CHALLENGES FACING INCOME GENERATING WOMEN GROUPS IN INFORMAL SETTLEMENTS: A STUDY OF SELECTED WOMEN GROUPS IN KIBERA

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RESEARCH PROJECT SUBMITTED TO THE SCHOOL OF HUMANITIES AND SOCIAL SCIENCES IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE AWARD OF THE DEGREE OF MASTER OF ARTS IN GENDER AND DEVELOPMENT STUDIES OF KENYATTA UNIVERSITY

DECEMBER, 2013
DECLARATION

This research proposal is my original work and has not been presented for a degree in any other University.

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DEDICATION

This project is dedicated to my family Herman, Reba, Naomi, Jackson, Jefferson, my sister Judith and my late mother Joyce Muhonja whose interest in further education provoked me to undertake further studies.
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ABSTRACT

This study examined the challenges facing income generating women groups in informal settlements in Kenya with a special focus on women groups in Kibera slums. The study stemmed from the need to evaluate the impact of efforts put in place by the government and other stakeholders to improve the socio-economic status of women in Kenya. Thus, this study examined the underlying factors that affect the performance of women groups in Kibera slums. In this, we focused on the income generating activities that women groups in Kibera engage in, rules, regulations and procedures governing the operations of these groups and the socio-economic challenges facing women groups. The study was anchored in Sara Longwe’s women empowerment model as its conceptual framework. Using the model, we explored challenges facing women groups and the strategies that these groups employ to improve their socio-economic status. The study employed structured questionnaires and Focus Group Discussions in data collection. Data collected was cleaned, coded and entered in the computer. With the aid of SPSS, we subjected the refined data to analysis. Qualitative data was categorized into themes and sub-themes for easier interpretation and analysis. The findings indicate that women groups in informal settlements have devised various income generating activities to improve their income, have got strict rules and regulations governing their operations and show a strong commitment to what they do in order to improve their socio-economic challenges. The findings from the study will be very informative to the government, NGOs and other Policy makers on the best strategies to use in empowering women in Kenya.
OPERATIONAL DEFINITION OF TERMS

- **Chama** – A Swahili word for a group of women who come together with a specific objective.

- **Income Generating Women Groups** – Groups of Women who come together with the aim of empowering themselves by engaging in small business to generate money to support their families.

- **Informal Settlements** – Area where groups of housing units have been constructed on land that the occupants have no legal claim to.

- **Mandazi** – Bread made from wheat flour.

- **Mpango wa kando** – A Kiswahili phrase for extra-marital lover.

- **Women Groups** - A formal outfit made up of two or more women with specific activities and objectives.
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<tr>
<th>Abbreviation</th>
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<td>AU</td>
<td>African Union</td>
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<tr>
<td>CBOs</td>
<td>Community Based Organizations</td>
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<tr>
<td>CEDAW</td>
<td>Coalition on Elimination of all Forms of Discrimination against Women</td>
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<tr>
<td>CIDA</td>
<td>Canadian International Development Agency</td>
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<td>DANIDA</td>
<td>Danish International Development Agency</td>
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<td>DFID</td>
<td>Department for International Development</td>
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<tr>
<td>ERSWEC</td>
<td>Economic Recovery Strategy for Wealth and Employment Creation</td>
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<td>FBOs</td>
<td>Faith based organizations</td>
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<td>FGD</td>
<td>Focus Group Discussion</td>
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<td>FINNIDA</td>
<td>Finish International Development Agency</td>
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<td>FSCD</td>
<td>Food Surveillance and Control Division</td>
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<td>FSD</td>
<td>Foundation of Sustainable Development</td>
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<td>GAD</td>
<td>Gender and Development</td>
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<td>GDP</td>
<td>Gross Domestic Product</td>
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<td>HIV</td>
<td>Human Immunodeficiency Virus</td>
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<td>IGAs</td>
<td>Income Generating Activities</td>
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<td>IGWGs</td>
<td>Income Generating Women Groups</td>
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<td>IAWPD</td>
<td>Inter-Orgaizational Assessment of Women’s Participation in Development</td>
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<td>ICT</td>
<td>Information Communication and Technology</td>
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<td>IDS</td>
<td>Institute for Development Studies</td>
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<td>ISIS</td>
<td>International Women's Information and Communication Services</td>
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<td>KWFT</td>
<td>Kenya Women Finance Trust</td>
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<td>LKWV</td>
<td>League of Kenyan Women Voters</td>
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<td>Acronym</td>
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<td>MD</td>
<td>Managing Director</td>
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<td>MFIs</td>
<td>Micro-Finance Institutions</td>
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<td>MGCSD</td>
<td>Ministry of Gender, Children and Social Development</td>
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<td>NGOs</td>
<td>Non-Governmental Organizations</td>
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<td>ROSCAS</td>
<td>Rotating Savings and Credit Associations</td>
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<td>SAP</td>
<td>Structural Adjustment Programmes</td>
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<td>UNESCO</td>
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<td>UN</td>
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<td>UNFPA</td>
<td>United Nations Population Fund</td>
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<td>USAID</td>
<td>United States Agency for International Development</td>
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<td>WAD</td>
<td>Women and Development</td>
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<td>World Bank</td>
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<td>WEF</td>
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<td>WICT</td>
<td>Women in Information, Communication and Technology</td>
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CHAPTER ONE
INTRODUCTION

1.1 Background of the Study

The International Women’s decade (1975-1985) marked an increase in women’s rights activism compelling the United Nations (UN), Non-Governmental Organizations (NGOs) and governments to appreciate the important role women play in development. Women in Development, a popular developmental approach embraced during the period focused on empowering women through establishing women projects. Besides women projects, the approach focused on empowering women through the establishment of women bureaus, ministries, departments and desks with the aim of integrating women into economic development. WID also focused on organizing women into groups which were then funded to establish economic projects such as beadwork, chicken rearing, basket weaving and small scale agricultural projects (Stergaad, 1992 and Kabeer, 2008). However, due to overburdening of women, and men’s control over the project output, the approach failed to emancipate women. Later approaches such as Women and Development and Gender and Development thus came forth to try and address the weaknesses in WID.

