute to social, economic and political activities is important for sustainable development. Women in the world constitute about 51 percent of the entire population and make up to 33 percent of official labour force performing 67 percent of all hours work (Were, 1985). Despite this, globally, women are about 60 percent illiterate, receiving only 10 percent of the world's income and own less than 1 percent of the world's real property (World Bank 1982).

Women illiteracy rate is higher than their male counterparts (Republic of Kenya, 2001) which accelerates the low representation of women in the white collar-jobs leave alone for the few employed. Women will incline to the teaching, nursing, secretarial, messenger and cleaning jobs which are of low pay. Traditionally, women are left out in access to distribution of development benefits. In particular, traditions (cultures, values, norms) limit women and disadvantage their capacity to earn more income, have more access to information, knowledge skills and productive resources.

The status of women in a patriarchal social structure makes women dependent on males in their lives (husband or father) in this social structure. This is a major disincentive to

business set up (Bali, 2009). Women in groups are in a better position to know which problems and constraints deserve most priority. Groups are good forums for women to learn and strengthen each other in their productive activities (Bali, 2009).

Among the challenges and struggles that women face in developing countries is the lack of credit. Women groups lack adequate physical capital such as credit and savings for business which forces them to seek for micro-financial assistance from shylocks and informal financial institutions that hamper the development of their households (Ibru, 2009). These struggles can be attributed to unemployment, low household and business income, lack of collateral assets required by conventional banks and the high interest rates on their loans and more often their inability to save due to household commitments that women often have (Mohd & Hassan, 2008).

In rural areas, a clear indicator of marginalization of women is the often lack of collateral assets which often necessitate the need for group formations that provide insurance for loans, help in loan monitoring and enforcement and subsequently household development (Chinery, 2011). Since most women do not have physical capital as collateral demanded by conventional banks and financial institutions, they use social capital demanded by micro-finance institutions (IFC, 2007). With the introduction of *Uwezo fund*¹ by the government, things have changed a little but being in a women group is the first

¹ Uwezo fund is a flagship program for vision 2030 by government of Kenya aimed at empowering women, youth and people with disabilities by providing cheap loans for businesses at constituency level

requirement for one to access such funding.

Another indicator of women marginalization lies in the fact that women are discouraged from seeking financial loans because they lack credible credit histories. Their limited control over land affects their ability to secure finances because they are unable to provide the required collateral documents. This means that any growth objectives they have are impeded (International Labour Organization and African Development Bank, 2004). Amanda Ellis, Mark Blackden *et al.*, (2007) proves these facts using statistics by indicating that only 6 percent of female business owners have any type of banking relationship, compared to 11 percent of male business owners. The most common type of banking service used by males and females is a savings account (Ellis, Blackden *et al.*, 2007).

Although donor-funded micro-finance programmes exist, contrary to popular impression, women-owned Small Micro Enterprises (SMEs) are not major recipients. For example, women's share of micro-finance clients is 38 percent in Ethiopia, where women are estimated to own two-thirds of informal and micro-enterprises (International Labour Organization and African Development Bank, 2004). This is despite the existence of data from some studies (Blackden *et al* 2007) which pointed out that women have superior credit repayment records and in fact, lending to women has more positive effects on household welfare status as compared to men (Blackden *et al* 2007).

Data collection on women's self-employment is poor in developing countries and little emphasis on women's role in the economy has been reported (Bali, 2009). Women own or operate roughly one-third of all informal sector businesses. However, this number has increased dramatically in recent decades. Reasons for the feminization of informal sector include the limited absorptive capacity and difficulty of entry into the formal sector for women, macroeconomic dislocation and structural adjustment programmes (especially during the 1980s), and changes in household gender norms. All of these factors have led to a growing percentage of households worldwide that are supported solely by women (Bali, 2009).

Downing (2010) notes the strong relationship that typically exists between women groups and entrepreneurial income, revealing that women have a particular propensity to redirect earnings from women groups to a microenterprise or other income generating activities. The income from such investments is likely to be channelled to household and children's needs. In Bangladesh, household consumption expenditure increased 18 taka for every 100 additional taka borrowed by women while the increase was only 11 taka for every 100 taka borrowed by men. They also found that credit facilities for women had a positive effect on both girls and boys schooling.

An important question, however, is whether this increase in household welfare comes at the expense of economic growth. If so, then targeting credit at women in developing countries may embody a trade-off of long-term economic growth for poverty alleviation, and more immediate improvements in welfare. McKee (2009:207) puts the point more

clearly when she states that

"... Women groups are often seeking modest improvements in the stability and level of their earnings, and do not necessarily give high priority to business expansion through reinvestment of profits at the expensive consumption. Women in particular, may prefer to allocate earnings to improve housing or their children's education."(McKee 2009:207)

In Kenya, studies have shown that women invest more of their cash income on family expenditures and children's education than men do (DHS 2010). It is therefore evident that increased women's income is used more in empowering household members and strengthening the household to provide basic services to the household members.

The group members who are usually from the same neighbourhood pool financial resources together in self-help groups of their own making. The pooled funds are lent to needy members to start and expand small businesses. It is only until recently when the government recognized the importance of these groups and encourages them to register with the Ministry of Gender and social services. The government in its effort to strengthen these grass root institutions and also level the playing field so that the poor woman can also contribute to the country's economic growth, has initiated women enterprise fund and Uwezo fund. These funds are channelled through women groups to boost the women entrepreneurial activities. Other organizations such as Non-Governmental Institutions (NGOs) and financial sectors have been attracted by women groups' strong grass root network and their well-knit structures, hence are currently working close with them as they provide them with a good entry point to the community

and a smooth ride in delivering their services (Supriya, 2012).

Apart from structured women groups, there is a wide variety of other, less formal, women groups that have recently emerged in rural sites of Kenya. These groups, often numerically dominated by women, undertake many activities that include income generation, asset building, commodity marketing, and social/cultural functions, Place et al. (2004). Such informal groups also practice table banking and provide psycho-social support to members. The groups though unstructured acts as safety-nets to its members as members can borrow funds during low seasons and pay when they have money.

The women groups have also linked women to financial institutions such as banks and Kenya women financial trust offering small loans to women. While the women groups have been instrumental in empowering women both socially and economically, the groups have faced barriers and constraints including financial aspects; gender roles; social inequality; entrenched cultural and traditional practices; technology; legal; institutional and policy levels, among others (IFC/World Bank, 2006; Kibas, 2006).

Women in Kenya often lack collateral for formal loans because women rarely have land title deeds. Access to banking though has improved markedly in recent years with all the major commercial banks in Kenya now having at least one financial credit or mortgage product targeting women, there is still a gap in decision making. Studies show that half of the women who earn cash in Kenya decide on the use jointly with the husband

while 9% of such women have their husbands decide on their behalf (DHS 2010). Despite lack of decision over expenditures, the government has initiated several programs to provide women with credit facilities.

In addition, while the Kenya government is struggling with aspects of women's economic empowerment and tend towards approaches such as microcredit schemes or supporting women entrepreneurs, the challenge is to reach poor women who are landless labourers, smallholder agricultural producers, cross-border traders and factory and domestic workers and ensure that these women have access to the opportunities and benefits of economic growth and trade. There are specific challenges that accrue when working with the poorest women such as lower levels of literacy, lower levels of access to and control over resources, lower levels of access to networks and people who can assist and support coupled with greater vulnerability to sexual exploitation and abuse at the community level, if not the household level (mayoux, 2009).

1.2 Statement of the problem

Studies by Agarwal, (2003) and Fletschner, (2009) indicate that most women face many challenges including access to credit from traditional banks due to high credit risks, low level of awareness, social cultural and legal norms, formal and informal institutions lending policies, corrupt practices by officials among other factors. To minimize these bottlenecks, women formed organizations such as "*Chamas*², "*Merry go round*³" and

² Chama is a Swahili word referring to a saving group. It arose out of the idea of "Harambee" which means pulling together

³ Merry go round is a social organization where members contribute small sum of money after specified period and each time the money is collected the full sum is paid to one of the members in turns until the circle is complete

“self-help groups” that enabled them to participate in various and more effective dimensions of development and empowerment endeavours. In these groups, women own projects, they train their members, they offer soft loans, they act as collateral to fellow members and have been more often associated with improvement of individual members both economically and socially (Agnes & Ruth, 2001). Studies done by the institute of Economic Affairs on women’s profile of socio-economic development established that women’s ownership of property is low which forces them to be dependent on relatives and their male counter parts (United Nations, 2001).

Despite all the challenges, Kenyan rural women contribute more than 80% of necessary labour for food crops production and more than 50% on cash crops production, (Mutoro, 1997). In terms of economic empowerment of microfinance groups, Fernando (2006) Mahmud (2003), and Mayour (2001) concluded that they are the best arenas for development. This has led to the formation of many microfinance institutions, specifically, targeting women groups. Although women groups have now formed a major segment of the population, most of the studies on Women Groups (WGs), have focused on financial empowerment rather than household empowerment (Anad, 2004; Devalatha, 2005; Sahu and Das, 2006; Sowjanya, 2007).

In addition, with the introduction of Uwezo Fund and other micro-finance funding like Kenya Women Finance Trust, WEP, *Jamii Bora*⁴ and other financial services specifically targeting women groups. It is important to evaluate whether the benefits trickles to the

⁴ Jamii Bora is microfinance in Kenya that supports small scale business by offering them loans with minimal restrictions.

household level.

With more financial support coming to women through groups when men have often been the bread winners in households, women have often taken the responsibility to develop their families and determine their future. It is imperative to know the full implications of increased cash in households. In addition, direct financial boost to women through women groups has been considered to stabilise livelihoods, broaden choices, provide start-up funds for productive investment, help poor people to smooth consumption flows and send children to school. On the other hand, extending loans to women who do not have a say over the use of the money has led to indebtedness and increased further exclusion of women especially where the programmes are well designed (Mayoux 2009). Such cases have been experienced by communities especially those dealing with Kenya Women Finance Trust. It is with this regard that the study sought to study the influence of women groups on socio-economic empowerment on households in Malava constituency, Kakamega County, Kenya

1.3 Broad Objective of the Study

The general objective of the study was to investigate influence of women groups on socio-economic empowerment on households in Malava constituency, Kakamega County, Kenya.

1.3.1 Specific Objectives

This study focused on four specific objectives stated below:

1. To analyse the ways in which the involvement of women in groups affect the household socio-economic development in Malava constituency.
2. To assess how members of women groups use their incomes.
3. To examine the impact of women groups' on socio-economic empowerment on households in Malava Constituency.
4. To identify the various challenges affecting the women groups.

1.4 Research Questions

1. How does women involvement in groups affect their household's socio-economic development in Malava constituency?
2. How do women group members use the income they generate?
3. What is the impact of women groups on social economic empowerment of households?
4. What challenges face the operations of women groups?

1.5 Scope and Limitations of the Study

The study was conducted in Malava constituency of Kakamega County in Kenya. The location was chosen due to the large number of women groups and women group activities. However, the findings provide insight into what occurs in other rural regions of Kenya. The study respondents were women who were members of women groups. These are women groups which are registered under the Ministry of Gender, Children and Social Development. The findings are based entirely on the responses of women from women groups in Malava constituency. The study was limited to the women groups, their roles within and without the household that ameliorate household problems and the activities that they engage in.

The study focused on literature on women groups in relation to socio-economic development on households. The study used samples that were representative of women groups in Malava constituency. The researcher, however, ensured that the study sample was representative of the target population. This study was also limited to the data collected within the period of the study through questionnaires, in-depth interviews, focused group discussions and literature review.

1.6 Significance of the Study

The findings of the study would be important to a number of stakeholders.

The study findings could be used by government, policy makers, NGO's and other

private agencies on devising ways and strategies that enhance formation of more women groups and greater participation and improvement of the existing women groups. The findings are relevant for policy makers to listen to and work with women to improve their positions and thereby accelerate the country's development. The findings may assist bankers and entrepreneurs to create policy environments which provide avenues for affordable credits and at lower rates. Hence the policy makers should be better equipped to improve strategies targeting economic bottlenecks so as to enhance self-help groups and sustainable economic growth via women groups.

The findings of this study would be particularly significant to the government of Kenya in especially in findings the best practices of empowering women in the country and establishing relevant policies and regulations that govern the formation and operation of women groups. The findings from the current study would also be helpful to NGOs, other private agencies on devising ways and strategies that enhance formation of more women groups and greater participation and improvement of the existing women groups

The findings may also benefit the general community through knowledge and skills which would be used to make the women groups more efficient and effective in bringing out the desired societal developmental changes. In addition, the study findings could also be useful in encouraging women to aim for better performance in groups and in households. Furthermore, the findings offer a good input into women groups and educators to alleviate problems that women groups face. Similarly, the findings are useful for further research on household development and women empowerment and add

to the existing literature on women groups in Malava constituency.

Lastly, the study findings would supply rich literature on women groups and be useful to scholars carrying out research on women groups and their socio-economic empowerment not only in Malava but other parts of the country.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter focuses on literature related to the study. It comprises a review of literature on women groups across the world in general and in Kenya in particular. The study focuses on the specific types of women groups and the activities women groups engages in. The literature also focuses on the social benefits of women groups, achievements and challenges associated with women groups including strategies that have been put in place so as to improve on women groups in Kenya.

2.2 Women Group Profile

Women groups are voluntary social formations by women related by an affinity for a specific purpose whose main objective is to provide support for each other and/or are often created with the underlying assumption that when individuals join together to take action towards overcoming obstacles and attaining social change, the result can be individual, and/or collective empowerment (Aguilar, 2006). Women groups' members typically use strategies such as savings, credit or social involvement as instruments of empowerment (Rutherford, 2000).

The types of women groups that exist in developing countries are numerous and can include economic, legal, health and cultural components (Thangamani & Muthuselvi, 2013). This review will focus on women groups that offer women a collective finance, enterprise and/or livelihoods component. Collective finance and enterprise include but are not limited to savings and loans, group credit, collective income-generation and micro-insurance. Livelihoods interventions can include life skills training, capacity

building, business training, financial education, labor and trade group organization (Ranjula, 2007).

Today, women empowerment through women groups is considered an essential component of international development and poverty reduction. The concept of women's empowerment has gained increased attention over the past two decades. This concept first held international prominence at the International Conference on Population and Development in Cairo in 1994 and then again at the Fourth World Conference on Women, Beijing 1995. But the central role of women in development originated during grassroots movements occurring years earlier (UN Women, 2000).

The international conference at Cairo and Beijing announced to development agencies the shift from thinking of women as targets for fertility control policies to acknowledging women as autonomous agents with rights. By 2000, the United Nations was including women's empowerment and advancement as a central part of their agenda (UN Women, 2000). As a result of these conferences, a broad assessment of women's empowerment throughout the UN system was undertaken. Specific examples of the types of assessments that were made include the process of assessing the different implications of development planning on women and men and integrating poverty eradication strategies into programs for women (African Women Development and Communication Network, 2010).

While these landmark events helped shift resources and ideologies towards women's role in development, the emergence of women's empowerment as a central concept in development was the result of earlier grassroots movements aimed at empowering disenfranchised communities with women playing a central role. Grass-root organizations included the formation of self-help groups, which became the central

ground for women's activism and participation and helped to shape the changing development landscape (Aguilar, 2006).

The concept of the women groups as a catalyst for change in poor countries is based on the self-help approach pioneered in India in the early 1980s. It emphasizes high levels of group ownership, control and management concerning goals, processes, and outcomes. It has been argued that the very process of making decisions within the group is an empowering process and can lead to broader development outcomes such as the greater participation of women in local governance and community structures (Mayoux, 1998).

Today, women groups are a common phenomenon across the world. In Africa, many rural women have resorted to groups which either are women-only mutual aid societies, benevolent groups in churches, cooperatives and market women groups. Some of these groups allow women to pool resources together so as to reduce their workload and invest in saving societies, or cooperative ventures. For instance, cooperative societies have provided women access to resources. In Benin, for example 8 percent of rural women belong to formal cooperatives yet 90 percent participate in traditional savings and credit groups (Aguilar, 2006). Informal rotating credit associations in Ghana, Tanzania, Gambia and Zimbabwe have been used by the estimated 25 percent of economically active women in the non-agricultural informal sectors to invest in businesses and farms, home improvements and school costs for their children (Rangel, 2005).

In Uganda, women groups have helped strengthen democracy by bringing diverse groups in society together. These groups are made of diverse ethnic and social identities. They enhance cross-cutting linkages amongst ethnic groups which are

beneficial in mitigating ethnic tensions thus creating the necessary peace for democracy to flourish. They have also come together to create income-generating activities to support themselves and their families Rangel, 2005).

In Kenya, women groups have become popular avenues through which women in rural areas and urban informal settlements complement efforts towards alleviating poverty. This is in line with Kenya Vision 2030 which emphasizes gender equity in power, resource distribution and improved livelihoods for all vulnerable groups (Reoublic of Kenya, 2007).

The Word Bank suggests women empowerment through women groups as a key aspect of social development programs (World Bank, 2001). In many developing countries, one strategy which has been found to be promising is participatory institution building in the women groups often coupled with savings and micro credit loans (ESCAP, 2002). This is because empowerment through women groups (WGs) strategy is a multifaceted process, which encompasses many aspects such as enhancing awareness and increasing access to power resource (economic, social and political). The basic assumptions undergirding these income-generating group programs are that giving women access to working capital increases their ability to;

“generate choices and exercise bargaining power as well as develop a sense of self-worth, a belief in one’s ability to secure desired changes, and the right to control one’s life” (UNIFEM, 2000).

This is evident in Kenya where women belonging to women groups are able to start SME and bargain for loans as groups thus raising their abilities to secure desired changes. In addition, women groups are considered to facilitate development through the formation of social capital and mobilization (IFAD, 2003). An equally important component is the mobilization and organization of women into groups. Group

formation is a basis for women's solidarity, strength and collective action. Women groups are therefore necessary to overcome exploitation, create confidence for the economic self-reliance of rural poor, particularly among women who are mostly invisible in the social structure (World Bank, 2001).

These groups enable women to come together for a common objective and therefore gain more strength from each other to deal with exploitation which they often face in several forms. As such, these groups become the basis for action and change and also build relationships for mutual trust, promote formation of groups and empowering the rural poor. Following such, the global recognition of the critical role of women in poverty reduction strategies, a wave of microfinance programs and other livelihood support interventions have been implemented worldwide specifically targeting rural women and women's groups (World Bank 2011). Yet not much has been understood on influence of women groups on household empowerment in Western Kenya.

2.3 Impact of Group Membership on Economic Empowerment and Household Income

Indeed, empowerment through women groups' strategy is a multifaceted process, which encompasses many aspects such as enhancing awareness and increasing access to power resource (economic, social and political). An equally important component is the mobilization and organization of women into groups (Mayoux, 1998). All these facets when tapped ensure a comprehensive impact of the role of women in groups, as individuals, households and as communities.

In fact women groups have been used in various ways to impact on women. Groups are necessary to create confidence for the economic self-reliance of rural poor,

particularly among women who are mostly invisible in the social structure (Mutugi, 2006). These groups enable them to come together for a common objective and strengthen them with each other so as to deal with exploitations which they face in several fronts. A group becomes the basis for action and change. They strengthen social integration and reduce rural poverty (Haider & Aktar, 1999).

Women groups' objectives now focus more on income-generating projects rather than solely welfare activities. They are multi-purpose and combine mutual financial assistance in the form of rotating credit associations to provide the means to pursue social, educational, and economic activities (Mosedale, 2003). These groups open new opportunities to generate, save, and invest incomes that will assist women in effectively responding to dynamic socio-economic changes as individuals, family heads, or as communities (Mutugi, 2006).

Yet the link between economic assistance programs and women's empowerment is mixed. Women's income tends to increase and benefit household members, particularly children, but women targeted for assistance do not consistently report increased empowerment, such as greater independence from their male partners neither increased control over household resources nor greater participation in decision-making in households. Although increasingly, researchers, donors, and practitioners have begun to focus on the role of men in women's empowerment (Sternberg & Hubley, 2004), and while rigorous evaluations of interventions involving men are still rare, there is need to know why economic programmes targeting women and women empowerment still provide mixed results.

2.3.1 Role of Women Groups in Enhancing Access to Credit

Women groups are important in assisting group members in getting access to the formal credit institutions; setting viable norms for interest rates, repayment schedules, gestation period, extension; writing off bad debts and so on; ensuring repayment and continuity through group dynamics; providing easy access to credit and facilitating group or organization for effective control and; analyzing the credit system for its implications and changes in the economy, culture and social position of the target group (Das, 2012). Most importantly, women groups enable access to micro-finance programmes and as such allow women to contribute to the household economy hence increasing their intra-household bargaining power. Thus, micro financing through women groups has transferred the real economic power into the hands of women and has considerably reduced their dependence on men (Kabeer, 2005).

Women groups through organized table banking are now offering soft loans to their own members who would otherwise not benefit from credit facilities. This helps improve the financial position of their members and hence increase their household incomes and ability to invest (Das, 2012). Women group members find it easier to borrow loans from their own groups where they can explain themselves and be understood. This enhances the investment capacity and hence leads to increased income in households.