Since 1975 after women’s decade conference in Nairobi, the Kenya government stepped up its effort in women empowerment. This has seen the number of women groups supported by NGOs, CBOs and government rise tremendously. For instance, the Japanese government embraced economic and financial support to women groups engaged in agricultural production in rural Japan (Shibuya, 2007). A similar approach has been used
in India where groups are designed not only as a strategy for poverty alleviation but also to increase women's access to resources and their power in household decision-making (Sundram, 2001, cited in Mohindra, 2003). Amu, writing about the experience of women groups in Ghana notes that funding alone is often insufficient in ensuring the success of women groups and more training on technological transfer marketing of products is necessary for the success of these groups (Amu, 2006).

The African Union (AU) has also put in efforts to achieve women’s empowerment. It has established an affirmative action program to increase women’s participation in its administration. The union has also established the Directorate of Women, Gender and Development to address gender issues both in the African Union and in the member countries. Through this directorate, they have been able to empower women by encouraging governments to focus on the empowerment of women at the grassroots.

Between 1975 and 1985, USAID and other donor partners concentrated on funding women through self-help in Kenya since they were perceived to be ideal vehicles for gender education and women empowerment (Mutugi, 2006). Mutugi further notes that the women groups date back to pre-historic times in Africa. The African Union enacted the protocol on the rights of women in 2003 in Maputo to address women’s rights in Africa. It has also established the African women trust fund to finance economic initiatives that are geared towards empowering women.
Currently, the approach of empowering women through groups is slowly gaining momentum in Africa, especially with donors. Lesotho, as cited in *Beyond Inequalities*, Lesotho (1997), is a perfect example where the many women groups continually have problems with accessing marketing information. Information from Women of Uganda network, indicate that there are about 91 organizations working with women groups in Uganda (Shibuya, 2007).

Farm Africa, in its working paper, indicate that their work with rural women groups, especially in Ethiopia, Kenya, Uganda and Tanzania had resulted in an improvement in women’s status. This clearly demonstrates the level to which groups are fundamental in women’s empowerment. The African union has also held several seminars with ministers from the member states to address gender issues. Currently, the union has organized the African Women Decade, 2010-2020 launched in Nairobi in October, 2010 (The period is expected to improve the focus on women’s issues in Africa) (Mohindra, 2003).

The East African Community has also tried to promote the rights of women by establishing the directorate of Gender and Community Development to spearhead gender mainstreaming in the region. Though there are no direct benefits on women groups as independent units, the initiative is meant to benefit the women as individuals and thus indirectly benefiting groups.
The Kenyan government, through the Ministry of Gender, Children and Social Development (MGCSD) has established the Women’s Enterprise Fund. Funds are given to women in groups, to start income generating projects. Data from the Women Enterprise Fund indicate that about 215,890 women have benefited from the Fund since its establishment in 2007. However, the low level of borrowing and repayment is a worry to stakeholders who feel that this may compromise the success of the Fund. The Fund, as noted in (Muteshi, 2006) has contacted numerous Micro-Finance Institutions and banks with grassroot connections to help disburse the funds to women groups. Some of these include Equity Bank, K-Rep Bank, Kenya Women Finance Trust (KWFT) and Faulu Kenya among others. Data from the MGCSD indicate that about Ksh.1.39 billion has been disbursed to women since its inception. Improvement in the women’s status through women groups would result in an overall poverty reduction thus lead to National Development. The requirement that women be in groups before accessing loans points to the fact that group member’s act as security for each other (Kabira, 1994).

(Muteshi, 2006) in review of KWFT work, notes that the agency works with 100,000 women organized into several groups. Muteshi notes that the repayment rate for the groups is 95-97 percent. She observes that the tradition of women groups in Kenya stems from the immediate post –independence period and that the formation of the groups is a natural occurrence in Kenya unlike other countries like India where women are trained to join groups (Ibid: 118). She explains that some groups had managed to invest in property, including multinational trade ventures. However, this study tries to examine
why, amid all these successes, most women, especially in informal settlements like in Kibera, still live below the poverty line.

Since 1992 (when KWFT was re-organized to fund women), women groups have been an important aspect of women’s empowerment (Muteshi, 2006). MGCSD has intimated that social, cultural and high transaction cost affect women in business. Thus there are several initiatives put forward to promote women’s empowerment both in groups and as individuals at regional, national and international levels. Though many efforts have been put in place to improve the social standing of women in Kenya, the status of women in Kibera, which has many women groups, has largely stagnated over time. This study, therefore, seeks to address the challenges facing these women groups in Kibera with a view of coming up with recommendations that would make them more viable and responsive to their needs.