Mayoux (2001) however, argues that the impact of microfinance programmes on women is not always positive. Women who have set up enterprises benefit not only from small increases in income at the cost of heavier workloads and repayment pressures. Sometimes their loans are used by men in the family to set up enterprises,

or sometimes women end up being employed as unpaid family workers with little benefit. She further points that in some cases women's increased autonomy has been temporary and has led to the withdrawal of male support. It has also been observed that small increases in women's income are also leading to a decrease in male contribution to certain types of household expenditure. Rahman, (1999) using anthropological approach with in-depth interviews, participant observations, case studies and a household survey in a village, found that between 40 percent and 70 percent of the loans disbursed to the women are used by one spouse. This increases tensions and conflicts within the households that often manifest in domestic violence.

2.3.2 The Role of Women Groups in Enhancing Savings

The saving culture is one of the key pillars of women groups. Members are usually required to make an agreed amount of savings within a given time and these savings have empowered WG members in many ways. It has enabled members to access loans from both the groups and banks. Individual members can withdraw part of their savings to buy assets or start income generating activities. In addition, savings act as buffer against unforeseen happenings such as illnesses or business losses (Padala, 2011).

Various studies show that a good portfolio of women deposits are from savings drawn from women groups. A study conducted by Urmila, shows that savings of women groups linked with banks was 76.4 percent of total WGs in March 2010 (Moon, 2011). Panda (2009) in his study further ascertained this saving culture which enabled women to own assets such as land, houses, movable assets such as vehicles and even tractors (Panda, 2009). The accumulated savings are very crucial to women groups in two aspects. The first portion of the savings is issued to members as loans, especially

during initial stages of group formation. Here members agree on the interest rates, repayment period, and maximum amount loaned. As for new members, small loans are advanced to them and often repaid within short duration. Secondly, in mature stages groups can use their savings to access loans from banks. Studies conducted by Moon (2011) and Jothi (2010) noted that good loan portfolio in banks are made to WGs and this was attributed to financial discipline that members show by making regular loan repayments (Jothi, 2010; Moon, 2011; Vetrivel & Mohanasundari, 2011). Thus the concept of WG has enabled women access loans from groups with little interest rates and no collateral securities.

Studies in India mostly in the States of Orissa, Andhra Pradesh, Maharashtra, Tamil Nadu, and Uttar Pradesh by NABARD covering 560 WGs member households from 223 WGs across 11 states, exposed many positive results on the impact of participation of rural poor in the WGs. The study revealed perceptible positive changes in the living standards of WG members in terms of ownership of assets, borrowing capacities, income generating activities, income levels and in savings. The study registered an increase in the average annual saving per household by over three-fold within the year (NABARD, 2002).

Other studies (such as Ranjula & Yang, 2012; Malhotra & Schuler, 2005) have also indicated that strong propensity to save is limited among poor women participating in informal saving groups and organizations in many countries. Savings particularly among women occur only during surplus periods but when they do, the actual amount saved is often surprisingly large, relative to incomes (Malhotra & Schuler, 2005). Despite such observations, financial institutions fail to offer adequate saving facilities to poor women. Evidence reveals that to a number of women, especially in poor households, security of savings and access to credit are very important saving

incentives (Moon, 2011). Other factors have also been found to be crucial such as the privacy of accounts and proximity and easy access to deposited funds (Ranjula & Yang, 2012). These studies have also established that saving is a key factor to growth of women micro-enterprises. Members who saved more were able to get more loans to expand and establish businesses.

In his work on saving groups in Zanzibar, Anyango et al (2007) and Mayoux (1997) have arrived at similar conclusions. Their findings showed that group saving programmes has helped improve livelihoods in households through increased incomes. Further, their studies revealed that savings increased members' assets and that majority of the members reported that they were not making savings before joining groups. Among the major reasons that contributed to lack of savings has been lack of information about the benefits of saving, and uninterested banks who did not value small savers . It is therefore evident that joining Informal Group Financing gave members a life line to make savings and thus access to credit facilities. Available evidence suggests that for many women, particularly in poor households, security of savings and access to credit is a more important savings inducement. Moreover frequent social meetings among women groups enhance social integration and more training (Ranjula & Yang, 2012).

Though savings require current sacrifice, women groups have encouraged savings since with saving—unlike borrowing— the sacrifice precedes the reward. On the other hand, saving offers flexibility, and while borrowers *pay* interest, savers *earn* interest. Also, the choice to save is voluntary; once indebted, repayment is mandatory. Both savings and loans have a place, but saving is often a better choice for poor women. As stated by Johnson and Kidder, (1999:6),

“not all poor people are “budding entrepreneurs. . . . for people living in

poverty, perhaps it is access to a savings account . . . that needs to be the core service on offer.”

This service is offered through women groups via the table banking platforms. For instance, the women groups in Kenya both formal and informal have some saving strategies and Merry go rounds that help promote saving and lending culture.

Yunus, Moingeon and Lehmann-Ortega (2010) suggest that the poor (unlike the non-poor) use financial services to turn small, frequent cash inflows (such as from daily milk sales) into usefully large sums (perhaps to buy a cow or land). They may also use financial services to turn large inflows (such as monthly salaries or proceeds from the sale of a cow) into small, frequent outflows (such as daily food purchases). Accumulated savings can also buffer expected or unexpected spikes in household expenses due to childbirth, school fees, home repairs, life-cycle celebrations, or widowhood (by death, divorce, or abandonment). Savings may also cushion familial risks due to illness, theft, or job loss or structural risks due to war, floods, or fire. Finally, savings allow people to take advantage of unexpected investment opportunities. As stored resources, savings therefore are useful for a wide range of purposes (Yunus, et al., 2010).

Some people however fail to save because it is not at the top of their mind. Women groups overcome this problem of limited attention by imposing regular prompts to save, a mechanism that drives savings group outcomes. Indeed, regular meetings act as reminders to keep group members focused on savings (Mullainathan & Shafir, 2013). Participants become accustomed to putting money away at a defined interval, which increases the amounts that are saved.

The 2012 study of savings behavior in Chile cited earlier leads insight into this

mechanism (Kast, *et al.* 2012). In the experiment's first stage, the authors observed that higher savings rates were made in groups compared to individuals. In a second evaluation, the authors sent some savers weekly text messages providing them feedback about their savings performance while leaving others to continue saving with no prompts. After a three month period, savers who received follow-up text messages had increased their account balances by \$34 (18,500 pesos) on average, compared to only 50-cent (262 peso) savings in the control groups. Participants without weekly reminders faced negative effects from their limited attention to savings, while those with text messages overcame it and stayed focused on their goals. This evidently shows that regular prompts boosts savings both within and outside of groups (Karlan, D. *et al.* 2010).

Poor women everywhere use informal savings to smoothen consumption, prepare for emergencies, and fund large purchases. The existence of these mechanisms shows that poor women want to save and work hard to do so. This gap is bridged using women groups providing forums where poor women save and also borrow. Moreover, women groups have also been instrumental in ensuring financial literacy by training women on the best saving strategies.

2.3.3 Role of Women Groups in Enhancing Investments

One of the main ways through which women are empowered economically is through WGs. Groups aim at building capacity that help the members undertake Micro and Small Enterprises (MSEs) that have direct impact on their welfare. These MSEs are income-generating and culminate in rapid growth of MSEs run and managed by the WGs. Thus groups act as instruments through which individual women wish to strengthen their capabilities to provide for family welfare. According to Supriya

(2012) WGs are can be important in efforts to reduce maternal and child deaths. No wonder then, WGs are the major target for channeling aid to women by the NGOs, donor agencies and the Government –through women fund.

Loans advanced to members' women groups have been instrumental in micro enterprise development such as income generating activities. Some members use loans to start businesses; some use it to scale up the existing business; others use it to add a new business (Suguna, 2006). Loans have enabled women to own assets, for example, the World Bank (2008), reported that every 10 percent increase in borrowing by Grameen bank led to an increase in non-land asset by 2 percent among women. A study conducted by Vetrivel and Mohanasundari (2011) noted that loans from WGs enabled women to purchase property, start cow rearing and petty businesses, purchase vans, opened tea shops, leased land and took up collective projects.

Further, group synergy has been employed in boosting small enterprises. Indeed small enterprises have acquired a significant stature in the economic development of a country (Ram, et. al., 2011). Evidently the presence of women around the world driving small and entrepreneurial organizations has had a tremendous impact on employment and on business environments worldwide (Mukherjee, & Purkayastha, 2011). The important role played by small and medium enterprises run by women in African economies has also been increasingly realized. This is not only for the vitality of the business sector but also because they provide new jobs (Supriya, 2012).

Similarly other studies have shown that most women who join women groups without any business due to lack of capital were able to start their own businesses after joining groups (Jothi, 2010; Sharma, Roy, & Chakravorty, 2012). For example, a study conducted by Sharma, Roy and Chakravorty on potential of self-help groups on

entrepreneurship shows that not only did women engage in entrepreneurial activities' but also there was a boost in the entrepreneurial qualities such as confidence, innovation, energetic, risk taking, financial independence and active participation during group meetings contribution (Sharma et al., 2012).

Past researches established barriers or constraints that women enterprises encountered that included difficulties of access to credit and financing, technology, market, and information. Naituli, Wegulo and Kaimenyi (2006) noted significant differences in the performance between enterprises run by women and men in Kenya. In particular, enterprises run by women as compared to those of men in Kenya were much smaller, less likely to grow, less profitable, and begun with much less capital investments.

2.4 Use of Income Generated from the Women Groups

Women's spending priorities differ from those of men with women notably more likely to buy goods and services that improve family's welfare. Thus, as women gain decision-making power, household spending patterns are likely to shift. Household savings rates are also likely to rise and by extension, women increased purchasing power and further benefit to other sectors such as food industry, healthcare, education, childcare, clothing, consumer durables and financial services (Kabeer, 2010).

Concerning the use of money on investment and SMEs there is a great deal of gender segregation by sector as noted by Naituli et al. (2006). Women in SMEs tend to dominate small markets such as food processing, beer brewing, hairdressing, dressmaking, and retail of second-hand clothing, while men dominate in metalwork, carpentry, vehicle repair, shoe making, construction and transport. Concerning the use of income and its economic effects, it has been observed that women are likely to spend more on household goods and assets. As such households with a WG member

are more able to reduce a household's vulnerability or shocks by diversifying incomes (Garikipati, 2008; IFAD, 2003; Cull, Demirguc-Kunt & Morduch, 2009).

"Merry-Go-Round" associated with women groups are more popular in many parts of the country where small scale low income rural women entrepreneurs require quick, accessible and simple financial services. For this reason, small loans make a difference to the lives of a large number of rural women. From such initiatives (women groups), women tend to improve the welfare of relatives, communities and institutions. Their work and incomes positively changes. Furthermore, better incomes for women increases food on the family table, girls going to school and greater empowerment (Chinery, 2011).

Behavioral economic studies in Switzerland, South Africa and rural China also show that when actual income increases, aspirations also tend to rise accordingly (Barr & Clark, 2010; Knight and Gunatilaka, 2009). According to Knight and Gunatilaka (2009), income aspirations also tend to rise when people experiences a fall in living standards in the previous five years, suggesting that income aspirations do not fully adapt to a decrease in income. This is confirmed by the research of Burchardt (2005), who also identified adaptive expectations using ten years of the British Household Panel Survey. He revealed that in the long term, people adapt to rising incomes but less so to falling incomes. In line with the above, we expect that a household's past and current income affects income aspirations positively in our study. This is because women's income increases as they join the group and with increased opportunities and social networks, women's aspirations increases.

2.5 Effects of Group Membership on Women Social Empowerment

There are numerous benefits for communities that accrue from women participating in women groups. This includes the provision of education, collective labor, mutual support, and income generation. Through group activities and dynamics, skills can be acquired in accounting and management of group affairs and projects (Mbugua-Murithi, 1997). Women's groups act as convenient organizational structures that are appropriate for use with rural development approaches (Srujana, 1996).

Women group members have reported great success in terms of business performance. The successes of members businesses are attributed to regular meetings of groups and equipping members with skills of running business which helps members deal with day to day hurdles. These have also motivated the otherwise usually nervous and wary members to gain confidence in starting their own businesses, and in overcoming fears (Subramaniam, 2012). Women groups (WGs) also improves technical and practical skills on entrepreneurship by exposing and encouraging members to participate together (Das, 2012). This enhances managerial skills such as; planning; decision making, ability to facilitate group meetings and managing enterprises. Moreover, it increases articulation abilities, for instance, self-confidence and self-esteem. In addition, it boosts the taking of risks, enhances creativity, novelist and resourcefulness which are important pillars of entrepreneurship (Panda, 2009).

A study conducted by Ranjula and Yang, (2012) in India also noted that women in groups are more able to resolve conflicts among themselves even without the leaders. Group members openly express their opinions more without fear of criticism (Ranjula & Yang, 2012). Swain, Wallentin and Varghese (2009) reported that the training of

members provided by the WGs programs enhances entrepreneurship skills, ability to perceive and process new information, evaluate and adjust to changes, which in turn increases productivity and self-confidence (Ranjula & Yang, 2012).

In addition, women groups in particular, serve as good entry points for understanding village development needs and problems. Groups also are useful instruments in changing attitudes of members towards taboos, myths, farming practices, and the overall local development (Noordin *et al*, 2001). Srujana (1996) argued that women groups are important connections between the local people and the government because of their ability to mobilize communities for development. Poverty in Pumwani informal settlements in Nairobi County, for example has for increased vulnerability of the communities to diseases and the situation remains the same. On embracing the WG approach, the women started to reduce disease as well. They monitor each other's hygiene, both personal and domestic. This has reduced hygiene related diseases and loans for treatments are now more accessible from groups when family members fall ill. All these are possible because of conducting weekly meetings where discussions of such social issues take place (Ranjula & Yang, 2012).

WGs have been instrumental in empowerment by enabling women to work together in collective agendas. Women's networks do not usually obtain business or political favors as they command a few economic resources and frequently rely on time and non-monetized labor exchange. However, self-help groups, when combined with savings and credit, have enabled women to benefit economically by monetizing their contributions and in the process have empowered them to become agents of change. A related aspect is that self-help groups have facilitated the formation of social capital, where people learn to work together for a common purpose in a group or organization (Putnam, 2000). The ability to associate depends on the degree to which communities

share norms and values and are able to subordinate individual interests to those of larger groups. Out of these shared values is trust, with the potential for social, economic and political changes. However, these groups are often narrowly focused on microcredit, which, although useful as an entry point, can also limit and confine groups to very small-scale activities with limited impact beyond the immediate family.

In India, the social impact of the women group programs has increased involvement in decision-making, awareness about various programs and organizations; increased access to such organizations, greater expenditure on health and marriage events. The Indian study also revealed that there was a change in the attitude of male members of the families. The initiative of women groups encourage women to participate in the meetings and consequently, women reported making more savings in their names which increases their confidence and self-respect. Within families, the respect and status of women have also increased and children education has also improved significantly especially the girl child education (Puhazehdhi & Sai, 2001).

Women groups have been used to enhance educational development of children, and in emancipating social ills such as alcoholism. Puhazehdhi and Sai (2001) revealed that women groups have strengthened the rural poor by increasing their confidence, social standing, communication skills, and brought behavioral changes. Puhazhendhi and Badatya (2002) pointed out the social and economic empowerment groups have had on members.

2.5.1 Effects of Women Groups on Household's Decision-Making

A number of researches on the empowering effect of WGs have reported mixed

results. Some argue that access to credit is transformative in providing women a better negotiation position in the household and/or community (Desai & Joshi, 2013; Holvoet, 2005; IFAD, 2003; Kabeer, 2001; Swain & Wallentin, 2009). Others argue that it does not change the position of women in all other domains of society and might actually only increase women's (already large) work burden, by adding economic activities to their 'traditional' tasks (Garikipati, 2008; Kabeer, 1999).

Specifically, WG programs have increased women's involvement in decision-making, awareness, access to income, increased expenditure on health and marriage events. It has also changed the attitudes of male members in families and encouraged women to participate in meetings and in making savings increased confidence and self-respect among women. Within the family, the respect and status of women has increased, children's education has improved significantly especially among the girls as noted by Tesoriero (2006).

2.6 Challenges facing Women Groups

Although women groups have contributed in enhancing women economic empowerment, some challenges have been noted by scholars such as Van Kempen, (2009). Some of capacity challenges facing WGs include both the internal factors which are within their control and also the external factors which are beyond their control (van Kempen, 2009).

In addition, there are external factors such as lack of control over policy making, exploitative markets, poor access roads and unfriendly bank lending rates among others. The greatest absurdity is that most government officials who make these policies are thousands of miles away continually shaping new solutions to problems

they have never experienced for the people whom they have never consulted and pursuing poor policies that never work (Ranjula & Yang, 2012).

2.6.1 Financial Challenges

Studies by (Gatewood, Brush, Carter, Greene & Hart, 2004) in Canada, Denmark, Finland, and New Zealand show that adequate credit aids women groups' performance. This is often seen in improved income, output and investments as well as, employment and welfare of the entrepreneurs. Credit accessibility creates opportunities for women groups to generate more incomes (Brana, 2008). Greater business opportunities call for more searches for external funds, which in turn creates more opportunities for entrepreneurship yet women are not encouraged to go to banks for financing because they lack credit history. Lack of collateral securities impedes growth and subsequently hampers household development (International labour organization and African development bank, 2004). Therefore access to credit is a serious constraint for women groups. It is estimated that despite constituting 43 percent of SMEs, only 5 percent of incomes from Tanzanian women groups are banked and that only 0.53 percent of female-headed households have access to credit (Mark Blackden *et al.*, 2007). In fact only 6 percent of female business owners have any type of banking relationship, compared to 11 percent of male business owners.

Though access to finance is a key issue for women, accessing credit, particularly for starting an enterprise is one of the major constraints faced by women groups. When women do have access to credit it is often in small amounts and may not have a direct authority to spend. The differential access to credit and authority to use such cash is a reflection of the patriarchal nature of the society, differences in the choice of sector, educational level or the amount of loan requested (United Nations

Development Programme, 2012).

In addition, a general lack of experience and exposure also restricts women groups from venturing out and dealing with banking institutions. Those who do venture out often find that transaction costs for accessing credit are high, and cannot be met by the available cash. Because of this, they are dependent on the family members for surety or collateral, which restricts the amount of money they can borrow. This results in lower investments. Alternately, they tend to find working capital at higher interest rates (Chowdhury & Gilbert, 1996).

Women also tend to lack proactive attitudes meant for growth, all women entrepreneurs would benefit greatly from a supportive environment that encourages women to go for it (Kabeer 2008). Currently, there is a lack of social and cultural support for the role of women as entrepreneurs; women are subjects of stereotypes and there are few visible role models for them at any level. Gender barriers need to be addressed at all levels, from the legal system to the domestic system. Women entrepreneurs also need more access to a full range of financial and non-financial support services. The growth of their enterprises is restricted by the lack of collateral, flexible finance options, inadequate access to training and follow-up on training inputs (Njeru & Njoka, 1998). When these barriers are removed and women empowered through groups, then the one third gender rule is likely to be attained. Moreover, women groups have difficulties finding land and premises for production/services and acquiring up-to-date technology. Finally, they would benefit from the strength of numbers that would be gained through representation by a women entrepreneurs' association, which would not only provide networking and value-added membership services, but also a collective voice for the needs and concerns of women entrepreneurs in the country (Odini, 2012).

2.6.2 Social and Cultural Challenges

Njeru and Njoka, (1998) points out that due to patriarchal social authority structures, women have to receive permission from their husbands or family support to join a women group or even start a business. However, such support is seldom granted, in fact, in most cases women's freedom of movement and joining groups is restricted for fear of husbands losing dominance over their wives. In addition, many ethnic cultures socially condition girls to acquire the need for affiliation, rather than achievement, hence as girls grow into women, they look forward to being affiliated with men's achievements rather than with their own independent investments.

Girls have also been discriminated against in their access to education, and factors of production such as land. Indeed in many cultures, women of marriage age are often viewed as assets. Other studies carried out in Kenya have attributed such treatments to the lack of confidence and self-belief; lack of strong and relevant networks and passive learning methods in women (Mallick & Rafi, 2010). Other constraints and social cultural barriers that women face in households include poor social background and socio-economic discrimination (Mutuku *et al.*, 2006). Many women are income poor, yet they have to provide for their families. Competing financial needs between family and business become major constraints to groups' development and household wellbeing. With many women being poor, the little income earned is most of the time used for what appears to be urgent family requirements, irrespective of why it was set aside.

Women in Kenya are time poor due to their dual roles in the household economy and the labour market, as mothers, housekeepers, wives and owners/managers (Odini,

2012). In addition, such dual roles give women less time to plan and manage their groups well, which reduces performance especially if women have more financial and social demands including housing space, health, old age and divorce, all of which negatively affect growth in women groups.

2.6.3 Inadequate Training and Organizational Skills

A study conducted by Mukherjee and Purkayastha (2011) noted that some women groups that run businesses despite producing excellent quality products have suffered huge inventories due to poor marketing strategies resulting from lack of brand identity of their produce. Some lack proper distribution networks to enable their products gain popularity in the market (Mukherjee & Purkayastha, 2011). Generally, women groups in developing countries lack training and entrepreneurial skills (IFC, 2007). Training on entrepreneurial skills is therefore vital for developing human capital and plays a crucial role in providing learning opportunities for individuals and women groups to improve their skills, and abilities (Brana, 2008). Thus providing training is important for providing women groups with skills and the experience needed for business, proper management and sustainability of groups.

Indeed literature supports the fact that majority of women groups do not have specialized skills which affects household development (Karnani, 2007) and hence the need for training. A study conducted by Ibru, (2009) found out that education and training of women entrepreneurs is essential for their success. Yet literature has confirmed that skill training and tertiary education have positive effects on group performance, social networks and more credits (Ibru, 2009).