1.2 Statement of the Problem

It has been noted that in a bid to realize women’s economic empowerment, efforts have been made to organize women into groups. In Kibera, most NGOs, FBOs, Micro-Finance Institutions, Banks and government departments have sponsored researches on the role of women groups in national development. Indeed, researchers such as (Mohindra, 2003), Muteshi, 2006 and Shibuya, 2007) among others have tried to address the challenges that women groups face. Most of these groups like Kibera Power Women Group, which deals with textile and beadwork, have not succeeded in improving the welfare of its members. Majority of these groups have been in operation for many years,
and have attracted funding from external and internal donors. The little money that these women receive has not translated into their economic and social empowerment. This therefore, means that though finance is a key factor in the performance of the groups, there are other underlying factors which negatively affect the performance of these groups. A key issue that arises here is what causes the variability in the performance of the groups? What causes some to succeed while others fail within the same socio-economic context in Kibera? Over the years, many micro-finance institutions have decentralized their services and Kibera has been a major beneficiary of this decentralization. The MGCSD also has several conditions set out before the registration of the women groups, one of them being ‘proper leadership structures and a constitution. The same conditions are set by donor agencies, WEF and Micro Finance Institutions (MFIs) before registration or funding of the groups. Why is it that even after setting up these structures and meeting the requirements of the Ministry, most of these groups, in Kibera, still do not succeed in their activities and objectives? The impression therefore is proper governance structures translate into empowerment of the group members. However, the status of women in Kibera does not seem to improve in line with these changes though the same area has quite a substantial number of women groups and NGOs working to improve women’s status (about 360 women groups with about 140 dealing with economic activities) (Kabeer, 2008). Thus, this study sought to establish the underlying factors and unique challenges that prevent women groups especially in Kibera from achieving their main objective even after meeting the strict registration and funding guidelines and structures set by the government and donor agencies. The study sought to determine whether the key challenges lie in the structures/guideline or group members.
1.3 **Objectives of the Study**

The objectives were:

1. To identify income generating activities that women groups in Kibera engage in.
2. To establish the rules, regulations and procedures that govern the operations of the women groups in Kibera.
3. To discuss socio-economic challenges that women groups face in Kibera.
4. To find out ways of addressing the challenges and improving the socio-economic status of women groups in Kibera.

1.4 **Research Questions**

1. Which income generating activities do women groups in Kibera engage in?
2. What are the rules, regulations and procedures that govern membership and operations of the women groups in Kibera?
3. What are the socio-economic challenges faced by women groups in Kibera?
4. What ways can be used to address the challenges and improve the socio-economic status of the women groups in Kibera?

1.5 **Significance and Justification of the Study**

This study sought to find out challenges facing income generating women groups in Kibera in their quest to improve their socio-economic status in society. The findings of this study will be helpful in:
The study will offer insights into the practices of women groups in Kenya especially in informal settlements such as Kibera. The study will provide detailed information on the socio-economic activities that women groups in Kibera engage in, how they do it and for what purpose. In this regard, findings of the study will supply rich literature on women groups and will be useful to scholars carrying out research on women groups and their socio-economic empowerment.

Findings from this study will inform on the best practices of operating women groups in Kenya. Therefore, involved parties will find it useful to go through these findings to create an understanding of challenges facing women groups and how well to overcome.

The research findings from this study will also be helpful to the Kenyan government especially in findings ways of empowering women in Kenya and making policies and regulations that govern the formation and operation of women groups. The government will also be informed of the best way to legalize these groups and how to use them to fight poverty in the country.

The findings from this study will also be helpful to NGOs, Banks and Microfinance companies on the need to have structured ways of financing women groups, the need to educate them before funding them and finally how to continue monitoring the funds to avoid wastages.
1.6 Scope and Delimitations of the Study

The study was carried out in Kibera Informal Settlement and focused on selected income generating women groups in four villages because they address the core issue behind women’s unequal status in society namely, poverty. Kibera was selected for the study because it is the largest informal settlement in Kenya and has many active, successful and unsuccessful women groups thus suitable for the study.

The socio-cultural and economic dynamics that form lifestyles in informal settlements coupled with poor infrastructure and insecurity were a challenge. To cope with these challenges the researcher used assistants, who are familiar with Kibera. The study findings and recommendations can be generalized to other women groups but with a lot of caution due to socio-economic, cultural and geographical location.
CHAPTER TWO
LITERATURE REVIEW

2.1 Introduction

The review of related literature seeks to establish how previous works in this area of study have focused and dealt with challenges facing women groups. In this review process, key themes covered include, current trends and reports on women groups, socio-economic challenges facing the groups, their activities and management structures as well as the mechanisms put forth by stakeholders to assist them cope with the challenges. We have also conducted a review of related literature in order to identify and establish knowledge gaps upon which the current study is anchored. For this reason, The Women’s Empowerment Framework has been used to give a firm background to the study by linking various interrelated factors that influence the activities of women groups.

2.2 Current Trends on Activities of Women Groups

The National Development Plan (NDP) 2001 - 2007 and Mid-Term Expenditure Program point out that there is an overwhelming demand for funds from women groups. This is coupled with the increasing level of poverty and rise in number of women groups who are seeking help from donors (pg. 25). This report argues that women’s control of resources at national level is non-existent and that this has militated against their economic progress. It shows that women groups and institutions that support them experience lack of capacity, inadequate financial, material resources and weak co-
ordination. Consequently the report suggests that stakeholders should strengthen women groups and create an environment to support them by funding, training on auditing their books, developing their constitutions and membership. From 2006, (when the women enterprise fund was established) the approach by the government has been focused on funding women through groups. The 7th CEDAW Report, 2009 report shows that women groups represent the primary decision-making outlets for women in Kenya. The University of Nairobi’s Institute of Development Studies (IDS, 2005) indicates that by 2005, there were 127,951 registered women groups with members totaling to 4,928,490. The 7th periodic report of the government of Kenya, 2009 however, puts the number of registered groups at 138,753 with 5,417,850 members. This remarkable increase in group membership is attributed to the increased socio-economic space for women over the years and the realization that groups are fundamental units for economic empowerment. The two reports note that women at community level are well organized and that this organization can be used to harness their resources for development. However, it points out key challenges to the success of these groups as being their lack of access to and control of economic factors of production at household level. However, these reports have a weakness because they work on the faulty assumption that women are a homogenous groups and that the dynamics and challenges that affect them are similar throughout the country. They ignore cultural, regional and economic variability among women groups and the implication of these on their operations. The proposed research therefore, focuses on women groups in Kibera, an informal settlement where economic factors of production are different from those in rural communities.
2.3 Socio-economic Challenges Faced by Women Groups