One of the main reasons why women groups perform poorly is because majority of

members have lower levels of education, trainings and qualifications compared to their male counterparts. Available data on school enrolment in African indicates that a near gender parity is achieved at pre-primary and primary level of education but as the education level increases, glaring gender disparities starts to manifest (United Nations Development Programme, 2001). As a result women groups often face organizational, book keeping skills and management difficulties.

In addition, women groups face more challenges including lack of technical skills, confidence, strong individual involvement and the willingness to take risks. They are therefore more often unable to establish and sustain successful businesses (Carinne, Shari Dworkin, & Megan, 2013). With the growing competition, there is a need to equip women group members with more technical skills in marketing, entrepreneurial, and financial planning (Das, 2012). Success of women groups will increase income and reduce these challenges and poverty levels. There is therefore need to empower women through the groups to attain success in women groups and hence empower household development through individual group members.

2.6.4 Women Groups in Kenya

In Kenya, women groups have existed since the beginning of the 1990s both at grass-root and national levels. In the 1990s more women groups were formed, to take advantage of the new political openings to assert their socio-economic and leadership roles in rural development (Pala, 1974). With time, the groups have also advocated for an expansion of women's development opportunities and the advancement of women's rights in the country (Pala, 1974). By improving women's own positions, the groups are simultaneously strengthening communities as well as enhancing the country's broader development prospects (Manu, 1998). In addition, they are

contributing to the achievement of the one third gender rule by encouraging women to take up development issues.

Pala, (1974) demonstrates that women are the major participants in rural economies. However, more often than not, women's economic contributions go unrecognized and their work under-valued. Dating back to the colonial days, women were encouraged and also mobilized their energies for self and community development. Their tradition for collective and mutual assistance has always been traced within the traditional division of labour framework inherent in most societies. This situation developed women to family roles and performance of other domestic duties. However, most Kenyan women contributed labour on collective basis to fellow women in various development activities. Karega (1995) notes that in African traditional society, women formed welfare oriented associations to assist each other in several aspects such as labour saving activities particularly in farm work. This means that they collectively engaged in rural economic activities. Boserup (1970) argues that women take charge of many agricultural activities and carry out activities such as planting and preparing the land, and harvesting equally with men. They also have extensive knowledge in household and community's needs for the reason that the community's well-being depends on them.

Masinde, (1987) has also noted that women are major actors in development activities in rural Kenya. They dominate in the agricultural sector in most rural areas, a situation created by massive absenteeism of men in those areas. Both traditional and current population dynamics have tended to give a dominant role to women not only in the farming systems but also in other sectors in rural economy. This collective response to needy situations by women has been the driving force behind the formation of informal women groups, which have played a dominant role in the rural economy.

However, most of the rural women groups' activities are invisible to the realm of national development.

According to Lockwood, (1992) the invisibility of rural women activities is due to informality and the fact that they are headed by women who are supposed to occupy a private domain. Evidence has shown that group formation and the mobilization of women has to go hand in hand with consciousness rising among men. The achievement of gender equity is not the sole responsibility of marginalized women, men and political leaders (both men and women) must be engaged as champions of equality and women's empowerment (IFAD, 2003). Women's contribution to community development has come about as a result of women's own energetic efforts to organize, articulate their concerns and make their voices heard. However, the growing recognition of women's contributions has not translated into significantly improved access to resources or increased decision-making powers. Neither has the dynamism that women display in the economic, cultural and social lives of their communities through their groups and informal networks been channelled into creating new models of participation and leadership (Manu, 1998).

Despite their many responsibilities, women have significantly less access to the resources and services they need to increase their productivity and their income and ease their burden of household duties (IFAD, 2011). It is this situation that women have responded to as individuals or organized entities in an effort to improve their conditions and that of their families by forming groups to articulate their concerns (Budlender, 1999). It is against this background, that this study examines how empowerment of rural women through formation of women groups can be a breakthrough to rural development. The study also gives a critical analysis on the extent to which such groups can mitigate rural poverty situations and how group

sustainability of their interventions can be enhanced.

In conclusion, Women groups have indeed played key roles in community development in Kenya, they have spearheaded agriculture, contributed to soil and water conservation in eastern Kenya, contributed to food production, increased incomes, ensured household poverty reduction programmes, among others. The groups have in addition enhanced the success of women in business venture since they gain business running skills and are able to share business experiences. Women are also able to link to financial services through groups. They also access soft loans and savings through the groups. Women groups are however face with a number of challenges financial such as credit inaccessibility, cultural and even social. These challenges impede the smooth functioning of the groups.

2.7 Theoretical Framework

This section focuses on two theories applied in the study and how they link with the study objectives. The theories discussed in this section are self-efficacy and social exchange. The section exposes how the key theoretical assumptions relate with the study objectives.

2.7.1 Self-Efficacy Theory

This study was guided by self-efficacy theory postulated by Bandura, (1997) and social exchange theory postulated by Homans, 1961. The theory of self-efficacy refers to beliefs in one's capabilities to organize and execute the courses of action required to manage prospective situations. Self-efficacy affects people's thoughts, feelings, actions, motivations, efforts, and determinations to confront the obstacles faced in life (Bandura, 1997). Self-efficacy beliefs are an important aspect of

human motivation and behaviour, which influences the actions that can affect one's life (Snyder & Lopez, 2007). Self-efficacy has been thought to be a task-specific version of self-esteem (Lunenburg, 2011). The basic principle behind Self-Efficacy Theory is that individuals are more likely to engage in activities for which they have high self-confidence and less likely to engage in those they do not (Van der Bijl & Shortridge-Baggett, 2002).

According to Gecas (2004), people behave in the way that executes their initial beliefs; thus, self-efficacy functions as a self-fulfilling prophecy. For example, Employee A has high ability and a great deal of experience in creating graphs, but does not have confidence that he can create a high quality graph for an important conference. Employee B has only average ability and only a small amount of experience in creating graphs, yet has great confidence that she can work hard to create a high quality graph for the same conference. Because of Employee A's low self-efficacy for graph creation, he lacks the motivation to create one for the conference and tells his supervisor he cannot complete the task. Employee B, due to her high self-efficacy, is highly motivated, works overtime to learn how to create a high quality graph, presents it during the conference, and earns a promotion.

Self-efficacy explains people's ability to learn, their motivation and their performance, as people will often attempt to learn and perform only those tasks for which they believe they will be successful (Lunenburg, 2011). The basic premise of self-efficacy theory is that "*people's beliefs in their capabilities to produce desired effects by their own actions*" (Bandura, 1997, p. vii) are the most important determinants of the behaviors people choose to engage in and how much they persevere in their efforts in the face of obstacles and challenges. Self-efficacy theory also maintains that these efficacy beliefs play a crucial role in psychological

adjustment, psychological problems, physical health, as well as professionally guided and self-guided behavioral change strategies.

This theory assumes that culture affects the type of information people select and incorporate into their judgments, which may, in turn, reflect their self-efficacy. In this study, it was assumed that women hold strong beliefs about the need to change their destinies and enhance their livelihoods in an environment with poor incomes. Due to strong beliefs in their personal abilities and chances of success, women devise strategies that help them meet their demands, including the formation of self-help groups (Bandura, 1997).

Self-efficacy depends on the assumptions that motivated learners are more likely to succeed than less motivated learners and that goal setting is of primary importance when attempting to increase learning (Driscoll, 2005). As such this is in line with our study assumption that women in groups have the motivation to come out of poverty and to be empowered. The groups then help women group members to set goals together. The theory addresses such notions by focusing on the learner's beliefs as a means of self-regulation (Bandura, 1997). In groups the learners beliefs are changed through trainings and experiences where they are the first hand participants in their own success.

The theory of self-efficacy is instrumental in explaining how change can take place in social systems, especially in societies that work in groups/ are communal. This is true of Kenya's traditional rural societies where women help each other in times of need such as death, sickness, or with the provision of farm labour and income. High self-efficacy means that people are more likely to participate in activities in which they believe they can succeed. It promotes the premise that individuals have the

potential to mitigate and improve their situations.

High sense of self-efficacy correlates with higher resilience to problems found in life, but low self-efficacy reciprocates with failure. It is therefore important to note that membership to women group raises the confidence of members to take risks such as loans and in turn raises their self-efficacy. The high self-efficacy helps the women in groups to be more resilient in spite of the demoralizing effects of poverty and therefore form groups that can help them access the factors of production.

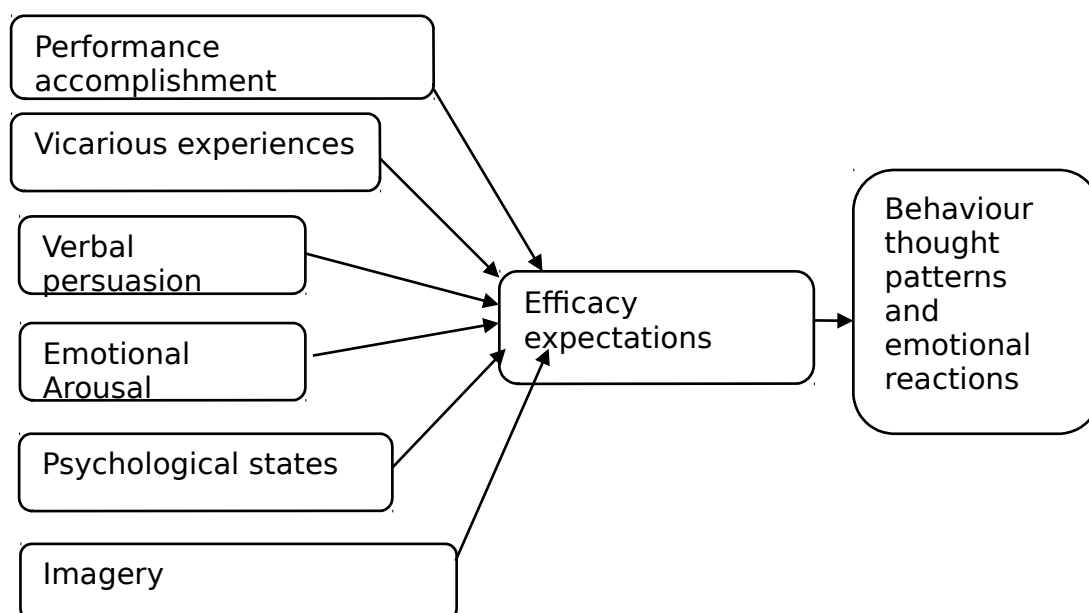
Finally, the theory identifies factors that affect the success or failure of individuals, including their collective or group actions (Bandura, 1997). These factors include mastery experience, vicarious experience, somatic emotions and verbal persuasion (Bandura, 1994). Mastery experience as applied by Bandura (1994) is based on memory of repeated events. Based on vicarious experience, Bandura postulates that watching someone like yourself successfully accomplish something you would like to attempt increases self-efficacy. Conversely, observing someone like you fail detracts or threatens self-efficacy. The extent to which vicarious experiences affect self-efficacy is related to how much one thinks the model is and this is influenced by group success or failure. Women groups especially in this study have been found to empower other women when they see what other women within the group have attained. This explains why women in groups are likely to experience progress in terms of investments and income. This construct has been widely used to explain how group weight loss programmes work (Bandura, 1994).

Verbal persuasion affects self-efficacy in that when people are persuaded verbally, they can achieve or master a task. They are more likely to do the task. Having others verbally support attainment of mastery of a task, coaches for instance frequently use this tactic for their teams. The coaches tell the players that they are going to win and

this boosts their efficacy. In relation to the study, since women are constantly trained on leadership skills within the women groups, they are able to master and reflect the leadership skills at household levels.

The final factor (somatic and emotional states) also generates great influences in women groups. The physical and emotional states that occur when someone contemplates doing something provides clue as to the likelihood of success or failure. Stress, anxiety, worry, and fear all negatively affects self-efficacy and can lead to a self-fulfilling prophesy of failure or inability to perform the feared task (Pajares, 2002). The group experience changes the emotions involved when one contemplates doing something. The group offers an encouraging platform for women and acts as a leaning wall in case of failure.

The figure 2.1 shows self efficacy theory as conceived in the study. It presents how groups through performance accomplishment, vicarious experiences, verbal persuasion, emotional arousal, psychological states and imagery affects the behaviour and thought patterns of an individual. It represents the conceived self efficacy theory. The figure shows how women groups can be used as instruments of behavior change through performance accomplishments, vicarious experiences, verbal persuasion, emotional arousal, psychological states and imagery.



Source: Adopted from McCullagh (2005)

Figure 2: Conceived Self -Efficacy Theory

As shown in Figure 2.1 above, engagement of women in WGs is a product of many factors which influence their efficacy leading to their behavioural, thoughts and emotional patterns. In other words, due to their efficacy expectations, women in the groups are more likely to change their behaviour, thought patterns and emotions. This will influence the way they invest the money they receive from the group. Bandura (1977) outlined four sources of information that individuals employ to judge their efficacy: performance outcomes (performance accomplishments), vicarious experiences, verbal persuasion, and physiological feedback (emotional arousal). These components help individuals determine if they believe they have the capability to accomplish specific tasks. Williams and Williams (2010) noted that, “*individuals with high levels of self-efficacy approach difficult tasks as challenges to master rather than as threats to be avoided*” (p. 455). *Performance outcome*-On performance outcomes according to Bandura (1997), past experiences, are the most important source of self-efficacy.

Positive and negative experiences can influence the ability of an individual to perform a given task. If one has performed well at a task previously, he or she is more likely to feel more competent and therefore perform better in similarly associated tasks (Bandura, 1977). For example, if one performed well in a training workshop in the women group, they are more also likely to feel more confident and therefore have high self-efficacy in other training workshops or when they are alone. The individual's self-efficacy will be high in that particular area, and since he or she has a high self-efficacy, he or she is more likely to try harder and complete the task with much better results. The women groups are therefore appropriate for raising the self-efficacy of women (Bandura, 1977). The opposite is also true. If an individual experiences failure, self-efficacy is likely to be reduced. However, if these failures are later overcome by convictions, it can serve to increase self-motivated persistence when situations are viewed as achievable challenges (Bandura, 1977). As such the women groups are assumed to overcome the past failures of women by repeated practical experiences and seminars.

Mastery experiences are the most influential source of efficacy information because they provide the most authentic evidence of whether one can master whatever it takes to succeed.

“Success builds a robust belief in one's personal efficacy. Failures undermine it, especially if failures occur before a sense of efficacy is firmly established.”
(Bandura, 1997:454).

Through the women groups, the members develop the mastery of skills to perform tasks they would otherwise not perform individually

Vicarious Experiences– are based on the fact that people can develop high or low self-efficacy vicariously through other people's performances. A person watching another

performing and then comparing his own competence with the other individual's competence may learn more (Bandura, 1977). If a person sees someone similar to them succeed, it can increase his/ her self-efficacy which also may imply to how women groups may help to empower women. However, the opposite may also be true; seeing someone similar failing can lower self-efficacy. It is therefore assumed that the sharing of experiences in the women groups and when they see other women succeed economically they may develop high self-efficacy enabling them to perform. An example of how vicarious experiences can increase self-efficacy in the work place is through mentoring programs, where one individual is paired with someone on a similar career path who will be successful at raising the individual's self-efficacy beliefs. This is even further strengthened if both have a similar skill set, so a person can see first-hand what they may achieve. The women groups in the same way provide mentoring forums for other women members.

Verbal Persuasion– According to Redmond (2010), self-efficacy is also influenced by encouragement and discouragement pertaining to an individual's performance or ability to perform, such as a manager telling an employee, "You can do it. I have confidence in you." Using verbal persuasion in a positive light generally encourages individuals to put forth more effort and therefore, enhances success. However, if the verbal persuasion is negative, such as a manager saying to the employee, "This is unacceptable! I thought you could handle this project" can lead to doubts about oneself resulting in lower chances of success. Also, the level of credibility directly influences the effectiveness of verbal persuasion. Where there is more credibility, there will be a greater influence. In the example above, a pep talk by a manager who has an established, respectable position would have a stronger influence than that of a newly hired manager. Although verbal persuasion is also likely to be a weaker source of self-

efficacy beliefs than performance outcomes, it is widely used because of its ease and ready availability (Redmond, 2010).

Physiological Feedback (emotional arousal) – People experience sensations from their body and how they perceive this emotional arousal influences their beliefs of efficacy (Bandura, 1977). Some examples of physiological feedback are: giving a speech in front of a large group of people, making a presentation to an important client, taking an exam, and so on. All of these tasks can cause agitation, anxiety, sweaty palms, and/or a racing heart (Redmond, 2010). Although this source is the least influential of the four, it is important to note that if one is more at ease with the task at hand they may feel more capable and have higher beliefs of self-efficacy. As such the women groups provide women with practice forum for leadership and presentation making them feel more capable and more at ease with tasks at hand.

Group dynamics in women groups is assumed to provide a good forum for developing one's self efficacy, which in turn determines the individuals' behavior that influences outcomes of whatever they do as shown in the diagram below. The figure 2 shows the connection between efficacy expectations and outcome expectations in behavior and personality change. (Bandura,1977).

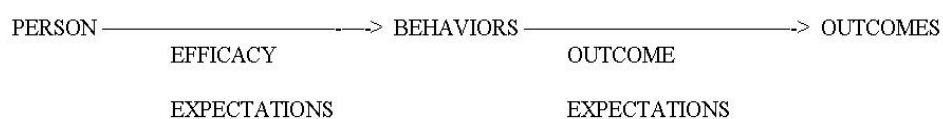


Figure 2.1 Representing the difference between efficacy expectations and outcome expectations

Based on the literature, the study assumes that women's participation in economic and livelihoods through groups enable women to gain access to resources in the form of credit, training and loans or capital. Consequently, these women will experience increases in income, savings, and/or loan repayments. In addition, participants in groups enhance support and social capital which increases feelings of autonomy, self-confidence and self-efficacy. With increases in financial stability and feelings of self-confidence, participants are more able to make meaningful life choices, patterns of spending and improved savings will change. Consequently, women in groups are more likely to increase their ability to transform their choices into desired actions that in turn may have positive consequences in their economic, political and social outcomes (Eyben, Kabeer & Cornwall, 2008). However, it is also possible that these changes may generate negative outcomes such as tension within households and communities, which may lead to disappointment, stigma and domestic violence. Numerous factors are assumed will modify the pathways described above. For example, we know from the literature that empowerment can occur at the individual and collective levels (Eyben, Kabeer & Cornwall, 2008). Individual empowerment indicates changes that have occurred within an individual.

Whereas collective empowerment indicates that structural changes in power relations have occurred. While self-help group participation may improve self-efficacy of an individual (individual empowerment), the systematic marginalization of that group may remain unchanged (collective empowerment). In addition, the economic climate, departures from program fidelity, the role of the facilitator and underlying class issues can affect how programs benefits are realized. This is assumed to be mitigated through group efforts that help to change the power structures through regular elections and training of members so that they remain relevant.

Empowerment studies have lent credence to the concept that women can and should be central actors in social and economic development (Dala, 2005). But it is important to note that empowerment of an individual or a small group alone may invoke negative reactions when familial, community and structural factors have not yet adjusted to women's changing roles. Intimate partner violence, for example, has been shown to remain, if not increase, in prevalence when women's economic empowerment is not coupled with additional family and community interventions that address women's empowerment within the context of these relations (Dala 2011; Ahmed 2005). It is however assumed that empowerment through women groups covers a bigger group and is able to introduce structural changes that can minimize conflicts. Finally, based on self-efficacy theory, it is assumed that the women groups will exert positive influence rather than negative.

Ahmed, (2005) and Ahmed & Chowdhury, (2001) have also shown that increasing women's monetary contributions to the family without taking into account the upheaval this may cause with respect to expected gender and domestic responsibilities can lead to increased household tensions and decreased emotional well-being for women. Short and long term backlash tendencies are therefore important to consider when examining the impacts of women groups on empowerment.

2.7.2 Social Exchange Theory

Social exchange theory is a social psychological and sociological perspective that explains social change and stability as a process of negotiated exchanges between parties. George Homans, (1961) is the proponent of this theory. Social exchange theory posits that human relationships are formed by the use of a subjective cost-benefit analysis and the comparison of alternatives (Foa, & Foa, 1974). The theory

has roots in economics, psychology and sociology. Social exchange theory features many of the main assumptions found in rational choice theory and structuralism (Sprecher, 1986). It for instance assumes that individuals are rational, interactions seek to maximize profits, processes that reward individual's leads to patterning of social interactions and that self-interests and interdependence are basic forms of interaction.

Social exchange theory emerged within family sciences in the latter part of the twentieth century, first being considered in a meaningful way in the early 1960s. It arose out of the philosophical traditions of utilitarianism, behaviorism, and neoclassical economics. Early social exchange theory applications in family science arose out of the work of sociologists (Blau, 1964; Homans, 1961; Thibaut & Kelley, 1959) who focused on the rational assessment of self-interest in human social relationships.

At its most basic, social exchange theory may be viewed as providing an economic metaphor to social relationships. The theory's fundamental principle is that humans in social situations choose behaviors that maximize their likelihood of meeting self-interests in those situations. The self-interest can therefore drive people to pull together in groups so that the groups can enable them to maximize their self-interest.

In taking such a view of human social interactions, social exchange theory includes a number of key assumptions. First, social exchange theory operates on the assumption that individuals are generally rational and engage in calculations of costs and benefits in social exchanges (Glenn, 1990). In this respect, they exist as both rational actors and reactors in social exchanges. This assumption reflects

the perspective that social exchange theory largely attends to issues of decision making (Floyd & Wasner, 1994). This assumption is in line with the current study since members of the women groups are expected to be rational decision makers.

Secondly, social exchange theory builds on the assumption that those engaged in interactions are rationally seeking to maximize the profits or benefits to be gained from those situations, especially in terms of meeting basic individual needs. In this respect, social exchange theory assumes social exchanges between or among two or more individuals are efforts by participants to fulfill basic needs (Foa, & Foa, 1974). In this respect, the theory applies to the assumption that the members of the women groups are seeking to maximize benefits and meet basic needs through women groups and as such they have to depend on each other.

Third, exchange processes that produce payoffs or rewards for individuals' leads to patterning of social interactions (Glenn, 1990). These patterns of social interaction not only serve individuals' needs but also constrain individuals in how they may ultimately seek to meet those needs. Individuals may seek relationships and interactions that promote their needs but are also the recipients of behaviors from others that are motivated by *their* desires to meet their own needs (Floyd & Wasner, 1994). This is assumed to be the situation in women groups as the women groups constrain individuals to groups in order to meet their needs.

Social exchange theory further assumes that individuals are goal-oriented in a freely competitive social system. Because of the competitive nature of social systems, exchange processes leads to differentiation of power and privileges in social groups (Sprecher, S. 1986). As in any competitive situation, power in social exchanges lies with those individuals who possess greater resources that provide

an advantage in the social exchange. As a result, exchange processes leads to differentiation of power and privileges in social groups. Those with more resources hold more power and, ultimately, are in a better position to benefit from the exchange (Foa, & Foa, 1974).

Self-interest and interdependence are central properties of social exchange. These are the basic forms of interaction when two or more actors have something of value to each other, and they have to decide whether to exchange and in what amounts. Fulfilling self-interest is often common within the economic realm of the social exchange theory where competition and greed can be common. In social exchange, self-interest is not a negative thing; rather, when self-interest is recognized, it will act as the guiding force of interpersonal relationships for the advancement of both parties' self-interest.

Tied into the concept of power in a social exchange is the principle of least interest. Those with less to gain in terms of meeting their basic needs through a social exchange tend to hold more power in that exchange. In other words, power comes from less basic dependence on a social exchange. This can be seen in patterns of power that exists within family relationships. For example, in terms of basic structural benefits, a young child has more to gain from a parent-child relationship than a parent. The young child relies on the parent for provision of resources to meet her or his basic needs. Because relatively few of the parent's basic needs are met by the child, the parent has less personal interest in the relationship and, consequently, holds more power than the child in the relationship. As the child ages and eventually develops the capacity to meet his or her own basic needs, the power differential that exists in the parent-child relationship weakens. Parent and child now have similar personal interests in the relationship.

From a social exchange perspective, then, human behavior may be viewed as motivated by desire to seek rewards and avoid potential costs in social situations. Humans are viewed as rationally choosing more beneficial social behaviors as a result of rational reviews of all available information. Because all behavior is costly in that it requires an expenditure of energy on the part of the actor, only those behaviors that are rewarded or that produce the least cost tend to be repeated. Thus, social exchanges takes on an air of consistency, and those patterns of rewards often remains stable in social relationships.

Key to social exchange theory is the concepts of equity and reciprocity. Homans, (1961) originally introduced the notion that individuals are most comfortable when they perceive they are receiving benefits from a relationship approximately equal to what they are putting into the relationship. The reality, though, is that family life is replete with relationships that promote perceptions of inequality. Relationships between siblings of different ages, parent and child relationships, and spouse relationships are seldom truly equal in all situations.

Social exchanges characterized by perceptions of equality imply the presence of reciprocity. Indeed, all social life requires a degree of reciprocity on the part of actors in social situations. Thus, when individuals perceive relatively balanced levels of reciprocity in a social exchange, they are more likely to be satisfied in that exchange. Social exchange theory suggests that individuals who perceive the presence of reciprocity in their social relationships are more likely to feel satisfied with and maintain those relationships.

Social exchange theory also includes other key concepts that serve to describe the character of social interactions. At the heart of its view of individuals as rational

decision makers are the concepts of rewards and costs. Rewards are described as any benefits exchanged in personal relationships. They may be concrete or symbolic and particular to one individual or more universal. In all cases, though, the status of something as a reward is being perceived as rewarding by an individual in a social exchange.

Generally speaking, social exchange theory proposes that individuals are motivated to gain rewards in social exchanges. In the absence of apparent rewards, individuals in social exchanges may be primarily motivated to avoid costs in those exchanges. Costs are either punishments or forfeited rewards that results from social exchanges. Generally speaking, social exchanges carry three potential costs. Investment costs represent the energy and personal cognitive or emotional investment put into an exchange by the actors involved. Direct costs include time, financial resources, or other structural resources that are dedicated to the exchange. Finally, opportunity costs represent possible rewards that may be lost as a result of the relationship or social exchange. For example, a parent sacrifices considerable possible rewards or benefits in order to responsibly raise children.

To understand a person's behavior in social exchanges, it is important to understand the *comparison level* the person brings to the exchange. The comparison level is the threshold at which an outcome seems attractive to a person. For example, you might refuse to take a job that pays \$6.00 per hour but would be willing to accept that same job if it pays \$9.00 per hour. In this case, \$9.00 would be the threshold at which you would be willing to accept the job. Hence there is a threshold at which one becomes willing to join a group depending on what the group offers its members.

Evaluations of social exchanges also include a comparison level of alternatives. It is proposed that individuals assess the outcomes of their social exchanges in relation to other possible relationships or exchanges. As outcomes of relationships falls below the level of perceived outcomes from other relationship alternatives, individuals may choose to leave present relationships or social exchanges. For example, a wife may seek to end her marriage if she perceives being divorced from her husband as more advantageous than remaining married. In the same way, the benefits from the women groups are compared by members and as such one may leave a less beneficial group for a more beneficial one.

Social exchange theory views exchanges as a social behaviour that may result in both economic and social outcomes. Social Exchange Theory has been generally analysed by comparing human interactions with the marketplace. The study of the theory from the microeconomics perspective asserts that every individual is trying to maximize his wins. Social exchange process brings satisfaction when people receive fair returns for their expenditures. The major difference between social and economic exchange is the nature of the exchange between parties. Neoclassic economic theory views the actor as dealing not with another actor but with a market and environmental parameters, such as market price. Unlike economic exchange, the elements of social exchange are quite varied and cannot be reduced to a single quantitative exchange rate (Floyd & Wasner, 1994).

In this study, social exchange theory applies in that through women groups, the members are able to exchange social and entrepreneurial skills for future survival. The theory sets a premise that in as much as women take time to interact in groups', there are always self-interests that individual women find in the groups. As such,

when the self-interests of members are not met, then they are likely to leave the groups. The self-interests fulfilled by the assumptions of social exchange where people maximize gains from each other are in terms of leadership skills, financial management among other skills. Apart from the gains in terms of skills, the group members also as a gaining strategy have the opportunity to lend and borrow money as well as to teach members entrepreneurial skills.

The two theories, social exchange and Self-Efficacy are complementary in that while self-efficacy theory tends to explain how individuals benefit from group synergy, social exchange theory explains how groups help create social networks through which members can tap. While self-efficacy puts emphasis on individual self, social exchange theory places emphasis on the group. Social exchange theory goes on to explain how social networks created through groups help in providing financial muscles to members. Self-efficacy on the other hand emphasizes how individual skills gained through groups can help promote financial management and encourage others to venture into risky business ventures.

2.8 Overview of Literature

Despite government efforts to empower women groups, and various studies on women groups, no empirical studies have been done on the socio-economic empowerment of groups on households. Despite the government empowerment programmes such as the Women Enterprise Fund (WEF), Uwezo fund and youth enterprise development funds which are channeled through women groups, scanty information on its impact is available. Given that the concept of women group bank linkage model is gaining popularity in Kenya and other developing countries, there is a need to assess the impact that these programmes have had in empowering women

groups.

Since 1992, some changes have been effected by the government and various NGO and donor organizations to ameliorate the situation of women, particularly in promoting women's awareness of their rights and focusing more on special measures to increase access to credit by women in both rural and urban areas. Yet Kinyanjui and Munguti (1999) observed that loopholes still exist in the application of some of the laws pertaining to marriage, inheritance, and employment. They also revealed that gender disparities persists in education enrolment and retention rates, that social norms are still characterized by cultural practices that accord lower roles and status to women than to men, and that women still lack full access to, control over and management of resources (lack of access to finance and credit, representation in cooperative societies, access to information and appropriate technologies). In fact, both resources and decision-making processes in households have remained largely the prerogative of men.

In addition, there is need to find ways of empowering women not only in the public arena but also at the household through the women groups. This will enable women to participate more in community development since they already have a say in their households.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter describes the methodology used in the study. The chapter covers the

following sections; research design, study area, target population, sampling techniques, data collection procedures and data analysis.

3.2 Research Design

Research design is the structure of the study. It glues the research undertakings together by showing how all the elements of a research project relate in addressing the research questions (Kombo and Tromp, 2006). Bryman (2008) suggests that the choice of a research strategy is determined by the nature of the research questions posed. The research questions in the current study pointed to qualitative strategy.

The study used a descriptive survey design defined by Kombo and Tromp (2006) as an attempt to collect data from a sample of a population in order to answer questions concerning the current status of the population with respect to one or more variables. This research design was appropriate to the study because it allowed for short term data collection but also involves measurement, classification, analysis, comparisons and interpretation of data.

The respondents were contacted in their usual group meetings. Such an environment was appropriate to enable them feel at home. The respondents were allowed to respond more freely to the questions after consenting in order to investigate their views about the women groups.

The study started by reviewing literature and designing study tools. The researcher then pre-tested the study instruments and made necessary corrections.

3.3 Study Area

The study was conducted in Malava Constituency, Kakamega County, Western Kenya. Malava Constituency constitutes seven wards, namely, Chemuche, Butali Chegulo, Shirugu Mugai, Manda Shivanga, South Kabras, East Kabras and West Kabras. According to the Kenya National Bureau of Statistics (2009), the total population of Malava Constituency is 266,057. This population comprises 129,184 males and 136,873 females. There are 52,636 households. Malava Constituency covers an area of 529.00 square kilometers with a population density of 503.30 per square kilometer. Malava constituency has an average temperature of 20.5°C. Rainfall ranges between 1,250–1,750 mm per annum.

The constituency has good weather patterns and fertile soils making agriculture a major economic activity (Kenya National Bureau of Statistics, 2009). Some of the crops grown in Malava Constituency includes; maize, millet, beans, sorghum, cassava and vegetables. Most of these crops are grown by women. However, maize is the most widely grown crop supplying the staple food locally known as '*ovusuma*'. The main economic activity is the growing of sugarcane as a cash crop mostly done by men. Besides farming, livestock rearing and poultry keeping are practiced. At present, fish farming is gaining prominence in the area with women groups taking the lead. Malava constituency is mainly inhabited by the *Kabras*, *Babukusu*, *Isukha*, and *Maragoli* people. The geographical map of study area is shown in Figure 3.

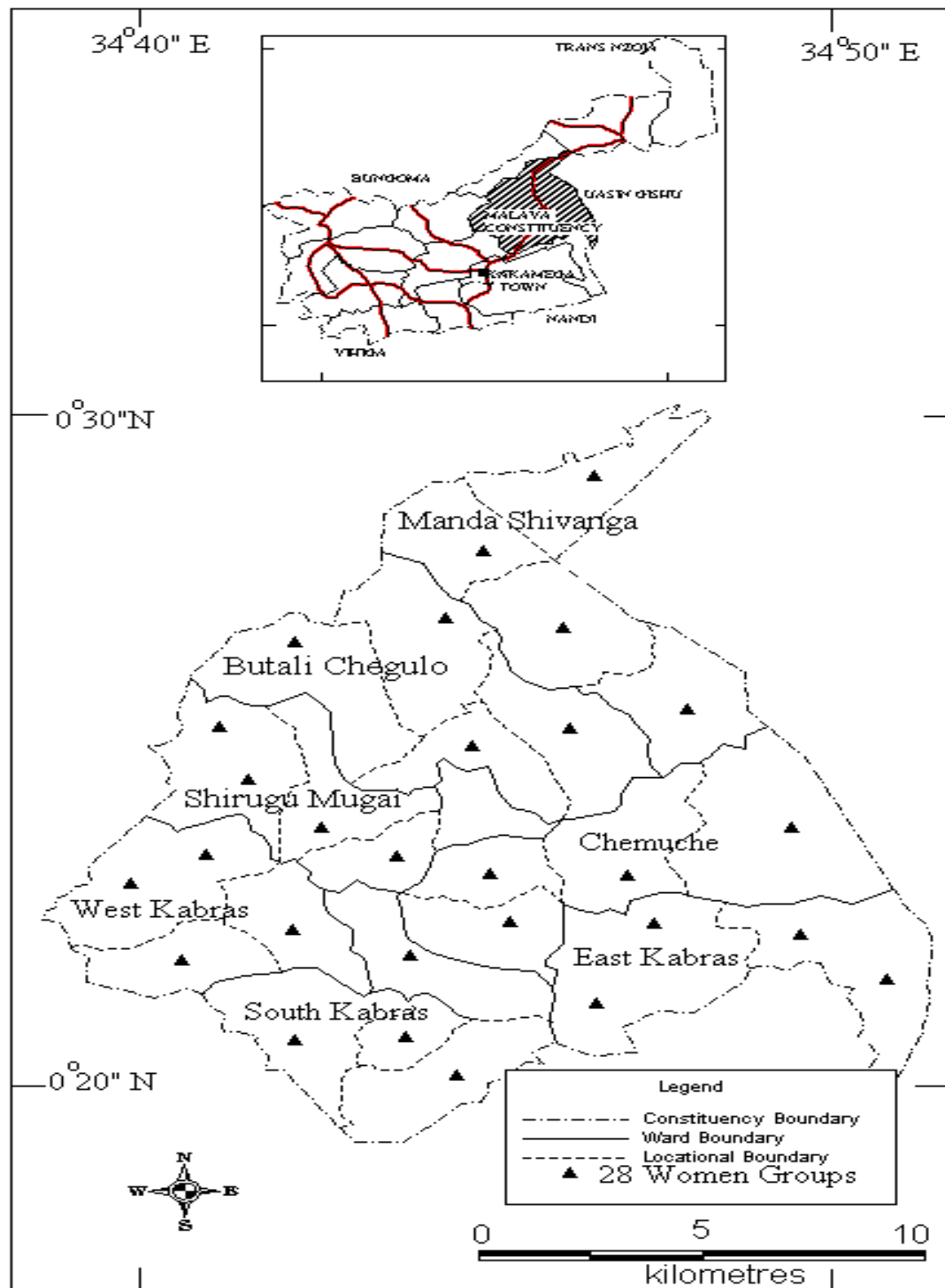


Figure 3.1 Map of Malava Constituency in Kakamega County

The study area was ideal for the study because there are more women groups than any other community based groups in the area. The constituency has a number of

CBOs and youth groups including *Rungamunyole, Makunga, Maendeleo, Jitahidi, Smart youth group* among others; self- help groups such as *Big Brother, Salama Motorbike, Mukhuyu Jua Kali, Sayaga, Uvumilivu, Shimulusu, Ogenya, Mutsama farmers* among others; and women groups such as *Love, Kabras sisters, Chesero kwa Mundu, Margusi, Khwambana, Jikaze, Malimali, Lumanyasi, Young widows, Wamoja* among others. The women groups target and rely on the women enterprise funds and Uwezo funds for loans to support their activities.

Like other parts of the world, women in Malava constituency make essential contributions to the economy of the area. However, their contribution to local and community development is significant, but they are the minority in decision-making and planning. This is in part due to women's multiple roles and workload, but is also due to the persistence of traditional views about women's and men's roles in society. Malava constituency was selected because it has a large number of registered women groups in the county therefore it was important to know the influence of such women groups on socio-economic empowerment on households in Kenya.

3.4 Target Population

The target population in this study were women members of registered women groups in Malava constituency. There are 80 registered women groups in Malava constituency (Kakamega North District Development Office 2012).

3.5 Sample Design and Procedure

Malava Constituency has eighty registered women groups (Kakamega North District Development Office- KNDDO, 2012). The study applied stratified sampling to sample twenty eight women groups for the study; four groups from each of the seven wards.

The total sample selected was one hundred and forty respondents. This sampling method was preferred because it enabled the researcher to obtain a sample population that best represents the entire population being studied. In addition, it minimized sample selection bias since no segment of the study population that was overrepresented or underrepresented

At ward level, purposive sampling was used to identify the four groups based on their geographical areas of operation and the activities they carry out at group level simple random sampling was used to identify five respondents per women group. The group register was used as the sampling frame. The groups selected were active and had members meeting either after every fortnight or on a monthly basis. Evidence from the group registers showed that the membership in the groups ranged from fifteen to thirty five women. The researcher got copies of the initial membership lists of the 28 women groups from the (KNDDO 2012). This was later corroborated with membership registers at group level.

3.6 Data Collection Instruments

The study relied on the use of both primary and secondary data. Secondary data sources included books, government publication, academic journals, reports and theses. It covered the four objectives of the study: effects of women groups on household income, the use of incomes, the social impacts of groups on membership and households, challenges and how to solve them. Information from this review was used to build the background of this study and study area. This data provided a basis of the existing literature gap and provided relevant literature with respect to the current study.

On the other other, primary data was collected using questionnaires, interview schedule, Focus Group Discussions(FGDs), as explained below:

3.6.1 Questionnaire

The questionnaires had structured questions. The questions targeted the areas of household development, the socio-economic activities that the groups do and the operational structures of women groups to unveil any challenges they face. The questionnaire also focused on issues of capacity building and other social benefits of involvement in women groups. The questionnaires were administered to a hundred and forty respondents. This was arrived at by selecting five respondents from each of the 28 sampled groups and four groups from each of the seven wards. The questionnaires were administered by the researcher to help the respondents interpret the questions. The researcher was also able to translate the questions into local language in cases where the respondents could not understand English or Kiswahili. Every respondent filled one questionnaire.

The questionnaire was divided into five parts. The first part sought demographic information from respondents. The subsequent parts covered the objectives of the study: information on levels of women groups' involvement on household socio-economic development formed the second part, while information on how women belonging to women groups' use their incomes, effects of women groups' on socio-economic empowerment of women and the various challenges affecting the women groups formed the third, fourth and fifth parts respectively.

3.6.2 In-Depth Interviews

This method was focused on the activities of the groups and how the activities contributed to the socio-economic empowerment of individual members and

households. In total, twenty eight in-depth interviews were conducted. This was to help corroborate the information from the questionnaires and know the influence of women groups on the social and economic status of households. The in-depth interview guides were administered by the researcher. The participants were identified at group level and interviewed within their premises. The interview guides were translated in local language for easier understanding by the participants. The choice of the key informant was based on the year they joined the women group. Old members were selected because they are the ones that have benefitted most from the program. In addition, the leaders of the women groups were targeted to represent the views of its members.

3.6.3 Key Informant Interviews

This data collection method was administered to 10 key informants including the Uwezo fund representative, five women group leaders, the district development officer, two chiefs and the district social development officer. All the key informants were purposely selected. The key informants were used to source for information about the women groups' programmes. These groups of respondents gave information on the general view of the operations of women groups and how such operations have influenced household incomes of members. The interviews were conducted by the researcher in the informant's offices. The informants were interviewed on agreed appointment dates while call backs were made for those who were not available on the agreed dates to set other appointments. This method was suitable in that it provided in-depth information and allowed the gathering, validation and collaboration of information those members of women groups provided. Further, probing questions were used to elaborate issues that respondents did not answer clearly.

3.6.4 Focus Group Discussions

Four focus group discussions were conducted to find out the impacts of the women groups on income generation, household economics and social development of individual members. The focus groups also generated the challenges that the women groups have faced through their years of operation. The focus group was important in reflecting the group/ communal views about women groups. The groups constituted of 12 participants belonging to different women groups.

The focus groups were conducted in five different wards. The wards were sampled purposely based on the availability of women groups. The participants were sampled from the women group list and consulted whether they were willing to participate. The selection criteria was women aged 18 and above belonging to a women group within a given ward and willing to participate in the FGD. The focus group discussions were conducted in churches, schools or women group premises. The researcher was the moderator. The researcher used a digital recorder to help capture voice recordings of the discussions.

3.7 Data Analysis

Once the data was received from respondents, it was immediately checked for completeness and coded. The analysis of qualitative data was done thematically. Thematic analysis was appropriate because it allowed for the determination of the relationships between concepts and comparison with the data gathered in different situation at different times during the project. All possibilities for interpretation are possible. The sound data from key informant interviews and focus group discussions were transcribed. The transcripts together with the notes were analysed thematically

where direct verbatim were used to qualify the themes. The quantitative data from questionnaires was thoroughly scrutinized for completeness. Data was then coded and entered into SPSS version 21. The data was analysed in terms of simple frequencies and cross tabulation. For example to determine the relationships between women groups and improved household income, Woman group and social-economic empowerment of women cross tabulation was used. The analysis outputs were presented in form of graphs and tables for comparison purposes. The quantitative and qualitative data were triangulated to strengthen the study findings.