Boserup et al (1975) argue that one main challenge facing women groups in developing countries is that their activities are mainly concentrated in traditionally feminine spaces defined by men such as overfilled small scale trade. She argues that this area has very little income and the group that sticks to it is likely to remain backward. In her view, illiteracy is a handicap, if not a barrier to all empowerment efforts. However, Boserup fails to identify these traditionally feminine areas nor state the criteria used to classify the trade areas as either feminine or masculine. On another angle, World Bank, in a 2007 publication notes that women’s economic empowerment is both about “making markets work for women” (i.e. preferential programs) and “empowering women to compete in markets” (i.e. strengthening women’s group) (World Bank, 2007:4, cited in Caretta, 2010). In this regard (Kabeer, 2008) suggests that although women are many in informal sectors, they do not dominate them. Either a reduction in the number of women in these sectors or an increase in the amount of capital flowing in these sectors can serve to improve women’s status.

The evidence with respect to the impact of microfinance credits on women’s status is mixed. Some studies show positive results, including female empowerment and decreased violence against women (Amin, Becker, & Bayes, 1998; Hashemi, Schuler & Rile, 1996). Other studies have cited unintended side effects of micro-credit, including increased violence against women, negative peer-pressure linked to loan repayment, and
emotional stress of females due to family-related conflicts, (Amed & Chowdhury, 2001; Montgomery, 1996 & Rahman, 1998). The extent of women’s empowerment is also unclear, as some authors have found that these initiatives have led to another form of domination over women, through the development of new hierarchies of power, (Rahman, 1998). He stated that 60% of husbands were using loans secured by women. This means that even if household income increases and women are gaining new experiences with financial institutions, they are not acquiring new status or power within the family (Ibid).

A UNIFEM publication, ‘Beyond Inequality, Lesotho’ (1997), intimates that access to information on markets is a key obstacle to women groups because communication media, radio, televisions and newspapers are controlled by men. Helping these groups’ access tools of information such as internet and radio among others is thus a sure way of not only getting new areas of entrepreneurship but also finding market for their produce (Ibid). However, Were argues that the problem with women groups lie in leadership. He insists that most leaders of women groups are detached from their members and rarely understand their problems. At the centre of the leadership problem, lie lack of unified vision and strategies between the groups and other stakeholders (Were, 1985). Were however, fails to explain the extent to which leadership affects the operations of these groups as well as the specific areas of leadership that need to be addressed. Another major problem, according to Were (Ibid) is the membership because most groups are made up of members beyond forty (40) years of age thus making young women to be
hesitant to join these groups. This deprives the groups of new ideas from the young women who are relatively more educated. This research thus seeks to fill this gap by identifying the exact leadership and membership challenges as well as the ways of overcoming these challenges, in relation to the groups in Kibera.

According to (Riria, 1985) most groups face internal squabbles due to lack of proper conflict resolution mechanisms. She cites failure by the groups to consolidate what they have achieved and design ways of disseminating knowledge about their achievements. She further explains that women groups lack neither collective pressure nor publicity of their activities for fear of being branded political. The few that do so have to align themselves to the ruling political party. Lack of permanent secretariat offices and inadequate funds are other challenges that inhibit the establishment of new projects by women groups, (ibid). One weakness in Riria’s work is that she identifies numerous challenges but fails to give solutions to these challenges as a way forward.

In her recent articles, Riria has consistently observed that poor families can be reached through women groups and that the same groups can be important in fighting social ills like prostitution, (Riria, 2010). This view is also highlighted by Caretta who, in a study on microfinance among women groups in Kisumu, argues that Microfinance is the best way to reach the first Millennium Development Goal (MDG) of hunger and poverty eradication and the third MDG of gender equality and women’s empowerment because 90% of the members of microfinance schemes are women (Caretta, 2010).
Women Enterprise Fund Rapid Assessment Report (2008) indicates that about 40% of all Kenyan women have no access to finances at all. 40% have access to informal financial systems like merry-go-rounds and funds through groups. However in a critique of the merry-go-rounds, the report notes that they are disadvantageous to women because a member has to wait for long before she can access a loan from the group since members borrow more than they save. Since the groups serve members only, non members cannot access the loans and one has to stick to the group to get the money. The report, further notes that most microfinance and banking institutions turn away women without collaterals or any financial statements thus increasing poverty level among women. Thus to access the loans, women have to join groups, sometimes against their will (Amu 2006 and Mohindra, 2003). The report also notes that women groups accessing loans from microfinance are not well equipped on their management skills thus end up making losses as it is difficult for them to repay the loans. This report identifies critical challenges facing women groups but fails to come up with recommendations that capture the views of women on the same. It further generalizes the women and fails to point out the specific activities that the women are involved in. This weakness creates the need for more research to establish the specific economic activities that women are involved in as well as the variability in terms of settlement.

The Millennium Development Goals (MDG) Needs Assessment Report (2006), Commissioned by both MGCSD and Ministry of Planning and National Development on goal number 3, opines that women’s control of resources at national level is non-existent
and that this has militated against their economic progress. Though the report advocates for capacity building and strengthening of the groups, it fails to capture the issues affecting women in informal settlements and assumes that women are a homogeneous group. The proposed research thus seeks to unearth the issues affecting women groups in informal areas specifically Kibera from members of the groups themselves as a way of filling this gap.