3.8 Ethical Considerations

The following ethical issues were taken into consideration. Before going for fieldwork, the researcher sought permit from the National Commission for Science, Technology and Innovation at the Ministry of Education. Before conducting oral interviews, a clear explanation was made about the intent for doing the study. Interviews were only carried out with the respondents who voluntarily accepted to participate in the research. The information provided by the respondents was kept confidential through the use of codes. The respondents were assured that the findings of the study were to be used for academic purposes only.

3.9 Field Experiences and Problems Encountered in the Field

During the process of data collection, the researcher faced a number of challenges. First, the geographical distances between selected groups proved to be a challenge since some women in groups were as far as three kilometres apart. This challenge was overcome by the researcher hiring a motorbike to facilitate movement from one group to another and one ward to another. There was also the challenge of meeting the selected women at the appropriate time and place that was not conflicting with their

other domestic chores such as doing farm work, cooking, going to sell farm produce and washing. In cases where women were engaged in other domestic chores, the researcher had to rebook an appointment to another time of the day. Given the time of data collection, majority of women were busy involved in weeding of their crops and therefore they were not turning up for group meetings in good time. This problem was overcome by booking appointments with groups through available group members .The method was very successful.

CHAPTER FOUR

FINDINGS AND ANALYSIS

4.1 Introduction

This chapter presents the findings of the study on women groups in Malava constituency. The findings are presented based on the objectives of the study and are presented in percentages, tables and excerpts from FGDs and indepth interviews. The section is divided in two parts; section A and B. Section A covers the demographic characteristics of the study population while section B is organized thematically as per the study objectives. Women groups, household incomes and development, how women group members use their incomes, women groups and socio-economic empowerment of women and lastly, the challenges affecting women groups.

4.2 Demographic Characteristics of Study Population

This section is composed of the details of the respondents interviewed during the study. The details include respondents' gender, age, marital status, level of education and sources of livelihood.

4.2.1 Gender and Group Membership

The respondents interviewed were members of different women groups in Malava Constituency. While those interviewed were all females. There are groups that involved men in their operations to help them in terms of financial management. This is because most women lack book keeping and financial management skills and hence

sought for help from men. These men though active in the groups, they do not hold key positions in the groups and were not interviewed unless as key informants.

4.2.2 Age

The respondents were between ages twenty to eighty two. Majority of the respondents, Forty five (32%) were between ages twenty six to thirty five. The least represented age group was between ages forty six to fifty five years old who were twenty respondents (14%). Those of the age group eighteen to twenty five were twenty eight (20%), ages thirty six to forty five were twenty two (16%) and fifty six and above were twenty five (18%). This is shown in table 4.1.

Table 4.1 Respondents' Age Categories

Age categories	Frequency	Percentage
18 to 25	28	20
26 to 35	45	32
36 to 45	22	16
46 to 55	20	14
56 and above	25	18
Total	140	100

Involvement of women from the various age groups may be linked to family responsibilities including feeding family members, paying school fees among other things. The various responsibilities require their full contribution and therefore joining women groups give them opportunity or promise of form of financial independence and help them bear the brunt of taking care of large families.

4.2.3 Marital Status

The research pointed out the number of respondents who were either married, single, widowed , separated or divorced. The findings are as shown in Table 4.2.

Table 4.2 Respondent's Marital Status

Marital status	Frequency	Percentage
Never married	5	4
Married	87	62
Widowed	34	24
Divorced/ separated	14	10
Total	140	100

It was evident that most of the respondents (62%) were married women, 24% were widowed, 10 % were either divorced or separated while 4% were never married. This shows that all categories of women embraces and are included in the women groups. In total, 38 % of all the women in the groups were single parents. They are either widowed, separated or divorced. Such women are likely to be poor or vulnerable and bear the brunt of taking care of their families. It can therefore be concluded that the groups caters for a significant number of poor and vulnerable women in the society. Their situation may act as a basic motivation to participate in women groups.

4.2.4 Level of Education

The study sought to know distribution of respondents according to their education levels. Table 4.3 shows that majority of the respondents (40%) had secondary school education, 36% had completed primary education, 8% had tertiary while 16% had no education. In total, 52% of all the respondents had not gone beyond primary level of education. This implies that most of the respondents have low level of education. However, in the context of this study, joining women group seems to be one's choice. Education does not determine if someone will embrace financial responsibility or not.

Table 4.3 Respondents' Level of Education

Level of education	Frequency	Percentage
Never attended school	22	16
Primary	51	36

Secondary	56	40
Tertiary	11	8
Total	140	100

4.2.5 Sources of Livelihood

The study also sought to establish the main source of livelihood, since it goes a long way in explaining one's decision to join the WGs. Most of the respondents (38%) relied on small businesses, 32% were peasant farmers, 20% worked as casual laborers, while only 10% had formal employment. Figure 4 shows the main sources of livelihood of respondents.

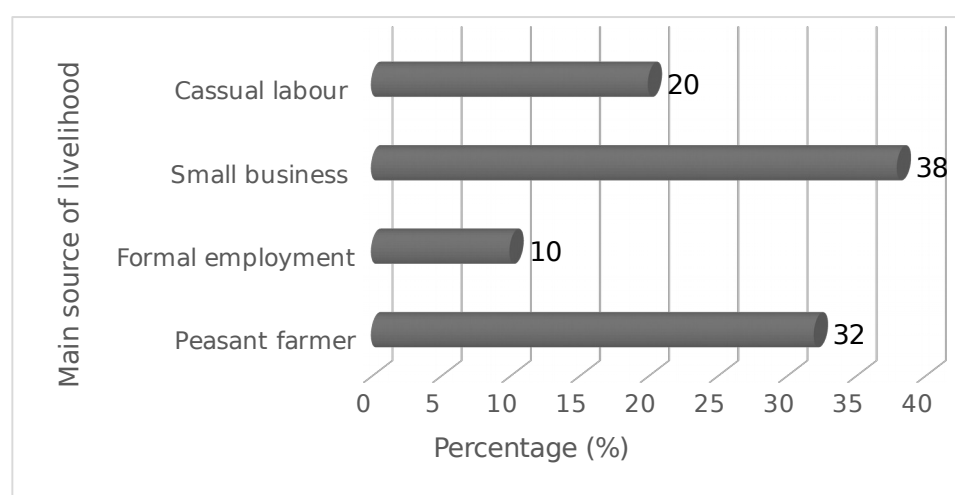


Figure 4.1 Respondents' Main Source of Livelihood

The above findings imply that most women in the groups do not have a meaningful income from the informal employment they are engaged in hence a reflection of the precarious positions of women in groups. Most women group members (92%) were not in formal employment but earned their livelihood from informal businesses, peasant farming and as casual laborers as shown in figure 4.1. The income earned from such activities is quite minimal to save hence the women in the area can only save through group table banking. The savings help the women start SMEs that boosts their income and by extension the income within households.

4.2.6 Family Size

Most of the respondents 94 (67%) had large family sizes of above five while only 46 (33%) had small family sizes of between one and five as shown in the figure 4.2.

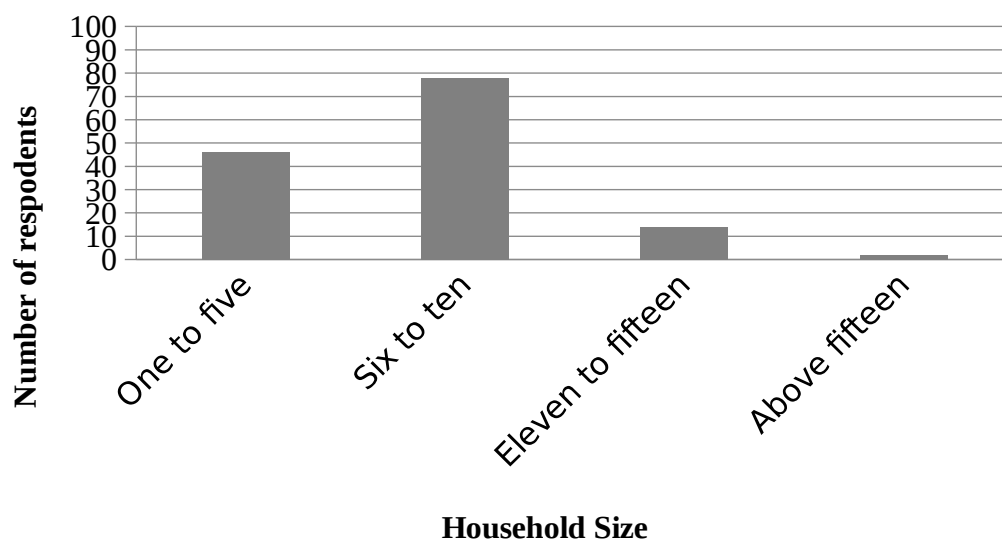


Figure 4.2 Respondent's Family Size

The findings shows that most women who have joined the WGs come from households with either one to five members or those with six to ten members. However, there is a low representation of women from households with 11 or more members. This is not a surprise because only few households have 11 and more members.

4.3 Women Groups, Household Income and Development

This section discusses woman group's household income and development, how woman group's members use their incomes, women groups and socio-economic empowerment of women and challenges affecting women groups.

The study examined the influence of group membership on household income and development and the responses reported were mostly positive. The six women who did

not benefit much from the groups included members, who had misused their loans, failed to pay back in time and were penalized. Majority of the respondents, 134 (96%), showed that the groups had helped them in accessing capital to start businesses which were very instrumental in boosting household income. There is a general agreement that loans acquired from groups were helpful in that the women involved are able to increase their incomes as a result of interventions they make from their merry go rounds.

The findings are consistent with those of Wawire & Nafukho (2012) who also found that participation in WGs improved household incomes and by extension, reduced household conflicts.

Other forms of support included psychosocial support at ten per cent, skill training at eighteen per cent and conflict resolution and prevention at twelve per cent. Some forms of livelihood support mentioned include the provision of shelter, food, school fees, clothing, health, farm inputs and other income generating activities. Table 4.4 shows the role women groups play in empowering its members

Table 4.4 The Role of Women Groups on Membership Empowerment

Reported benefit	Frequency	Percentage
Access to loans and savings	140	100
Skills training	120	86
Livelihood support	140	100
Psychosocial support	65	46
Conflict prevention/ reduction	42	30

The data shows women groups as a key means to accessing loans since all members in the groups reported having accessed some form of loan or savings. Members also benefited from the groups through acquisition of skills. The groups organized expert trainings for their members and even some community members on various important skills such as business management, development of business plans, hygiene, leadership, organizational skills and other aspects of human development, which are crucial not only for women groups operations, but also to the whole community.

Apart from loans, a woman group leader commenting on how the women groups have contributed towards household development remarked:

“I find women groups very important; through them we access funds to start our businesses. These businesses have boosted our income within the groups and incomes in our households” (Excerpt from a 38 year old women group leader)

This confirms that the groups have boosted women’s incomes and is contributing to household development since women have the propensity to use their incomes in household related projects. Another informant from the FGD reported:

“The groups we belong to have boosted our household incomes in that in groups, we are able to save money which is loaned to members on rotational basis, at least one member per month. These loans have helped members buy goats, cows or chicken and have boosted incomes when livestock, poultry, milk or eggs are sold”. (Excerpt from an FGD)

The cumulative sum of money given to individual group members gives them an opportunity to invest their money in whatever income generating projects they prefer. Such projects include, purchasing chicken, goats, and cows or starting kiosks and so on which in the end increases their incomes. On the extent to which women groups were instrumental in boosting household incomes, the responses were as shown in figure 4.5. One hundred and fifteen (82%) of the respondents unanimously agreed that these projects had increased their incomes.

Empowerment is conceptualized in this study as a process of enabling people to gain strength, confidence and vision to work for positive changes in their lives, individually and collectively, with others as alluded to by (Mulwa, 2010). People become empowered when their own efforts are aggravated, through skill training and access to opportunities enabling individual members to exercise more control over issues by themselves. The study found that some women groups in collaboration with other national organizations, organizes expert trainings for their members and community members. The various topics of training includes, business management, development of business plans, human rights and other aspects of human development, financial management, group leadership and management .The trainings are fundamental not only to women lives, but also to the whole community.

4.3.1 Household Incomes

On the effects of group membership on household income, all the respondents except three confessed that their incomes had increased. The three who had not experienced increment in incomes were new members to their respective groups and therefore were

yet to enjoy the benefits of the groups. While most respondents 59 (42%) had experienced an increment of 80 to 100%, 31 (22%) had increment of above 100% as shown in the diagram below.

Table 4.5 Extent to Which Women Group Membership Increases Household

Income	
Percentage increase	Frequency
No increase	3
20 and below	7
21-40	6
41-60	7
61-80	27
81-100	59
101 and above	31
TOTAL	140

During FGDs, most members testified that their household incomes had increased as a result of being members of women groups. Sources of such income is through merry go rounds and welfare support in times of need for example support towards construction of a house, support towards school fees for children and through minimal personal contributions that accumulates. From one of the FGDs, a 28 year old woman testified how her household income had increased after joining the group:

“Before I joined the group, I could barely afford all the meals. We used to go without food at times... after I joined this woman group, we are able to grow vegetables, sell them, and now we are generating incomes and we no longer go without food since my household income has doubled” (Excerpt from a 28 year old woman FGD)

4.3. How women group members use their incomes

The income from women groups has enabled members to own a variety of property. From the study, it was evident that the groups were instrumental in helping members to acquire a range of assets including land, animals, bedding, chairs, and utensils and so on. The ranges of assets acquired through groups are as categorised in table 4.6.

Table 4.6 Assets acquired through Women Groups

Category	Assets	Frequency	Percentage
Kitchen ware	Sufurias, spoons, plates, cups, kettles, buckets, cooking pans and serving pots.	135	96
Bedding	Beds, mattresses, blankets and bed covers	80	57
Shelter	Iron sheets for roofing and other construction materials like cement and posts and nails.	28	20
Land	Farm land and a rental plot	14	10
Livestock	Cows, goats, sheep and chicken	79	56
Household furniture and electronics	Chairs, tables, television, radio, mobile phone	110	79
Business assets	Sewing machine, motor cycle, business space,	72	51

On the effects of group membership on property acquisition, the respondents were unanimously in agreement that membership to women groups increases the members ability to acquire certain assets. Most women had acquired property that they would not afford, if they were not in groups. One woman revealed:

“I took a loan from the group and constructed this house. Earlier, I used to stay in a mud walled house with very many relatives. I had only two small rooms in that house, enough for just two beds. It was totally cramped. Now I have my own house with plenty of space.” (Excerpt from 23 yrs old woman FGD)

79 of the respondents interviewed bought domestic animals such as cows and as a result, they can now access milk as a source of food as shown in the excerpt below.

“I bought a cow which has since then calved and now we drink plenty of milk whenever we want. We have also bought land as a group where we grow vegetables” (Excerpt from 72 yrs old widow focused group discussion)

Some domestic animals the respondents bought have increased and continue to empower the women economically. One of the respondents reported:

“I bought two goats from the money I got through the group, the goats have since multiplied and I now have a big flock” (Excerpt from 35 yrs old woman in depth interview (IDI))

Some members in the groups have benefitted from the loans which they have used to empower themselves. Some of the things they have bought include motorcycles, bedding, food stuff and clothes for both women and their children. One of the informants said:

“When we started the group, I took a loan and bought a motorcycle and a bed after which I was lent some money by the group which I used partly to buy food and the rest to buy clothes for my children” (Excerpt from a 42 yrs old widow IDI).

While other respondents acquired businesses or money making property, some have improved their households' infrastructure. One member revealed

“I bought a water tank which I am using to date. My family can now access clean water for drinking” (Excerpt from 26 yrs old woman IDI)

This shows that the groups do not only support investments but in a way supports improvement in household infrastructure which can relieve women of burdensome work of fetching water from far. Water tanks also provide safe drinking water as opposed to water from wells and rivers.

In addition, women can sell these property/ assets to solve urgent problems or rescue the vulnerable from lifetime challenges and hence act as safety nets to the vulnerable groups. The cash they get from table banking is also used directly to meet the basic needs in the households such as buying food stuff, bathing soaps, paying hospital bills, buying clothing and taking care of the children. The cash is also used to purchase land, kitchenware, bedding, furniture, and livestock. While more use of the cash is within the households, the cash from groups are also used to purchase productive assets such as land and livestock. Such productive assets help to increase household income.

4.4 Women Groups and Socio-Economic Empowerment of Women

Women groups have empowered women in so many ways, both socially and economically. The table 4.7 shows how women groups have led to socio-economic empowerment of women.

Table 4.7 How groups empowers women socio-economically

Type of empowerment	Frequency	Percentage
Financial independence within the household	120	18
Increase social networks	138	23
Reduced household conflicts	106	16
Increased household assets	132	20
Increased business prowess	69	11
Improved leadership skills	76	12

Data from FGDs and indepth Interviews further illustrate the effect of the WGs on empowerment. For instance in one of the depth interviews (IDI), one of the respondents said:

“Before I joined this woman group, I depended on my husband for all our family needs, I would ask for money to buy everything within the household..... since I joined the group, I am now more economically empowered and I am able to buy household assets and even food without necessarily consulting my husband”. (Excerpt from a 32 year old informant from In depth Interview).

This shows that the Scheme of Micro-financing through WGs creates empowerment promoting conditions for women to move from marginal positions to higher status, especially in household decision making processes. When women have the financial backing, then they are more able to make decisions on their own, especially with regard to food and in making other priorities in life. Another IDI respondent revealed that she had been socially empowered when she remarked:

“Through the group, I have made a lot of friends and expanded my social networks. This has helped me, especially whenever I lack some items because I can now simply go and borrow from members of the group who now trust me

more since we belong to the same group". (Excerpt from an in depth interview respondent 47 years old

On economic empowerment, the groups have enabled women to access funds they would otherwise not access due to lack of collaterals. From the groups women are able to access group loans to start small businesses as their remarks confirm:

"Through our group, we were able to access women enterprise development funds, Uwezo fund and even bank loans from Equity guaranteed by the group. The loans have enabled all of us to start our own businesses and our welfare has now improved" (Excerpt from an in depth interview 67 year old woman).

The women have also gained leadership and management skills and are now more recognized in the community as they can organize themselves and are consulted in times of need. One confident member reported:

"I can confess that before I joined this group, I could not even stand before crowds to address them, I was afraid and would even collapse. This has gradually changed. Today, as the woman group leader, I represent my group anywhere and I am able to address any congregation. As the chairlady, I can confidentially address my members who are more than 100 with a lot of ease" (Excerpt from key informant interview women group leader)

4.5 Challenges Affecting Women Groups

The challenges mentioned as affecting women groups included education and training challenges, managerial challenges, socio-cultural and financial challenges. These challenges are varied and the depth of the challenge depends on the setting of the groups. The challenges are as presented in the table 4.8.

Table 4.8 Factors Affecting Women Groups and Household Development

Challenge	Frequency	Percentage
Education and training challenges	124	26
Managerial challenges	106	23
Socio-cultural challenges	102	22
Financial challenges	137	29

The findings show that financial challenges was the most common challenge affecting the WGs are reported by 29% of the respondents. This was followed by education and

training challenges (26%), managerial challenges (23%) and socio-cultural challenges (22%). Financial challenges seem to be common, and this could be due to the fact that women joining groups have financial challenges and the group is a strategy to gain financial resilience. As such most women groups have financial challenges.

4.5.1 Education and Training Challenges

The study investigated the levels of education and type of training the people in the management of the affairs of the groups had. The results revealed that 112 (80%) of those who manage the groups had no training on group management. Only 4 (3%) had limited group dynamic and project management skills, 10 (7%) and 14 (10%) had financial management skills and book keeping skills respectively. This reflects that most women group managers still lack managerial, financial and book keeping skills and as such poses threats to the groups. The effect of the same on the existing groups is the recycling of the few knowledgeable and skilled members as leaders. Despite all this setbacks, the group is functioning well. This is attributed to the trust among the group members.

The general assessment of the sampled groups showed that only 3% of the groups members had training on project design and management while majority of the group members (62%) had no project design and management skills as shown in table 4.9. This shows that the women groups have a challenge when it comes to the evaluation and monitoring of the progress of the group.

Table 4.9 Women group Skills

Type of skills	Professional skills	Experiential skills	No Skills	Total
Project design and management	No 4 3%	21 15	115 82	140 100

Monitoring	and	No	0	11	129	140
		%	0	8	92	100
evaluation skills						
Leadership	and	No	64	49	27	140
		%	46	35	19	100
governance skills						
Organization	and	no	0	34	92	140
		%	0	34	66	100
human resource skills						

The findings show that (115) 82% of the respondents had no project design and management skills. This shows that the groups are not in a position to properly manage projects unless they source for assistance from experts. This can partially explain why the groups undertake small scale projects for lack of experts who can advise or help manage large complex projects. Only three per cent of the group members had proper project design and management skills. This situation is a challenge to the women groups since they require these skills for the daily management of group projects.

Monitoring and evaluation skills were also tested as part of the training skills required for effective group functioning. All group members lacked professional skills on monitoring and evaluation, 80% were reported to have very low monitoring and evaluation skills. While 8% had practical or experiential knowledge. 92% had no skills on monitoring and evaluation techniques at all as shown in the figure 4.9. This implies that most groups cannot effectively monitor themselves and are therefore more likely to fail since they lack the skills to do so. The groups can only be monitored by individuals hired from without the group which increases the cost of projects. Although the group members were not knowledgeable about group functioning, the group was able to function well.

4.5.2 Managerial and Leadership Challenges

Managerial and leadership challenges were tested in terms of group leadership and governance strategies as well as organization and human resources. Under group leadership and governance strategy, factors considered included means of selection/appointment to office, group constitution, governance structures, vision, mission, transparency, group values, and accountability and as to whether the group followed a work plan.

It was also considered as to whether the leaders had done any professional courses on leadership skills. While 46% had professional skills on group governance, 35% had reported to have experiential skills taught in the groups. However, 19% of the respondents revealed that they did not have leadership and governance skills (see Table 4.9). Though professional skills may not be required for the daily running of the groups, more members need to develop experiential skills. The members reported that leadership and organizational skills are offered in the groups through trainings and all women group members ought to possess the same.

Group organization and human resource were based on office equipment, office procedures, human capital, remuneration and work place policies and procedures. These would only be attained through professional training in human resource management. While none of the respondents had any professional training on group organization and human resource management, Thirty four per cent of the respondents reported experiential skills in organization and human resource and the majority, 66%, lacked the skills as show in table 4.9.

The main challenges faced by the groups as mentioned in the focus group discussions included inadequate skilled manpower to manage the group affairs which can be seen

from the table 4.9 . The general education of women group members is low, coupled with inadequate trainings. Other challenges mentioned from discussions include illiteracy, inadequate link to financial services. One respondent remarked:

“We lack proper management skills as most of our leaders have not had any training on how to manage these groups” (Excerpt from a 39 year old woman FGD).

All groups were managed through their chairpersons, treasurers or secretaries. They managed even the group projects. None of the WGs sampled had employed a qualified professional manager to run their projects. Furthermore, most of those who were managing the projects had not received any managerial training. In fact, 97% of those who were in charge had work experience of less than five years. The WGs also indicated that they do not receive managerial support of any form from the stakeholders (that is, the government, donor agencies and NGOs). Due to lack of training, 48% of the groups indicated that they ran their activities without proper record keeping and in some cases no files were kept. Most groups, 60% had experienced leadership wrangles that had resulted in withdrawal of some members or into the splitting of the groups.

Due to leadership wrangles, we sometimes have some members withdrawing from the group to form their own groups. This is not only in our group but happens in most groups in the area (Excerpt from women’s FGD).

Another member from an FGD mentioned that their main challenge was with the leadership, when she said:

The challenge we faced in the past was lack of proper leadership and a good constitution.... The meetings were never called, elections were never held, and project records remained a secret never to be disclosed to the members. This brought about chaos and members protested and changed the leaders. (Excerpt from women’s FGD)

4.5.3 Socio-cultural Challenges

Due to the patriarchal nature of the African society, there are many beliefs and practices that stifle the smooth functioning of women groups. Most women are barred from joining the women groups since their husbands have a notion that women groups teach women to disobey their husbands. This acts as a serious setback to the women groups. The respondents mentioned a number of stereotypes and cultural beliefs that challenged the progress of women groups in the area.

Since the patriarchal nature of the society propagates power imbalance. The society gives power and authority to men rather than women; this has made women to suffer paying back group loans that their husbands used. One member unearthed:

“Most women take loans but have to consult their husbands on how to use hem. In the process husbands take control and use the money wrongly and leave their wives to pay back the loans” (KII women group leader).

The respondents expressed the fact that most people lacked the space to make autonomous decisions and this affected the smooth running of the women groups.

Table 4.10 Decision Making on Women Group Issues

Issue	Decision maker %		
	Partner	self	Both
Decision on joining women group	12	86	2
Decision on the use of income from group	6	48	46
Decision on savings and loans	34	52	14

While only women had subscribed membership to women groups, men still had a say on the operations and key decisions about women’s participation in women group activities. While majority of the women made personal decisions to join women groups, two percent consulted with the partner while 12% sought for permission from

their partners. Concerning decision on the use of income from the group, most respondents 48% made personal decisions, 46% consulted and six percent had their partners make decisions. On loans and savings, most members, 52% made their own decisions, 14% consulted their partners while 34% had their partners make decisions as shown in the diagram above.

One member was reported as saying:

“In as much as we are an autonomous women group, our members especially women most often do not have the freedom to decide certain things and in most cases have to consult their husbands or male relatives before they make certain decisions” (Except from KII women group leader).

The lack of autonomy even affects the groups when they want to acquire certain assets. One respondent said:

“When we wanted to purchase land as a group, most women were convinced by their husbands that women should not acquire land and this made some women to withdraw from the group.....”(Except from KII women group leader)

Although they have been empowered to make decisions, men had the final say. This is due to the patriarchal society where men believe they are the final decision makers. At times the decisions made by men may not be in favor of the operations of the women groups but have to be followed. Lack of autonomy in decision making at times forces women to drop out of the groups, especially when their husbands are in disagreement.

4.5.4 Financial Challenges

The table 4.11 shows a summary of challenges that most women groups faces.

Table 4.11 Financial challenges facing Women Groups

Financial challenge	Frequency	Percentage
Lack of collateral assets	129	92
Misuse of funds and auctioning members' assets	104	74
Inadequate knowledge of funding institutions	81	58

inadequate bookkeeping and accounting skills	120	86
Inadequate business start-up capital	118	84
Lack of autonomy over expenditure	91	65

While 92% of responses showed lack of collateral assets that can allow women to access loans others 50% expressed inadequate knowledge of funding institutions. The responses that showed inadequate book keeping and accounting skills were 86% while 84% expressed inadequate business start-up capital. There were also 65% expressions on lacks of autonomy in terms of decision making. Some women lack decision making powers over their finances. The responses expressed having limited access to productive assets such as land which is a key factor to production. This is because men still have the belief that women should not own land. A respondent claimed:

“When we were looking for land to buy, it was very difficult since the sellers were men and they believed that women should not own land” (Excerpt from women FGD)

Limited access to certain assets such as land affects women’s income in various ways. This has for years locked women from accessing loans to start their businesses. As shown in the excerpt above, women could not own land which can help them acquire loans from banks. This gap though bridged by interventions such as youth enterprise development fund, women enterprise fund and Uwezo funds still stifles individual investment since these interventions are only groups which tend to lack knowledge on procedures of accessing such funds.

Concerning knowledge and skills in financial management, most respondents, 45% reported lack of knowledge in financial management. While only 13% had at least professional knowledge and skills to manage finances, 32% medium which included basic arithmetic knowledge. This showed that 87% had between medium and very low

financial management skills as shown in table 4.12 which is not healthy for the proper functioning of the groups.

Table 4.12 Financial Management Skills of Women Group Members

Level of financial management skills	Frequency	Percentage
Degree	1	1
Diploma	17	12
Certificate	45	32
Apprenticeship	56	40
No skills	21	15
Total	140	100

Lack of financial skills can be a big set-back to women since despite their struggles to raise money, there will always be management failures making them lose the same. In addition, the likelihood of plunging into losses and financial crisis leading to auctioning group or individual property could be very high. The challenges with book keeping also can lead the group to lose money through crafty individuals. There is therefore great need to bridge the gap in financial management to ensure the resilience of the groups

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter contains the summary of the key findings, conclusions and the way forward to ensure women groups operate smoothly and overcome the challenges as per the study.

5.2 Summary of Major Findings

While women in Kenya constitutes 51 percent of the entire population, their full participation in development is still low hence the need to boost their full participation in the development arena. It is in response to development that women groups are pulled to associate together by other agencies, community or by women themselves who pull numbers together for particular goals such as solving women issues. Agarwal, (2003) and Fletschner, (2009) have also shown that most women face many challenges including access to credit from traditional banks due to high credit risks, low level of awareness, social cultural & legal norms, formal and informal institutions lending policies, corrupt practices by officials among other factors. To minimize the effects of these bottlenecks, women have been known to form organizations such as “*Chama's*”, women groups, “Merry go round groups” and “self-help groups” that enable them to participate in various more effective dimensions of development. The effects of such groups on household development have remained unknown.

This study therefore sought to find out the influence of women groups on socio-economic empowerment on households in Malava constituency, Kakamega County,

in Kenya. To achieve this, the study sought to analyse the ways in which the involvement of women in groups affect the household socio-economic development in Malava constituency, assess how members of women groups use their incomes, examine the impact of women groups' on socio-economic empowerment on households in Malava Constituency, and identify the various challenges affecting the women groups.

To achieve the stated objectives, the study was guided by questions such as: how does women involvement in groups affect their household's socio-economic development in Malava constituency? How do women group members use the income they generate? What is the impact of women groups on social economic empowerment on households? Finally, what challenges affect the operations of women groups? These questions helped to bridge the gap stated in the problem statement.

The study was conducted in Malava Constituency, Kakamega County and Western Kenya. Descriptive cross-sectional study design was applied involving the use of both qualitative and quantitative data collection methods. It involved the description of the responses from the target population without modifying or compromising the perception of the respondents.

The target population in this study was members of registered women groups in Malava constituency. The study sampled twenty eight women groups for the study. Stratified sampling was used and four groups were selected from each of the seven wards. At ward level, the women groups were sampled purposively based on their geographical areas of operation and the activities they carry out. At group level, 5 women group member respondents were sampled randomly from the group registers. The group register was used as the sampling frame.

Secondary data was collected through literature review before and after field work. Primary data collection involved the use of structured questionnaires, key informant interview guides, focus group discussions and in-depth interviews. The study got information from 10 key informants, 28 in-depth interviewees, 140 respondents for self-administered questionnaires and five FGDs. The field work took three months and the main challenge was finding the people to compose the FGDs since it was a time when people had much work in the farms (weeding). Quantitative data was coded and analyzed in SPSS version 21 while qualitative data was analyzed thematically to corroborate the figures.

The women groups have become the focal point of development schemes in many regions with great impact in household income and development. In Malava constituency, most women belong to groups. The women groups only host few men to help them in financial management and book keeping. The groups are mainly composed of middle aged women with large household sizes and with low levels of education. From the study, majority 68 % of the women in the groups are still young and is of reproductive age being 45 years and younger. These women have the desire to work hard and change their living standards and that of their families as assumed by the self-efficacy theory. Most respondents (87) 62 % in the study were married women with families therefore the desire to join groups so that they can provide for their families. In total, (53) 38 % of all the women in the groups were single parents. They are either widowed or divorced. Such women are likely to be poor or vulnerable and bear the brunt of taking care of their families hence the desire to join groups.

The first objective of the study was to analyse the ways in which the involvement of women in groups affect the household socio-economic development in Malava

constituency. Based on the study findings, membership to women groups increases the group's access to credit facilities. The women groups are able to access credit facilities collectively which they may not as individuals. The interventions providing financial services to women require them to apply as groups since this helps to spread the risks among many. Women groups also lend their members small amount of money to start small businesses through table banking. Such activities increases women's access to income and as a result there is increase in their household incomes. . Majority of the respondents, 134 (96%), showed that the groups had helped them in accessing capital to start businesses which were very instrumental in boosting household income. There is a general agreement that loans acquired from groups were helpful in that the women involved are able to increase their incomes as a result of interventions they make from their merry go rounds.

The second objective of the study was to assess how members of women groups use their incomes. The study showed that increased incomes in the households are used to purchase household assets and needs such as food and clothing for the children. This is also noted by Downing (2010) who attributes a strong relationship between a woman's entrepreneurial income and household development, revealing that women have a particular propensity to redirect earnings from a microenterprise to households and children's needs. Through property acquisition, women groups have empowered women. Property such as business assets, land and houses, appreciates in value and can be sold in times of difficulty. Livestock multiply and can be used to settle adverse situations. The assets therefore have a role in lessening the vulnerability of poor by creating other assets, providing income when sold, providing emergency assistance, and enhances confidence by giving women more control over assets and increases their self-esteem and knowledge (Zaman 2001).

Furthermore, through groups' table banking initiative, women are able to accumulate and save cash that can be lend to members at lower interest rates. Such lending boosts the women's incomes, which allows them to sustain their households by using their incomes to purchase food items, clothing, bedding, and payment of fees, medical and other bills for the household. Kabeer (2008) also noted a great impact of credit programs initiated by women groups on women's lives and the development within their households.

Access to savings and credit was also noted to initiate or strengthen a series of links and reinforcement of investments and empowerment (Mayoux, 2000). These mutually reinforcing 'virtuous spirals' acts as safety nets especially to the vulnerable families and as such helps to initiate ways and means for survival during difficult times. Groups therefore give women the ability to provide for the households they belong to or head.

This study also found that women spent much of their incomes in improvement of their households and on purchase of property and consumables. This is in line with a study by Pitt and Khandker, (1995) who explored the impact of female membership in credit programs. The purchase of household goods and property such as bedding and kitchenware which in most cases are in the hands of women is a great advancement in household development. Women groups enable them to access extra income through groups or SMEs created with loans/ income from women groups. Women groups also contribute towards household development through life skills trainings that help members to overcome livelihood challenges and boost their incomes. In addition, they also help to provide basic livelihood essentials such as food, clothing, shelter, school fees among other things.

The third focus of the study was to examine the impact of women groups' on socio-economic empowerment on households in Malava Constituency. The study findings showed that socially, women groups have facilitated the formation of social capital among women in Malava constituency, where the women meet regularly, create social networks and learn to work together for a common purpose in a group or organization. Most importantly, micro-finance programmes accessed through the groups enable women to contribute to the household economy, increasing their intra-household bargaining power. Thus, micro financing through self-help groups has transferred the real economic power in the hands of women and has considerably reduced their dependence on men as noted by Kabeer (2008). It was also established that women's increased economic role in the households has led to change in gender roles hence developing other members of the households to take up other roles and enhance the status of women within households and communities (Mayoux, 2000).

The scheme of micro financing through women groups has transferred the real economic power in the hands of women and has considerably reduced their dependence on men. This has helped in empowerment of women and building self-confidence (Mayoux, 2000). The study also found that women in Malava constituency have been empowered through women groups to make certain decisions on their own without necessarily consulting the husbands. This is congruent with the findings of Rahman, (1986) who established that "active" women loanees had higher consumption standards and a role in household decision-making, either on their own or jointly with their husbands, than 'passive' female loanees.

Women groups strengthen women's self-esteem and self-worth, by instilling a greater sense of awareness of social and political issues, which increases mobility and reduces traditional seclusion of women. In the study, it was clear that being a member in

women groups boosts members' self-confidence and self-esteem amongst the women and thereby enhancing their capacity to articulate their needs and attain respect in their households.

Women groups have enabled women in Malava to gain key lessons and trainings in social, political and health issues. Through improvement in skills and knowledge in leadership, women are empowered. Moreover, a woman with knowledge of her rights, duties and various ways meant to achieve her goals is a powerful woman. Women are generally taught on life and entrepreneurial skills, this empowers them to be self-reliant and to help solve societal problems. This has been noted by World Bank (2001).

In essence, through women groups, women have gained 'Power within', enabling them to articulate their own aspirations and strategies for change. They have also gained 'Power to', that enables them develop the necessary skills and access the necessary resources to achieve their aspirations. Thirdly, women through groups have acquired 'Power with', which has enabled them examine and articulate their collective interests, organize, achieve their goals and links them to other women and men's organizations. Further, groups have added 'Power over' which has improved women's aspirations, economic strength and therefore reduces gender inequalities.

The fourth objective was to identify the various challenges affecting the women groups. In line with the study, in as much as women groups are instrumental in initiating development and empowering women and their households, a few challenges have to be fought to achieve successful participation of women in development activities. Such challenges that still hamper women groups include, culture and patriarchal stereotypes, illiteracy, poor leadership, inadequate leadership, inadequate management skills and financial challenges.

Women have less access to credit than men (CEDAW 2011). Because women rarely have land title deeds, they often lack collateral for a formal loan. Though access to banking has improved markedly in recent years, and all the major commercial banks in Kenya now have at least one financial credit or mortgage product targeting women, and the government has initiated several programs to provide women with credit; there exists a gap since most women who have no formal education and cannot do paper work required are excluded from such financial benefits. The women groups and traditional '*merry-go-rounds*' where women group members pool resources, with each member consecutively being able to borrow the pooled balance, remain a primary form of credit access for many women. For conservation, access to credit is likely to still be a key constraint in improving women's economic productivity.

5.3 Theoretical Implications

The study support self-efficacy and social exchange theories. The self-efficacy theory has been used in the study to demonstrate that individuals are more likely to engage in activities for which they have high self-confidence and less likely to engage in those they do not. That people behave in the way that executes their initial beliefs; thus, self-efficacy functions as a self-fulfilling prophecy. This theory assumes that culture affects the type of information people select and incorporate into their judgments, which may, in turn, reflect their self- efficacy. In this study, it was assumed that women hold strong beliefs about the need to change their destinies and enhance their livelihoods in an environment with poor incomes. Due to strong beliefs in their personal abilities and chances of success, women devise strategies that help them meet their demands, including the formation of women groups.

Based on the literature, the study assumes that women's participation in economic and livelihoods through groups enable women to gain access to resources in the form of credit, training and loans or capital. Consequently, these women will experience increases in income, savings, and/or loan repayments. In addition, participants in groups enhance support and social capital which increases feelings of autonomy, self-confidence and self-efficacy. With increases in financial stability and feelings of self-confidence, participants are more able to make meaningful life choices, patterns of spending and improved savings will change. Consequently, women in groups are more likely to increase their ability to transform their choices into desired actions that in turn may have positive consequences in their economic, political and social outcomes.

Social exchange theory is used in this study to explain social change and stability as a process of negotiated exchanges between parties. The theory's fundamental principle is that humans in social situations choose behaviors that maximize their likelihood of meeting self-interests in those situations. The self-interest can therefore drive people to pull together in groups so that the groups can enable them to maximize their self-interest.

In the study, the social exchange theory explains the benefits women group members get by ascribing to the group. These benefits could be social, economic, psychological and even political in nature. These benefits could come in form of social networks, economic mobility, counselling, knowledge and skills as well as moral courage which are by nature empowering the recipients.

Social exchange theory applies in that through women groups, the members are able to exchange social and entrepreneurial skills for future survival. The theory sets a premise that in as much as women take time to interact in groups', there are always

self-interests that individual women find in the groups. As such, when the self-interests of members are not met, then they are likely to leave the groups. The self-interests fulfilled by the assumptions of social exchange where people maximize gains from each other are in terms of leadership skills, financial management among other skills. Apart from the gains in terms of skills, the group members also as a gaining strategy have the opportunity to lend and borrow money as well as to teach members entrepreneurial skills.

The two theories used in the study are complementary in that while self-efficacy theory tends to explain how individuals benefit from group synergy, social exchange theory explains how groups help create social networks through which members can tap. While self-efficacy puts emphasis on individual self, social exchange theory places emphasis on the group. Social exchange theory goes on to explain how social networks created through groups help in providing financial muscles to members. Self-efficacy on the other hand emphasizes how individual skills gained through groups can help promote financial management and encourage others to venture into risky business ventures.

5.4 Conclusion

It is worth noting that women groups have helped in household development in many ways, especially through increasing household incomes for members. The increased income is mostly used to purchase households' basic needs, assets and to invest in other areas. The investments act as safety nets during emergencies and often help women meet basic needs in their households. Furthermore, women groups enhance skills training and help women acquire social and managerial skills through the daily learning and emulation of what others do. The groups have also helped to create social

networks which are important in advising women on best strategies and ways to approach issues. However some of the main challenges facing women groups are managerial and entrepreneurial as well as monitoring and evaluation skills. There are also cultural barriers baring women from owning assets as well as making decisions concerning their organization.

Women groups have empowered women in Malava Constituency, socially, economically and psychologically. The social processes in women groups strengthens women's self-esteem and self-worth, instils a greater sense of awareness of social and political issues leading to increased mobility and reduced traditional seclusion of women (2000).

Most importantly, micro-finance programmes, loans and savings through women groups enables women to contribute to the household economy, increasing their intra-household bargaining power. Thus, micro financing through self-help groups has transferred the real economic power in the hands of women and has considerably reduced their dependence on men. Women's involvement in women groups also enables them to be able to stand for certain decisions and access advocacy services as well as links with better health, legal, economic and social service providers. This gives the women knowledge in different lines of operation and as such they gain power to make decisions over various issues.

There are also educative opportunities offered through women groups such as improved cooking skills, household hygiene management, SMEs management, savings, administration of first aid in cases of an emergency, making of local soaps , keeping poultry and other livestock rearing skills which have enlightened women to be more development oriented. Socio-cultural obstacles have however been noted that if

not checked, would make the groups to stumble. They include patriarchal cultural stereotypes barring women from decision making and access to key assets, illiteracy, poor group management and leadership challenges which create conflicts.

5.5 Recommendations

5.5.1 Policy Recommendations

There is need to build the capacity of women groups through training. Based on the study findings, women groups can be very powerful in empowering women. Empowering women requires bridging the gaps and dealing with the challenges affecting the success of women groups. The training should focus on different areas such as financial management, book keeping, project management, and monitoring and evaluation. This will help to bridge the gap in skills needed for the smooth operation of women groups. Such trainings should be extended through participatory approach where participants learn from one another and provide continuity and support to others for the sake of sustainability of the projects.

Stakeholders should intensify gender sensitization programmes in the rural areas with the aim of changing anti-development traditions and cultural beliefs such as women's rights to own land and other property. This can help change the perception of men to embrace the idea of women owning land. In addition micro-finance institutions should accept household property as collateral so that women can have access to seed money/capital to start their own businesses.