The Kenya government at the onset of the millennium established the Economic Recovery Strategy for Wealth and Employment Creation (ERSWEC) (2003) – which noted that women are more affected by poverty. It emphasizes the role of women groups as the primary decision-making outlets for women in Kenya and makes an assumption that women’s groups are controlled and managed by women and focus on women issues, a view that is however flawed because the so called ‘women issues’ are critical issues that have big implications on the socio-economic and political well-being of a country. However, Sanday, cites lack of access to and control to economic factors of production at household level and women’s inability to control the distribution of goods and services beyond the household level as their main limitation to overall economic control whether in groups or as individuals (Sanday, 1981).

Coppock et al (2005) hails women groups as the best strategy of women’s economic empowerment since they address the very foundation of disempowerment by engaging women in the group planning and implementation processes. However, (Mojubaolu, 1999) in a different view argues that women groups and organizations that emerge to
champion the case of women do not work to empower them economically; rather they seek to maintain a steady pool of victims to justify their continued existence. He intimates that socio-economic changes like the Structural Adjustment Programmes (SAPs) affect women just in the same way that they affect men. Both (Hay, 1995) and Braithwaite, 1994) agree that though the Structural Adjustment Programmes (SAPs) affect both men and women the impact is worse for women. This is because the health, employment and the education sectors that are worst affected directly link up with women’s occupation and household duties.

According to (Karega, 1996), women groups generate income from projects, and reinvest it at the end of the season into other projects that would thrive in the new season. The groups are able to expand their enterprises and benefit their individual members, who are then allowed to borrow from the groups to invest in their personal projects. This view contrasts Layne Coppock’s who, in a study titled Women’s Groups in Arid Northern Kenya: Origins, Governance, and Roles in Poverty Reduction argue that in most cases, women are compelled to forfeit any benefits derived from the groups in case they want to leave since the groups are run as social and not economic units (Coppok et al, 2005).

Wawire, 1999 agrees with (Karega, 1996) that women group’s exhibit entrepreneurial behaviour. His study conducted in Kakamega district identified various determinants of women’s groups, project success and sustainability. Leading among the challenges
facing women groups were lack of credit facility, cultural and traditional sex roles, and inadequate market and marketing facilities for their products. The study also found that most of the interventions by NGOS and micro-finance institutions did not reach the rural areas. In view of the above, the proposed study will identify specific social and economic challenges and discuss them in relation to the performance of the women groups.

2.4 Activities and Management Structures of the Women Groups

Women, just like any other section of the society join groups for several reasons. Naitulli, Wegullo and Kaimenyi (2006), in a study on entrepreneurial characteristics among women enterprises argue that women join groups to be able to save and start businesses. The same is augmented by funds borrowed from relatives and friends, a view shared by Mutugi (2006). According to Inter-Organizational Assessment of Women’s Participation in Development (IAWPD), most women groups have chairperson and other officials but lack officer to carry out their activities. They do not hold regular elections and lack departments concerned with particular responsibilities (IAWPD, 1990). Their financial management strategies are also poor since money is rarely kept in banks but with the treasurer since the bank accounts are opened as a prerequisite for registration but serve no meaningful purpose in the group. Moreover, most groups are not held together by the structures but by charismatic leaders thus leading to collapse of the groups upon their demise (IAWPD1990). IAWPD however, fails to explain the exact ways through which poor leadership affects the groups nor state the mechanisms used by charismatic leaders to hold the groups together thus creating a need for more research.
Coppok et al, in examining the foundation of the groups notes that groups are formed after people get the idea from an external entity such as a governmental or nongovernmental organization (NGO). Which also provide guidance on how to create effective groups as well as give some material or financial support (Coppok et al, 2005). This contrasts Mwaniki’s view that most women development projects are poorly planned and managed since the women do not receive the training or education that they need to manage income-generating project (Mwaniki, 1986). In addition, development agencies themselves have often failed to plan the projects effectively since Projects are begun without prior feasibility studies to determine start-up or operating costs, (Ibid). Both (Kibwana, 1995 and Naitulli et al, 2006) tend to agree with this argument and note that education and training is important in improving individual skills which in turn boost the productivity of women either as groups or individuals.

2.5 Mechanisms Put in Place by Stakeholders to Assist Women Groups

According to FINNIDA, support for women’s entrepreneurship would enhance job creation but care must be taken to avoid possible side effects which the activities may have for women. FINNIDA (1988 and 1990), in their funding procedures, they underline a clear cut strategy on how both men and women will participate in and benefit from projects as a Key prerequisite for funding.

Similarly CIDA outlines proper management structures and continued expansion as a prerequisite for any continued support to any women group (CIDA, 1986). The Inter-
Organizational Assessment of Women’s Research and Development (IAWRD) study identifies weak administrative structures as one of the key challenges facing women groups and recommended an increase in budget lines of funds dedicated for training women on management as a way of strengthening them (IAWRD, 1990), cited in UNDP evaluation study number 3. However, the extent to which training enhances the performance of women groups over the segment of women that need this training is not reflected by IAWRD. This study therefore tries to find out how trainings affect the performance of these groups and the source of the same training.