Monitory Finance Institutions (MFIs) should regulate their lending conditions as regarding insurance policy, cash flow analysis, collateral and prosecution in case of default. MFIs should advice the group members and evaluate the performance of the

WGs before giving them loans to help reduce the problem of auctioning group member's assets. They should be encouraged to scale up their outreach programmes especially trainings on business management skills to women groups especially those in the rural areas. Finally, the government should continue providing soft loans to women groups through interventions such as women enterprise development funds, Uwezo funds and youth funds as they train the groups on business management skills. This will give the groups the synergy to work properly.

There is a need to seal information gaps on women groups and development by looking into whether the increment in household cash through women groups has a positive or negative impact on the harmonious co-existence of couples in the household. There is also need for a study on the effects of male involvement in women group operations. In addition scholars need to document the effects of proliferations of women groups in the era of UWEZO fund on their efficiency and effectiveness in delivering their development goals.

5.5.2 Suggestions for Further Research

During the course of this study and the findings derived; it was noted that there are areas that need further research.

1. It would be beneficial to expand this research by conducting a study covering all women groups in Kenya so as to ensure that findings can be generalized beyond the study area.
2. Secondly, rural communities have complex characteristics that can provide opportunity to expand theoretical knowledge on women groups. A study should be conducted to understand better the impact of all women groups in Kenya on social economic empowerment of households.

3. Further research should be conducted on the challenges facing all women groups in Kenya and possible remedies to them.

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APPENDICES

Appendix I IN-DEPTH INTERVIEW GUIDE

My name is Maureen Mulievi. I am a postgraduate student at the Department of Sociology, Moi University. At present, I am doing a project on the influence of women groups on socio-economic empowerment on households in Malava constituency, Kakamega County, Kenya. Therefore, I am requesting you to share with me your experiences with self-help groups in this area.

Section A: Demographic information of the respondent

1. Gender

Male () Female ()

2. Age

18-25 years () 26-35 years () 36-49 years () 50 years and above ()

3. Marital status

Single () Married () Divorced () widowed () separated ()

4. Education Level

Never attended school () Primary () secondary () university () tertiary () other (specify).....

Section B: Empowerment of women through self-help groups

- 1 What do you understand by women empowerment?
- 2 Do you think the groups have empowered members in any way? If yes probe for Economically, Socially,
- 3 In what other ways have the women groups empowered its members
- 4 What are some of the social and economic activities that the groups engage in?
- 5 How have these socio- economic activities affected household income of group members? Probe for increment in household income.

- 6 What do women group members use the money they get from the groups for?
- 5 How does the group operate in terms of management?
- 6 Who makes decisions on day to day functioning of your group?
- 7 Have there been cases of any conflict among group members? How do you manage conflicts among group members?
- 8 How have you been empowered socially and economically through this self-help group/s?
- 9 What challenges do you experience in your self-help group? (Probe for poor leadership, inadequate resources, training programmes, and infrastructure)
- 10 How have you attempted to overcome these challenges?
- 11** What are your recommendations for enhancing empowerment of women through self-help groups?

Appendix II KEY INFORMANTS GUIDE

Introduction

My name is Maureen Mulievi. I am a postgraduate student at the Department of Sociology, Moi University. At present, I am doing a project on the influence of women groups on socio-economic empowerment in households in Malava constituency, Kakamega County, Kenya . Therefore, I am requesting you to share with me your experiences with self-help groups in this area.

Key informants' demographic information

- Name
- Sex.....
- Age
- Category.....

Section B: Empowerment of women through self-help groups

1. What are some of the social and economic challenges that women in this area face?
2. What activities do women groups do to overcome these socio-economic challenges?
3. How have these activities impacted on women group members socially, economically,
4. What influence does women group membership have on members' household income?
5. What challenges do the management of the groups face? (Probe for poor leadership, inadequate resources, training programmes, and infrastructure)
6. How have you attempted to overcome these challenges?
7. What do you think should be done to help women groups operate effectively?

Appendix III FOCUS GROUP DISCUSSION GUIDE

Introduction

My name is Maureen Mulievi. I am a postgraduate student at the Department of Sociology, Moi University. At present, I am doing a project on the influence of women groups on socio-economic empowerment on households in Malava constituency, Kakamega County, Kenya. Therefore, I am requesting you to share with me your experiences with self-help groups in this area.

1. Do women in this area experience social and economic challenges?

(If yes briefly mention them)

2. What socio-economic activities does the group engage in to solve these socio-economic challenges
3. How do these groups help in household development of group members?
4. How have self-help groups empowered women socially and economically in this area?
5. What challenges hinder self-help groups in empowering women?

Appendix IV How can these challenges be surmountedQUESTIONNAIRE

6.

**7. INFLUENCE OF WOMEN GROUPS ON SOCIOECONOMIC EMPOWERMENT ON HOUSEHOLDS IN MALAVA
CONSTITUENCY, KAKAMEGA COUNTY**

8.

9. **Date of assessment** **Assessment start time.....** **Assessment end
time.....** **Total time taken.....** **Section 1: Organization Profile**

10. 1.1 Particulars of Organization

11.

12. Name of Organization.....Year of
stablishment.....

13. Registration No.....

14.

15. Province/ StateDistrict.....

Constituenc..... Location

16. Contact Details: P.O. BOX.....Code.....Town/City..... Nearest
school / market etc.....

17.

18. Contact Persons Name:.....Position in
Organization..... Mobile Telephone NO.....

Email.....

19.

20.

1.5 Areas of household development: Which of the following activities is the organization currently carrying out? (Please tick as appropriate)

Activity (Please tick)	Target Group										
	House holds	Leaders	General Public	Youth	Women	Men	Local CSOs	Local FBOs	politicians	Warriors	Migrant Workers
A) Prevention of conflicts											
<input type="checkbox"/> Community based dialogue	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Culture change communication	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Community outreach- Community members (non - school)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Community outreach- School based programmes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Community outreach- Peer education	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Community outreach- Training	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Community outreach- Dialogue meetings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Others (Specify)											
B) Socioeconomic Activities											
<i>Community Empowerment</i>											
<input type="checkbox"/> Livelihood support (shelter, food, education, clothing, health, psychosocial support,	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Livelihood support-income generating activities (IGAs)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>Food security</i>											
<input type="checkbox"/> Skills training and provision of inputs for IGAs (seeds, rabbits, goats, e.t.c)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Others (Specify)											

21. 1.2 Type of organization:
 CBO FBO Network Women support group

22.
 23. 1.3 Geographical areas of work: Sub- location Location Division District County

24. 1.4 Experience in working with other partners

25.
 26. *Has the organization worked with other partners in implementing* Yes
 NO

27. If yes, in what ways?

28. Self -help group/Association Others.....

29. National A= Funding (Names of key donors)

1.....2.....3.....4.....

30. Largest amount received from one donor in the last two years [Kshs... ..] Total amount received from donors in the last two years [Kshs.....]

31. B= Technical Support? 32. 33. 34. 35. 36. 37. 38.

39. Name of organization which has provided technical support 40.Type of technical support (Tick appropriate box) 41. 42. 43. 44. 45. 46.

47. provided technical support 48.Training 49. Office 50.Transport support 51.Printing and 52.Proposal 53.Monitoring and 54.taff S 55.Food and 56.Others

57. 58. 59.Equipment 60. 61. 62.Stationery 63.development 64.Evaluation 65. 66. 67.Clothing 68.(specify)

69. 70. [] 71. 72. [] 73. 74.[] 75. 76.[] 77. [] 78. [] 79. 80. [] 81. [] 82.

83. 84. [] 85. 86. [] 87. 88.[] 89. 90.[] 91. [] 92. [] 93. 94. [] 95. [] 96.

97. 98. [] 99. 100. [] 101. 102. [] 103. 104. [] 105. [] 106.[] 107. 108. [] 109. [] 110.

111. 112. [] 113. 114. [] 115. 116. [] 117. 118. [] 119. [] 120.[] 121. 122. [] 123. [] 124.

125. If No, what are the reasons 126. [] 127. [] 128. 129. [] 130. 133. [] 134. [] 135.[] 136. 137. [] 138. [] 139.

131.

132.

140. Section 2: Leadership, Governance and Strategy

141.

142. How does the organization govern itself and plan for the future?

143.

144. Assessment Area	145. Question	146. Level of Capacity (Please circle one level under each assessment area)				147.
	149.	150. 0=Very low	151. 1= Low	152. 2= Medium 153.	154. 3=High	155. 4= Very High
156. 2.1 Selection or appointment to office 157. 158. 159.	160. How were the current leaders of the organization appointed?	161. Organization is led by founding members and a few others who came in by association	162. Leadership includes selected representatives of target groups	163. Leadership includes selected representatives of target groups and community members	165. Leadership is representative of the most important stakeholders even though they came in through invitation/selection or appointment	167. Leaders are democratically elected by members in a meeting and for a specific period; Minutes of the last elections are available for perusal
	169. Score 2.1(Please circle one)	170. 0	171. 1	172. 2	173. 3	174. 4
175. 2.2 Constitution/ 176. Rules 177. 178.	179. Does the organization have a written constitution or rules that are accepted and approved by all the members of the organization?	180. No constitution or rules	181. Some rules or guidelines exist but they are not written down	183. Some written rules or guidelines exist in writing 184. 185.	186. Written constitution /rules which were used for registration exist but only known to officials	187. Written constitution or rules approved and known to officials and members and other stakeholders. (Give examples of when disseminated)
	189. Score 2.2(Please circle one)	190. 0	191. 1	192. 2	193. 3	194. 4
195. 2.3 Governance Structures 196. 197. 198. 199. 200. 201. 202. 203. 204.	205. Does the organization have a board/committee that meets regularly?	206. No committee, no meetings	207. Committee identified and names provided at time of registration but it hardly meets	209. A few members of committee meet sometimes. Minutes sometimes recorded	210. All committee members meet occasionally to discuss some issues. Minutes are usually recorded and filed. 211. 212. 213. 214. 215. 216.	217. There are scheduled regular meetings which provide guidance and make decisions for the organization 218. 219. 220. 221. 222. 223.
	225. Score 2.3(Please circle one)	226. 0	227. 1	228. 2	229. 3	230. 4
231. 2.4 Vision	232. Does the organization have a vision statement which is clearly	233. No vision statement	234. Have a vague idea of 235.	236. Can describe the vision but they have never been	239. Vision written down at the time of registration, but few people were consulted or	240. Vision statement agreed by all members and regularly used to guide mission and projects.

	understood, agreed and approved by all the members of the organization?		their vision	agreed upon or written down. 238.	understand them now	
	242. Score 2.4 (Please circle one)	243. 0	244. 1	245. 2	246. 3	247. 4
248. 2.5 Mission	249. Does the organization have a stated mission which is clearly understood, agreed and approved by all the members of the organization? 250. 251.	252. No mission statement	253. Have a vague idea of their mission	255. Can describe the mission but they have never been agreed upon or written down.	256. Mission written down at the time of registration, but few people were consulted or understand them now	257. Mission agreed by all members and regularly used to guide decisions about projects and activities. 258. [] Give examples of when and how it has been disseminated
	260. Score 2.5 (Please circle one)	261. 0	262. 1	263. 2	264. 3	265. 4

266.

267. Assessment Area	268. Question	269. Level of Capacity (Please circle one level under each assessment area)				
	271.	272. 0=Very low	273. 1=Low	274. 2=Medium	275. 3=High	276. 4= Very High
277. 2.6 Values 284. 291. 298. 305. 312. 319. 326.	278. Has the organization identified 285. a set of values (e.g. transparency, non-discrimination, which are clearly understood, agreed and approved by all the members of the organization?	279. No set values 286. 293. 300. 307. 314. 321. 328.	280. Have a vague idea of what values are 294. values are 301. 308. 315. 322. 329.	281. Can describe the values of the organization, but they have never been agreed upon or written down 288. 295. organization, but they have never been agreed upon or written down 302. 309. agreed upon or written down 316. 323. 330.	282. Values written down at the time of registration, but few people were consulted or understand them now 289. 296. were consulted or understand them now 303. 310. Give examples of documented values 317. documented values 324. 331.	283. Values agreed by all members and are regularly used to guide management decisions. 290. 297. decisions. 304. Cite examples where value based decisions have been made 311. decisions have been made 318. 325. 332.
	334. Score 2.6 (Please circle one)	335. 0	336. 1	337. 2	338. 3	339. 4
340. 2.7	341. Is the organization open about	342. Openness is	343. Openness is/	344. Openness is/can be	345. The organization has made/	346. The organization informs its members,

<p>347. Transparency</p> <p>354.</p> <p>361.</p> <p>368.</p> <p>375.</p> <p>382.</p>	<p>348. its work with members,</p> <p>355. beneficiaries, other</p> <p>362. organizations and the local</p> <p>369. community?</p> <p>376.</p> <p>383.</p> <p>390. Score 2.7 (Please circle one)</p>	<p>349. seen as</p> <p>356. unwell come</p> <p>363. exposure</p> <p>370.</p> <p>377.</p> <p>384.</p> <p>391. 0</p>	<p>350. can be tolerated</p> <p>357. under duress if</p> <p>364. demanded by</p> <p>371. authorities but</p> <p>378. information is</p> <p>385. given on a need to know basis</p> <p>392. 1</p>	<p>351. tolerated if demanded</p> <p>358. by authorities and</p> <p>365. stakeholders but on</p> <p>372. a need to know basis</p> <p>379.</p> <p>386.</p> <p>393. 2</p>	<p>352. makes itself and its work known</p> <p>359. through information sharing on</p> <p>366. activities, funding and use of</p> <p>373. funds</p> <p>380. Verify methods e.g. notice</p> <p>387. board</p> <p>394. 3</p>	<p>353. beneficiaries and government structures</p> <p>360. of its programme activities, results and</p> <p>367. funding through reports, written</p> <p>374. publications and accounts</p> <p>381. Check copies of</p> <p>388. audited accounts, financial reports.</p> <p>395. 4</p>
<p>396. 2.8</p> <p>403. Accountability</p> <p>410.</p> <p>417.</p> <p>424.</p> <p>431.</p> <p>438.</p>	<p>397. Is the organization readily</p> <p>404. willing to provide an</p> <p>411. explanation for its actions</p> <p>418. and/or conduct (or that of an</p> <p>425. individual)?</p> <p>432.</p> <p>439.</p> <p>446. Score 2.8(Please circle one)</p>	<p>398. The organization</p> <p>405. sees itself as</p> <p>412. being only</p> <p>419. accountable to</p> <p>426. the founding</p> <p>433. member(s)</p> <p>440.</p> <p>447. 0</p>	<p>399. The organization</p> <p>406. sees itself as</p> <p>413. being only</p> <p>420. accountable to</p> <p>427. donors, and</p> <p>434. even then, only</p> <p>441. for the amount given</p> <p>448. 1</p>	<p>400. The organization</p> <p>407. sees itself as being</p> <p>414. accountable to</p> <p>421. donors and</p> <p>428. government</p> <p>435. structures</p> <p>442.</p> <p>449. 2</p>	<p>401. The organization sees itself as</p> <p>408. being accountable to donors,</p> <p>415. government structures and the</p> <p>422. board</p> <p>429. Verify minutes for examples</p> <p>436. where explanations are made</p> <p>443. by officials</p> <p>450. 3</p>	<p>402. The organization sees itself as being</p> <p>409. accountable to donors, government</p> <p>416. structures, the board, members,</p> <p>423. beneficiaries and community.</p> <p>430.</p> <p>437.</p> <p>444.</p> <p>451. 4</p>
<p>452. 2.9 Strategic</p> <p>459. direction</p> <p>466.</p> <p>473.</p> <p>480.</p>	<p>453. Does the organization have a</p> <p>460. strategic plan ?</p> <p>467.</p> <p>474.</p> <p>481.</p> <p>488. Score 2.9 (Please</p>	<p>454. Not aware of</p> <p>461. need for one</p> <p>468.</p> <p>475.</p> <p>482.</p> <p>489. 0</p>	<p>455. Aware of need</p> <p>462. for planning but</p> <p>469. not able to</p> <p>476. formulate/articulate</p> <p>483. strategic plan</p> <p>490. 1</p>	<p>456. Can describe its</p> <p>463. purpose/role in</p> <p>470. household development</p> <p>477. activities.</p> <p>484.</p> <p>491. 2</p>	<p>457. Can describe its purpose/role in</p> <p>464. community, household</p> <p>471. development and possible</p> <p>478. interventions but has no</p> <p>485. documented strategic plan</p> <p>492. 3</p>	<p>458. Can describe its purpose/role in</p> <p>465. household development and</p> <p>472. possible interventions, has a</p> <p>479. documented strategic plan</p> <p>486. Indicate strategic plan period...</p> <p>493. 4</p>

	circle one)					
494. 2.10 Work Plan	495. Does the organization have a	496. Not aware of need	497. Activity work plan	498. The organization has	499. The organization has	500. The organization has identified/knows the
501.	502. Work/operational plan	503. for one	504. developed as part of a proposal for	505. identified /knows the necessary interventions	506. identified/knows the necessary interventions to be carried out, has	507. necessary interventions to be carried out, has developed a work plan for all; work plan
508.	509.	510.	511. funding	512. to be carried out but has	513. developed a work plan for some	514. is used to guide project implementation and
515.	516.	517.	518.	519. not developed a work	520.	521. solicit for funds
522.	523.	524.	525.	526. plan for all of them	527.	528. Indicate work plan period...
	530. Score 2.10 (Please circle one)	531. 0	532. 1	533. 2	534. 3	535. 4

536.

537. **Comments by assessor**

538.

.....

.....

539.

.....

.....

540.

541.

542.

543.

544.

545.

546.

547. **Section 3: Financial Management**

548.

549. How does the organization plan and manage its finances?

550. Assess ment Area	551. Question	552. Level of Capacity (Please circle one level under each assessment area)				553.	
	555.	556. 0=Very low	557. 1= Low	558. 2= Medium	559. 3=High	560. 4= Very High	
561. 3.1	562. Does the organization have a	563.No bank account.	564. Bank account	565. Bank account exists in	566. Banking arrangements and	567. Withdrawals are authorised in a meeting	
568. Bank Account	569. bank account?	570.Someone's personal	571. exists in	572. organization's name with	573. appointment of signatories made by a	574. based on approved budgets:	
575.	576.	577.account is used to	578. organiz ation's	579. two or more signatories who	580. meeting .	581. Cash is withdrawn or cheques signed by	
582.	583.	584.process funds	585. name but	586. decide when to withdraw	587.	588. authorized signatories.	

589. 596.	590. 597.	591. 598.	592. require s only the 599. founder 's signature	593. funds 600.	594. 601.	595. Verify last withdrawal against a 602. minute
	604. Score 3.1 (Please circle one)	605. 0	606. 1	607. 2	608. 3	609. 4
610. 3.2. Financial 617. Procedu res 624. 631. 638.	611. Does the organization follow 618. documented financial 625. procedures? 632. 639.	612.No procedu res 619. 626. 633. 640.	613. Donor based 620. proced ures 627. followe d for 634. each project 641.	614. Organization's financial 621. systems approved by 628. board/committee and 635. responsibilities separated 642.	615. Documented financial system in place 622. complete with charts of accounts in 629. place 636. (Verify documented procedures to 643. support this score)	616. Working financial system in place 623. governing all financial operations, 630. statutory compliance and auditing 637. Is the system manual? Yes [] No [] 644.or computerized? Yes [] No []
	646. Score 3.2 (Please circle one)	647. 0	648. 1	649. 2	650. 3	651. 4
652. 3.3. Budgets and 659. Cash Flow 666. Planning 673.	653. Does the organization 660. prepare, monitor and review 667. budgets ? 674.	654.No experience in 661.budgeting 668. 675.	655. Budget s are only 662. prepare d if 669. require d for 676. project proposal	656. Budgets are prepared for 663. project activities 670. and used for resource 677. mobilization	657. Both administration and activities 664. budgets in place 671. 678.	658. Budgets and cash flow statements are 665. reviewed regularly and adjusted as 672. administration and project 679. implementation needs require
	681. Score 3.3 (Please circle one)	682. 0	683. 1	684. 2	685. 3	686. 4
687. 3.4. 694. Record Keeping 701. 708. 715. 722. 723.	688. 3.6 What financial records 695. does the organization keep? 702. you keep? 709. 716. 724.	689.Some accounting 696.documents like 703.receipts are kept 710.together but not 717.recorded in any book 725.	690. Income and 697. expendi ture 704. receipts are 711. recorde d in 718. some form of 726. book and filed	691. Income and expenditure 698. receipts are recorded in 705. some form of book and filed;_ 712. a form of income and 719. expenditure account is 727. prepared and discussed in meetings	692. Standard books of accounts (Petty cash 699. book, Cash book, Debtors and Creditors 706. ledgers are maintained; bank 713. reconciliations are prepared on a 720. monthly basis ; Annual accounts are 728. prepared to trial balance	693. Accounts are audited by an external 700. auditor on an annual basis 707. 714. Please review last audited accounts 721. and indicate year----- 729.
	731. Score 3.4 (Please circle one)	732.0	733. 1	734. 2	735. 3	736. 4
737. 3.5. 744. Reportin g 751. 758.	738. Does the organization 745. prepare and submit reports to 752. its stakeholders as required or 759. expected?	739.No experience in 746.financial reporting 753.i.e. no funded activity 761.undertaken	740. Reports 747. compile d and 754. submitt ed if 762. require	741. Reports compiled as part of 748. project implementation 755. 763.	742. Reports submitted to donors in 749. accordance with grant agreement in 756. respect of time and format 764.	743. Accurate reports submitted in 750. accordance with grant agreements to 757. donors, members and other stakeholders 765. Peruse samples

	760.		d			
	767. Score 3.5 (Please circle one)	768. 0	769. 1	770. 2	771. 3	772. 4

773. Comments by assessor

774.