Initiatives spearheaded by the Government of Kenya, through the Women Enterprise Fund (WEF), and other agencies have resulted in many women getting an ability to improve their status. WEF observes that by 2007, about 215,890 women had benefited from the fund. The WEF gives funds to women through microfinance institutions and banks like Kenya Women Finance Trust (KWFT), Equity Bank, Family Bank and other institutions. External Donors have also been instrumental in funding women groups. Skeptics like Hay observe that the international community has channeled only a small fraction of their funds to women leaving the huge responsibility of economically empowering women to governments (Hay, 1995). She adds that the funds given are so little to cause any significant change in the lives of women. She insists that the conditions attached to the funds by either the donors or government sometimes militates against the success of the same women projects. This low funds allocation clearly explains why although the women’s empowerment has risen in public debates, the status of the grass root woman seems to be constant.
WEF in its website shows that though women constitute 52% of the population and that majority of them have been excluded from the formal financial services. WEF observes that women in business face challenges like marketing, low standards products lack of affordable and suitable premises, high transaction costs, myths about banks and cultural factors as the key challenges facing the women groups. Contrastingly though, not all women groups face the same challenges and each group is unique therefore need a specific approach. The ministry thus fails to realize that women groups in different areas like informal settlements have different needs which ought to be addressed separately.

Skepticals like (Manyasa, 2003, Women’s Bureau, 1980, Irungu, 1993, Karega, 1996 and Wawire, 1999) in hailing the women groups, observed that the incomes of women in groups are much higher than those who are not in groups. Thus, to improve women’s status stakeholders must first focus on the groups because they engage in human capital development activities which boost their income earning capacities. The scholars further argue that the inaccessibility of micro-credit to the women, gender based violence and lack of business support services for women entrepreneurs serve to confirm the inadequacy of the activities of NGOs and CBOs towards women empowerment. Whereas they provide a deep insight into the operations of women groups, these researchers have ignored the groups that do not depend on any donor assistance but use their profit to re-invest. They also failed to explain why, although most women groups face the above challenges, some had succeeded while others had not. This research therefore examined why amid the many challenges facing the groups in informal settlements, some women groups tend to perform far much better than others.
2.6 *Improving the Socio-Economic Status of Women*

According to Boserup (1975), one way of helping women groups is to help them set up businesses in less traditional branches which are overfilled and no longer give meaningful profit. She further proposes that to help women groups, some members need to leave the businesses and focus on independent salaried work or modern large scale enterprises to leave more room for the women left in the small scale traditional businesses. However, Mohindra (2003) argues that micro-credit schemes should be particularly targeted towards poor women, who are often discriminated against not only by institutions, but also within their own households. The provision of loans to women may then serve the dual goals of increasing household wealth and empowering females. Christina et al., (1975) underlines the significance of training women as a way of improving the management of the groups and increase the profitability of their business enterprises. She suggests the creation of market links and credit facilities simultaneously as the training of these groups go on to prevent production of goods without market. However, League of Kenyan Women Voters recommend the review of rules and regulations relating to loans and credit facilities for women as the foremost strategy of enabling the groups to easily access loans at affordable rates (LKWV, 1997).

In deviating from the widely held perception of the groups as economic units, UNFPA notes that women do not only gain from the economic opportunity that is given them through the groups, but the social network created around the saving. Lending mechanism initiate further empowerment because the group becomes “a source of mutual support and collective courage” (UNFPA, 2006, cited in Caretta, 2010).
Riria (1985) propose an umbrella organization of groups that deal with a particular product to help market and manage their activities. This view is shared by Wegullo, Naitulli and Kaimenyi (2006) who encourage women to continuously form networks and mentor each other to realize maximum benefits in their entrepreneurial activities.

Manyasa (2003) recommends that NGOs should establish linkages with the women groups and help develop their capacity through training of their leaders and members in leadership, entrepreneurship and membership drive. He suggests that the government on its part should also recognize the economic viability of women groups and provide a policy framework that would ensure their proper management and set up more microfinance institutions targeting women to increase availability and accessibility of credit to women.

The above discussion seems to blame the failure of the groups on the few microfinance institutions and other challenges preventing the women from accessing the loans from these institutions. This study will further try to find out whether the key challenge to the groups lies in the number of microfinance institutions or the regulations and conditions put in place by the existing ones.

2.7 Research Gaps

From the review of related literature, it is clear that women play important role in development. However, the following issues emerge from the reviewed literature:
i. **Generalizations Regarding Women Groups**

Reviewed literature reveals that the authors make the following generalizations about women groups:

- That women groups are homogenous.
- That the dynamics and challenges that affect women are similar throughout the country.
- The economic activities that women engage in differ from group to group.

The above generalizations are contestable since the studies reviewed ignore the cultural, regional and economic variability among women groups and the implication of these on their operations. For instance, women groups come together based on their needs and each of these needs vary from one group to another. It is therefore, erroneous to assume that women groups are homogenous. The studies reviewed reveal generalizations on the activities that women groups are involved in. This weakness creates the need for more research to establish the specific economic activities that women are involved in as well as the variability in terms of settlement. While embracing the fact that women groups are heterogeneous and engage in a variety of activities, this study sought to examine challenges facing women groups in Kibera.

ii. **Nature and Extent of Women Empowerment**

From our literature review, the nature and extent of women’s empowerment remains unclear. While looking how women have been empowered, it is important to pay attention to the following dynamics:
• Rural versus urban women groups.
• Marital status of women in such groups.
• Whether the women forming the groups are formally employed, self employed or housewives.
• Age.

By paying attention to the above factors, we could be able to understand the kind of empowerment that the women groups need and what extend they need to be empowered. For example (Were, 1985) views age as an important factor in the membership of these groups because most groups are made up of members beyond forty (40) years of age thus making young women to be hesitant to join these groups. This deprives the groups of new ideas from the young women who are relatively more educated. While focusing on women groups from Kibera, this study sought to explore how women in this informal settlement seek to empower themselves and the challenges they face in the process. Further this study sought to identify the exact leadership and membership challenges as well as ways of overcoming these challenges, in relation to the groups in Kibera.

iii. Leadership and Management Issues

Various studies examined in our literature review show that most of the women groups are faced with leadership and management issues. Internal squabbles among women leaders, poor management practices, misappropriation of funds, and external influences are among issues facing women groups. For example, Were argues that the problem with women groups lie in leadership. He insists that most leaders of women groups are
detached from their members and rarely understand their problems. At the centre of the leadership problem, lie lack of unified vision and strategies between the groups and other stakeholders (Were 1985). Were however, fails to explain the extent to which leadership affects the operations of women groups as well as the specific areas of leadership that need to be addressed. This study sought to address this gap by focusing on women groups drawn from Kibera informal settlement.

iv. Interventions Towards Women Empowerment

The studies that we have examined in this study reveal that there have been various interventions aimed at improving the socio-economic status of women in society. Though these studies give insights into the interventions put forth by numerous stakeholders to help women groups, they fail to indicate the extent to which these interventions are succeeding or failing and see whether they need to be discontinued or modified. For example, Riria (2010, 1985) highlights major problems in working with the groups, but does not show variability in rural verses urban or peri-urban. This therefore creates the need for a more thorough study to examine women groups in specific contexts and how the complex socio-economic forces affect their activities.

Boserup (1975) also assumes that the third world countries are homogenous and that the problems facing them are the same. Data from (UNDP, 2006, World Bank, 2010) and other economic players show glaring disparity in the economic growth and status of these countries. Even within the individual countries, variabilities exist among women and women groups.
All these scholars, and those cited earlier thus fail to consider the unique nature of the economies in informal settlements and how these affect women groups. Therefore, this study sought to fill this gap by focusing on challenges facing women groups in informal settlements and critically evaluating the interventions put in place to assist them as well as their coping mechanisms.

2.8 Conceptual Framework

The study utilized Women’s Empowerment Framework as put forth by Sara Hlupekile Longwe. Longwe (1990) argues that poverty arises not from lack of productivity but from oppression and exploitation. She conceptualizes five progressive levels of equality arranged in hierarchical order with each higher level denoting a higher level of empowerment. These levels are the basis to assess the extent of women’s empowerment in any area of social or economic life. The framework was used to assess the level to which women groups can be strengthened to empower women.

According to this conceptual framework, any empowerment process must embrace five levels of equality, namely welfare, access, conscientization, participation and control. These levels of empowerment are successive and must be achieved in that order. She refers to welfare as the availability of material needs for women or men. These include food supply, health care and education. Access refers to women’s access to factors of production on an equal basis with men – land, labour, credit, training and marketing facilities. This can only be obtained through the principle of equality of opportunity if all forms of discrimination against women are removed. Conscientization refers to
understanding the differences between sex roles and gender roles. It further involves a belief that sexual division of labour should be fair and agreeable to both women and men and should not involve economic or political domination of one sex by the other. It entails a belief in sexual equality. Participation involves women’s equal participation in the decision making process – policy making, planning and administration, involvement in needs assessment, project formulation, implementation and evaluation. Control - refers to balance of control between women and men, being able to achieve equality of control over the factors of production and the distribution of benefits. According to Longwe, there cannot be any meaningful change in the lives of women unless the empowerment approach addresses these issues.

This framework is suitable for the study because it seeks to address the various factors that affect women’s empowerment. Within this context, the women’s groups can be said to be avenues for women’s empowerment. The assumption based on this model is that the groups must address welfare issues i.e., they must guarantee availability of basic social services to the women, by enabling them to get funds to acquire them. The groups should also ensure that the members are able to access factors of production such as credit facilities. Within the same context all stakeholders both government and donors must guarantee access to both the group as a whole and the individual members. Conscientization as a level of empowerment encourages stakeholders to build the capacity of the group members to understand sex and gender roles as a way of balancing between group and family commitments. This balance is necessary to ensure that the
individual roles in the group are not sacrificed at the expense of the gender roles at the family level. At the same time the participation of the group members in the group activities and other public economic arenas must be promoted as a way of guaranteeing success in the group activities. To these end women groups must be effectively involved in developing and managing policies and programs that regulate the sector. Their involvement in making policies relating to the Women Enterprise Fund and operational guidelines is necessary to ensure that their issues are addressed. Finally, the groups must be empowered to control sizeable factors of production including markets for their products and enough capital to start and run their income generating activities. The individual members must be able to control decisions at the group level and benefit from the group income as a way of positively tilting power relations at the family level in their favour. The accruing benefits from the groups must be controlled by the group members, who must also exercise considerable voices in the management and disbursement of government and donor funds. To this end, the framework succeeds in linking various factors that influence the success of the women groups and how the same factors can be manipulated to improve their success and empower the women.
2.9 Conceptual Framework

Figure 2.1: Women’s Empowerment, (adapted from Sara Longwe Women Empowerment Framework)

Socio-Economic Empowerment

Maintenance of the status quo, hence poverty will abound.
CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter discusses the various research strategies that were used in the study. The section was divided into research design which focused on the general design of the study, study site, a description of the study population, sampling techniques that were applied as well as research instruments. This section further explored data management procedures and ethical considerations that ensured the respondents’ confidentiality was well taken care of.

3.2 Research Design

Descriptive research design was used in trying to understand the challenges that women groups face. Descriptive design facilitated the collection of information directly from individuals using the questionnaires and Focused Group Discussions based on the sample selected. It also enabled the researcher to capture the typical operational structures of the groups. Descriptive survey design resulted in formulation of important principles of knowledge. It also gave deep insights into people’s attitude, opinion and problems as well as enabled the researcher to conveniently collect data from a large number of respondents.