775. Section 4: Administration and Human Resources

776.

777. How does the organization manage its operations, staff and volunteers?

778.

779. Assessment Area	780. Question	781. Level of Capacity (Please circle one level under each assessment area)					788. 4= Very High
		783. 784. 0=Very low	785. 1= Low	786. 2= Medium	787. 3=High	788. 4= Very High	
789.4.1 796. Office and 803. Equipment 810.	790. Does the organization have its own office with office equipment? 804. 811.	791. No office, no equipment 798. 805. 812.	792. Office facilities/ meeting space provided by one or two members as and when needed	793. Has own office or occasional access to public services like bureaus	794. Has own office but sharing office equipment 801. 808. 815.	795. Own office and equipment (computer , printer etc.) 802. 809. 816.	
	818. Score 4.1 (Please circle one)	819. 0	820. 1	821. 2	822. 3	823. 4	
824.4.2 831. Office 838. procedures. 845.	825. Does the organization have office procedures covering working hours, office administration and procurement 832. 839. 846.	826. No procedures, person dealing with an issue decides what to do 833. 840. 847.	827. Informal procedures are followed 834. 841. 848.	828. Basic procedures guided by examples from others 835. 842. 849.	829. Third party or donor procedures are followed 836. 843. 850.	830. There are documented procedures on office operations, including use, safety and security of assets and procurement of services 837. 844. 851.	
	853. Score 4.2 (Please circle one)	854. 0	855. 1	856. 2	857. 3	858. 4	
859.4.3 866. Human 873. Resources 880. 888.	860. What human resources are available to implement the organization's work 867. 874. 881.	861. Relies on services by founding member(s) 868. 875. 882.	862. Some times calls on elected members to offer official services 869. 876. 883. 891.	863. Sometime s calls on elected officials and members to offer voluntary services 870. 877. 884. 892.	864. Sometimes calls on elected officials, members, part-time paid staff, target groups and 871. 878. 885. 893.	865. Relies on elected officials, members, target groups and volunteers from community and full-time paid staff. 872. 879. How many full time and part time paid staff does the organization have: 886. 894. Full -time salaried	887. 887. 887. 895.

896. 904.	897. 905. 906. 907.	898. 908.	e 899. volunt ary 909. servic es	900. 910.	others 901. from the community 911. to work as volunteers 912. for free or for a small allowance	staff? 902. Yes [] No [] 913. 914. 915. 916. Part-time salaried staff? 917. Yes [] No [] 918. Volunteers? Yes [] No []	903. 919.]
	921. Score 4.3 (Please circle one)	922. 0	923. 1	924. 2 925.	926. 3		927. 4
928. Assessment Area	929. Question	930. Level of Capacity (Please circle one level under each assessment area)					
	932.	933. 0=Very low	934. 1= Low	935. 2= Medium	936. 3=High	937. 4= Very High	
938.4.4. 945.Managing 952.Staff/ 959.volunteers 966. 973. 980. 987. 994. 1001.	939. How does the organization ensure that staff and volunteers are well managed? 946. organization ensure that staff and volunteers are well managed? 953. staff and volunteers are well managed? 960. well managed?	940. Each group is expected to know its work 947. expected to know its work 954. its work 961. 968. 975. 982. 989. 996. 1003.	941. Duties and responsibilities are defined before hand 948. responsibilities are defined before hand 955. are defined before hand 962. before hand 969. 976. 983. 990. 997. 1004.	942. Assistance is sought based on the duties and responsibilities 949. sought based on the duties and responsibilities 956. the duties and responsibilities 963. responsibilities 970. The duties and responsibilities are documented in a job description 977. responsibilities are documented in a job description 984. documented in a job description 991. job description 998. Yes [] No [] 1005. Please verify	943. Work is discussed formally by all during meetings and reports submitted orally or in writing 950. formally by all during meetings and reports submitted orally or in writing 957. meetings and reports submitted orally or in writing 964. submitted orally or in writing 971. 978. Verify 985. implementation reports or updates in files or minutes of past meetings 992. reports or updates in files or minutes of past meetings 1006. past meetings	944. There are written job descriptions for key regular work and performance appraisals are conducted; 951. and performance appraisals are conducted; 958. Staff development and reward schemes established 965. Verify job descriptions performance appraisal forms or records 972. or records 979. 986. Yes [] No [] 993. 1000. 1007.	
	1009. Score 4.4 (Please circle one)	1010. 0	1011. 1	1012. 2	1013. 3	1014. 4	
1015. 4.5 1022. HR policies 1029. and 1036. pro	1016. Does the organization have formal and documented policies and procedures to guide 1023. have formal and documented policies and procedures to guide 1030. documented policies and procedures to guide 1037. procedures to guide	1017. No policies and procedures 1024. procedures 1031. 1038.	1018. Informal policies and procedures are followed 1025. policies and procedures are followed 1032. procedures are followed 1039. follow	1019. Basic formal policies on recruitment, remuneration 1026. policies on recruitment, remuneration 1033. recruitment, remuneration 1040. remuneration	1020. Job descriptions and terms of reference for volunteers, staff and service 1027. terms of reference for volunteers, staff and service 1034. volunteers, staff and service 1041. service	1021. Formal policies setting out criteria to be used for engaging officials on assignments, volunteers, staff and other service providers documented in a manual form 1028. officials on assignments, volunteers, staff and other service providers documented in a manual form 1035. service providers documented in a manual form 1042.	

1043.	cedures the overall management of people?	1044.	1045.	ed 1046.	on and 1047. work allocation followed	providers 1048. developed	1049. Verify Policies and procedures manual
1050.	1051.	1052.	1053.	1054.	1055.	1056.	
	1058. Score 4.5 (Please circle one)	1059. 0	1060. 1	1061. 2	1062. 3	1063. 4	
1064. 4.6	1065. Does the organization have a formal and documented HIV & AIDS work place policy to guide its officials, members, volunteers or staff as they carry out work for the organization?	1066. No need because of the nature of the organization	1067. It is assumed that they know	1068. An unwritten policy of respect, tolerance and support exists and believed to be known and understood by all	1069. A well-documented and comprehensive HIV & AIDS Workplace policy in place	1070. Evidence of internally initiated workplace HIV & AIDS education, counseling, testing, treatment, care and support mechanisms in place	1071. HIV & AIDS 1072. HIV & AIDS 1073. HIV & AIDS 1074. HIV & AIDS 1075. HIV & AIDS 1076. HIV & AIDS 1077. HIV & AIDS 1078. HIV & AIDS 1079. HIV & AIDS 1080. HIV & AIDS 1081. HIV & AIDS 1082. HIV & AIDS 1083. HIV & AIDS 1084. HIV & AIDS 1085. HIV & AIDS 1086. HIV & AIDS 1087. HIV & AIDS 1088. HIV & AIDS 1089. HIV & AIDS 1090. HIV & AIDS 1091. HIV & AIDS 1092. HIV & AIDS 1093. HIV & AIDS 1094. HIV & AIDS 1095. HIV & AIDS 1096. HIV & AIDS 1097. HIV & AIDS 1098. HIV & AIDS 1099. HIV & AIDS 1100. HIV & AIDS 1101. HIV & AIDS 1102. HIV & AIDS 1103. HIV & AIDS 1104. HIV & AIDS 1105. HIV & AIDS 1106. HIV & AIDS 1107. HIV & AIDS 1108. HIV & AIDS 1109. HIV & AIDS 1110. HIV & AIDS 1111. HIV & AIDS 1112. HIV & AIDS
	1114. Score 4.6 (Please circle one)	1115. 0	1116. 1	1117. 2	1118. 3	1119. 4	
	1121.	1122.	1123.	1124.	1125.	1126.	

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Comments by assessors

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1135. Section 5: Project Design and Management

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1137. How does the organization develop and manage its projects?

1138.		1140. Question	1141. Level of Capacity (Please circle one level under each assessment area)				1142.
1139. Assessment Area		1144.	1145. 0=Very low	1146. 1= Low	1147. 2= Medium	1148. 3=High	1149. 4= Very High
1150. 5.1	1157. Targeting	1151. How does the organization determine its target for development activities?	1152. Always try to reach the entire community	1153. Works with whomever it can	1154. Tries to identify a target group	1155. Works with specific groups of vulnerable people (e.g. IDPS)	1156. Focuses on a particular group of people who are especially vulnerable or affected and together with them design work relevant to their needs
1164.		1172.	1173.	1174.	1175.	1176.	1177.
1171.		1179. Score 5.1 (Please circle one)	1180. 0	1181. 1	1182. 2	1183. 3	1184. 4
1185. 5.2.	1192. Project design	1186. How does the organization initiate its projects?	1187. Organization seeks to do what others are doing	1188. New projects created largely in response to funding availability	1189. Organization responds to its own objectives	1190. Organization responds to own and national objectives	1191. Organization responds to community needs that build into national goals
1199.		1200.	1201.	1202.	1203.	1204.	1205.
		1207. Score 5.2 (Please circle one)	1208. 0	1209. 1	1210. 2	1211. 3	1212. 4
1213. 5.3	1220. Involvement of ver poor people	1214. Do People Living in poverty participate fully in the activities, work, and major decisions of the major organisations?	1215. No	1216. Poor People	1217. At least one official or member is a poverty victim	1218. Poor persons participate in the organizations work as volunteers etc.	1219. Victims are involved in decision making and programme implementation either as employees, officials or members,
1234.		1228.	1229.	1230.	1231.	1232.	1233.
1241.		1235.	1236.	1237.	1238.	1239.	1240. (compare with 4.3.4 on Page 6)
1248.		1242.	1243.	1244.	1245.	1246.	1247.
		1249.	1250.	1251.	1252.	1253.	1254.
		1256. Score 5.3 (Please circle one)	1257. 0	1258. 1	1259. 2	1260. 3	1261. 4
1262. 5.4	1269. Involvement of vulnerable	1263. Are vulnerable people (e.g. IDPs, organizations) involved in the activities	1264. No	1265. Organization does not seek to identify particular	1266. Has identified vulnerable groups in the community	1267. Works with particular vulnerable people as officials, members or	1268. Vulnerable groups of people are involved in designing projects and are widely consulted on major decisions
1276.		1277.	1278.	1279.	1280.	1281.	1282.

1283.	1284. and decision making?	1286.	1287. particular vulnerable	1288. does not involve them	1289. volunteers . please	1290. Please give examples
1291.	1285. 1292.	1293.	1294. people	1295. in the organizations	1296. verify this against section	1297.
1298.	1299.	1300.	1301.	1302. work or decision making	1303. on members /staf.....	1304.
1305.	1306.	1307.	1308.	1309.	1310.	1311.
	1313. Score 5.4 (Please circle one)	1314. 0	1315. 1	1316. 2	1317. 3	1318. 4
1319. 5.5	1320. How does the	1321. Membership is not open to all	1322. Gender equality	1323. Serious attempts are	1324. Responsibilities are equally	1325. Organization develops and uses gender
1326. Gender	1327. organization respect,	1328.	1329. is embraced in the	1330. made to balance gender	1331. distributed amongst officials	1332. sensitive approaches in its work and
1333. Mainstreaming	1334. encourage, and promote	1335.	1336. membership and	1337. amongst officials (refer	1338. and members by gender	1339. promotes equal respect and rights for
1340.	1341. equal participation from	1342.	1343. participation rules	1344. to 2.2.3 on page3)	1345.	1346. males and females
1347.	1348. people of all genders?	1349.	1350.	1351.	1352.	1353.
	1355. Score 5.5 (Please circle one)	1356. 0	1357. 1	1358. 2	1359. 3	1360. 4

1361.

1362. Assessment Area	1363. Question	1364. Level of Capacity (Please circle one level under each assessment area)				1365.
	1367.	1368. 0=Very low	1369. 1= Low	1370. 2= Medium	1371. 3=High	1372. 4= Very High
1373.	1374.	1375.	1376.	1377.	1378.	1379.
1380. 5.6	1381. Does the organization	1382. Indirectly at the	1383. People are only	1384. Directly at the	1385. Directly in programme	1386. Involves community throughout the
1387. Community	1388. involve the target	1389. programme	1390. involved as	1391. programme	1392. implementation and	1393. programme identification,
1394. Involvement	1395. community in programme	1396. identification stage in	1397. beneficiaries in	1398. implementation stage	1399. monitoring	1400. implementation and M &E processes as
1401.	1402. identification,	1403. the course of a	1404. the	1405.	1406.	1407. participants, implementers and
1408.	1409. implementation and	1410. baseline survey	1411. implementation	1412.	1413.	1414. supervisors through membership
1415.	1416. performance Monitoring?	1417.	1418. stage	1419.	1420.	1421. committees
	1423. Score 5.6 (Please circle one)	1424. 0	1425. 1	1426. 2	1427. 3	1428. 4
1429. 5.7 Project	1430. How does the	1431. Organization does not	1432. Organization	1433. Organization	1434. Organization tries to	1435. Emergency is recognized, strategies for
1436. Implementation	1437. organization implement	1438. recognize emergency	1439. coping	1440. effect	1441. with others to cope	1442. mitigation in place and written down and

1443. during 1450. Emergen 1457. / Humanitarian 1464. Crisis	1444. its activities during 1451. humanitarian crisis 1458. emergencies?	1445. and humanitarian 1452. issues in their work 1459.	1446. mechanis ms but 1453. understand d the 1460. effect of 1461. strategies for mitigation	1447. of emergencies in 1454. projects but lack 1461. strategies for mitigation 1462.	1448. emergencies but do not have 1455. written down strategies. 1462.	1449. known to all members and beneficiaries. 1456. 1463. 1470.
	1465.	1466.	1467. emergenc ies	1468.	1469.	1470.
	1472. Score 5.7 (Please circle one)	1473. 0	1474. 1	1475. 2	1476. 3	1477. 4
1478. 5.8. 1485. Phasing out 1492. /Exit strategy 1499. 1506.	1479. Does the organization 1486. have a phasing out 1493. strategy for its development 1500. activities? 1507.	1480. Need to understood 1487. 1494. nt 1501. 1508.	1481. Need 1488. understand d but 1495. no identified 1502. strategy 1509.	1482. Exit strategy well 1489. articulated in project 1496. document 1503. 1510.	1483. There is evidence of 1490. involvement of target groups 1497. and community 1504. representatives in project 1511. design and implementation as part of the exit strategy 1512. <u>and the stakeholders</u> <u>understand this</u> 1519.	1484. Exit strategy mechanisms included in 1491. project review framework, analysis and documentation 1498. 1505. Evidence of handover plans and 1513. modalities in place 1520.
	1515. Score 5.8 (Please circle one)	1516. 0	1517. 1	1518. 2	1519. 3	1520. 4

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1522. Comments by assessors

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1535. Section 6: Monitoring and Evaluation

1536. How does the organization monitor, evaluate and track the implementation of its programmes?

	1538. Question	1539. Level of Capacity (Please circle one level under each assessment area)			

1554.	1555. monitor its development activities to	1556. under taken/	1557. donor monitoring	1558. monitoring	1559. monitoring	1560. documented and data is used
1561.	1562. ensure that resources are used	1563. No	1564. Guidelines only	1565. guidelines	1566. procedures, collects	1567. to inform management
1568.	1569. efficiently and that goals are met?	1570. processes	1571. At the proposal stage	1572.	1573. data on an on-going	1574. decisions, donor reporting
1575.	1576.	1577.	1578.	1579.	1580. basis	1581. and to provide feedback to
1582.	1583.	1584.	1585.	1586.	1587.	1588. the community
	1590. Score 6.1 (Please circle one)	1591. 0	1592. 1	1593. 2	1594. 3	1595. 4
1596. 6.2 Evaluation	1597. Does the organization evaluate the	1598. No	1599. Responds to	1600. Implements donor	1601. Organization has	1602. Evaluation data and findings
1603.	1604. progress of its development activities	1605. evaluations	1606. donor evaluation	1607. evaluation	1608. documented	1609. are used to inform
1610.	1611. to ensure that goals are met?	1612. under taken	1613. guidelines only	1614. guidelines	1615. evaluation	1616. implementation decisions and
1617.	1618.	1619.	1620. at the proposal	1621.	1622. procedures, and	1623. new interventions
	1625.	1626.	1627. stage	1628.	1629. activity results are evaluated regularly	1630.
1624.	1632. Score 6.2 (Please circle one)	1633. 0	1634. 1	1635. 2	1636. 3	1637. 4
1638. 6.3 Inputs	1639. Are input indicators incorporated in	1640. No	1641. Takes on	1642. Inputs are	1643. Inputs are identified in	1644. Necessary inputs identified
1645. Inputs are the resources available	1646. the implementation and reporting	1647.	1648. responsibility	1649. identified in full for	1650. full at the beginning of	1651. and gaps between planned
1652. to carry out an activity	1653. methods/approaches?	1654.	1655. then looks for	1656. funded activities	1657. all activities whether	1658. and available inputs
1659.	1660.	1661.	1662. ways of	1663.	1664. funded or not	1665. identified at the beginning
	1667.	1668.	1669. addressing it	1670.	1671.	1672. and as the activity goes on
1666.	1674. Score 6.3 (Please circle one)	1675. 0	1676. 1	1677. 2	1678. 3	1679. 4
1680. 6.4 Work plan	1681. Does the organization prepare work	1682. No	1683. Implementation	1684. A plan of action is	1685. The plan of action is	1686. Regularly, and at the end of
1687.	1688. plans for implementation of identified	1689.	1690. plan is prepared	1691. prepared,	1692. used to monitor	1693. an activity, a review is made
1694.	1695. intervention activities?	1696.	1697. if required for	1698. documented and	1699. progress and regular	1700. to check whether the planned
1701.	1702.	1703.	1704. funded activities	1705. agreed upon for	1706. reports made	1707. activities were completed

1708.	1709.	1710.	1711.	1712. all identified	1713. (Verify reports)	1714. adequately, on schedule and
1715.	1716.	1717.	1718.	1719. activities	1720.	1721. within budget.
	1723. Score 6.4 (Please circle one)	1724. 0	1725. 1	1726. 2	1727. 3	1728. 4
1729. 6.5 Outputs	1730. After implementing its activities, does	1731. No	1732. Rarely because	1733. If information is	1734. Supervisory checks	1735. Regularly, and at the end of
1736. Outputs are measurable, direct	1737. the organization look back to check	1738.	1739. of time	1740. required for donor	1741. are made on the	1742. an activity the organization
1743. results of activities, such as	1744. what actually took place ?	1745.	1746. constraints	1747. reporting and for	1748. utilization of	1749. checks on the numbers
1750. products or services provided	1751.	1752.	1753.	1754. accounting	1755. resources	1756. reached, establishes
1757. (example: # of IDPs reached)	1758.	1759.	1760.	1761. purposes	1762.	1763. differences between what was done and what was planned.
	1765. Score 6.5 (Please circle one)	1766. 0	1767. 1	1768. 2	1769. 3	1770. 4
1771. 6.6 Outcomes: These are	1772. Does the organization follow up to	1773. No	1774. The changes	1775. If information is	1776. The organization is	1777. Always seek to establish the
1778. measurable consequences of a	1779. establish the changes that its	1780.	1781. are presumed to	1782. required by an	1783. interested in knowing	1784. outcomes of its activities
1785. projects or program's outputs,	1786. activities bring on the target groups	1787.	1788. be obvious	1789. other party e.g.	1790. how successful its	1791.
1792. impacts on the client or the public,	1793. e.g. increased knowledge, increased	1794.	1795.	1796. donor	1797. interventions are	1798.
1799. and the results of the outputs. Outcomes may be immediate, ultimate or somewhere in between.	1800. Dialogue? 1801.	1802.	1803.	1804.	1805.	1806.
	1808. Score 6.6 (Please circle one)	1809. 0	1810. 1	1811. 2	1812. 3	1813. 4

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1816. Comments by assessor...

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1820. 7.0 What are the other challenges does the organization face? (List them)

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1826. AUTHORITY LETTER FROM NACOSTI

1827.



**NATIONAL COMMISSION FOR SCIENCE,
TECHNOLOGY AND INNOVATION**

Telephone: +254-20-2213471,
2241349, 310571, 2219420
Fax: +254-20-318245, 318249
Email: secretary@nacosti.go.ke
Website: www.nacosti.go.ke
When replying please quote

9th Floor, Utalii House
Uhuru Highway
P.O. Box 30623-00100
NAIROBI-KENYA

Ref: No.

Date:

24th July, 2014

NACOSTI/P/14/7779/2555

Maureen Mulievi
Moi University
P.O.Box 3900-30100
ELDORET.

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on *“Influence and challenges of women groups in household development in Malava Constituency, Kakamega County, Kenya,”* I am pleased to inform you that you have been authorized to undertake research in **Kakamega County** for a period ending **31st October, 2014.**

You are advised to report to **the County Commissioner and the County Director of Education, Kakamega County** before embarking on the research project.

On completion of the research, you are expected to submit **two hard copies and one soft copy in pdf** of the research report/thesis to our office.


**DR. S. K. LANGAT, OGW
FOR: SECRETARY/CEO**

Copy to:

The County Commissioner
The County Director of Education
Kakamega County.