3.3 Site of the Study

This study was carried out in Kibera, an informal settlement in Nairobi. Geographically, Kibera lies 36.786 degrees to the North, 36.775 degrees to the South, 36.802 to the East
and 36.788 degrees to the West (GoK, 2010). Kibera is the biggest slum in Kenya and has many active women groups. Data from government sources was easier to find as the whole of Kibera has been a division for long as opposed to the other informal settlements which are only parts of other divisions. Kibera covers an area of 2.5 sq Km and has thirteen (13) villages. Kibera lies between Nairobi showground to the west, Lang’ata estate to the South, Adams Arcade to the East and Nyayo Highrise to the North. A railway line and tributaries of the Nairobi River cut right across the settlement (GoK, 2010).

3.4 Target Population

Kibera informal settlement comprises of thirteen (13) villages namely: Raila village, Soweto East, Soweto West, Kambi Muru, Line Saba, Mashimoni, Siranga, Gatwekera, Kisumu Ndogo, Lindi, Olympic, Kianda and Ayany with a combined population of 200,000 (Kenya Population Census, 2009). About 140 women groups in Kibera are involved in income generating activities (which made up the study population) while the others are involved in Merry go rounds, HIV/Aids programmes, Gender Issues, Nutrition and Social Welfare programmes. The number of women in each of these groups range from 15 to 20 while the number of officials is 3 per group namely, chairperson, secretary, treasurer (GoK, 2010). The sample population was drawn from the 140 women groups involved in income generating activities. The respondents included members and leaders of the groups, selected from four villages namely Soweto, Makina, Gatwekera and Kisumu Ndogo.
3.5 Sampling Techniques and Sample Size

According to Kombo (2005) sampling is the process of selecting a number of individuals or objects from a population such that the group contains elements representative of the characteristics found in the entire group. Purposive sampling was used to select four villages for this study out of the 13 villages that constitute Kibera slums. Religious and ethnic diversity, length of stay in the groups, alongside other forms of variability like village differences and the main economic activity of the groups were also considered in selecting the groups and villages.

Makina village, which is predominantly Muslim offered a useful religious diversity while the other three provide the ethnic, educational and economic diversity for the study. A total of 20 groups, 5 in each of the four villages were selected purposively. Random sampling was used to pick 1 official in each group. The random sampling method was used to select 4 other members in each group, giving a total of 80 non officials, and 20 officials. A total of 100 respondents from 20 groups were selected for the study. The researcher gave specific numbers (1 to 15/20), depending on the number of group members (20 is the average number of members per group). The researcher wrote these numbers on small pieces of paper, mixed the papers and selected 4 from the box. The members corresponding to the selected numbers were physically picked for the study. The same method was used to select one official from each group as Key informants for the study. This method reduced biasness and ensured that each member had an equal chance of being represented in the sample and thus improved the generalizability of the findings. The selection of the participants for the Focus Group Discussion was done in
the same way, and 10 members from 2 groups, selected from the 20 above, were picked. This gave a total of 20 participants for the FGDs. The responses from the FGDs and questionnaires were expected to build into and complement each other.

### 3.6 Research Instruments

Three primary data collection instruments were employed in the study as discussed below:

(i) **Questionnaire** – Structured questionnaires were used in the study. Each question in the questionnaire was designed to address specific objectives or research questions so as to generate appropriate information in relation to the purpose of the study. The questionnaires were given to each of the selected group member who filled it alone to avoid any influence from other group members. The researcher enlisted the services of research assistants to help in cases where the respondents found challenges reading the questionnaires or was unable to read the questionnaires.

(ii) **Focus group Discussion (FGDs)** - This was aimed at getting additional information not captured in the questionnaires. Four women from 5 groups were randomly selected to make a total of 20 respondents for the discussion. These members were different from the ones who filled the questionnaires. This was to ensure that the information was as diverse as possible.
(iii) **Secondary Data.** This was accessed from libraries and the internet. Journals, reports, and previous scholarly work on the area were reviewed to give a strong background and context for the study. The procedures set forth by Donor agencies and government was established through intensive secondary data review.

### 3.7 Pilot Study

A total of 40 respondents from 2 villages outside the study area (Kambi Muru and Kianda) were selected for the pilot study. Four groups (two in each village), were used to test the instruments. Random sampling was used to select 8 officials in all the groups. 32 ordinary group members were also selected (8 in each group). The questionnaires were self-administered to these respondents during group meetings and adjusted in line with the findings of the pilot study. The two villages were selected because they shared similar demographic and socio-economic characteristics with the study area. This was meant to test the effectiveness of the research tool. The pilot study also enabled the researcher to get acquainted with the social dynamics in the study area. A large number of respondents were used during the piloting for purposes of accommodating the diversity of targeted women groups in the area.

### 3.8 Validity and Reliability

To increase reliability, the researcher ensured accuracy in the use of the study methodology. The respondents were reached in their natural setting to avoid influencing their responses due to other social factors that existed outside their natural setting. However, the findings of the study may have not been valid in relation to women groups
in rural areas and suburbs as the research design and data collection methodology were structured in line with the slum dynamics. The information generated was thus only valid in as far as groups in informal settlements were concerned.

3.9 Data Collection Procedures

The primary data for the study was collected using questionnaires. The researcher ensured that all the questions were answered and that the responses were clear. For increased accuracy, the researcher and research assistants were present throughout the data collection period to clarify any possible ambiguities during the process. The researcher visited the groups during their monthly and/or weekly meetings and requested for a future appointment. After explaining the nature and purpose of the study on the day of the visit, the researcher together with the research assistants joined the group immediately after their meeting to do the sampling and administered the questionnaires. The same method was used to select the members who participated in the FGDs. This was useful in generating more insightful, subtle qualitative data to supplement the quantitative data from the questionnaires. For comparison purposes, the researcher also used secondary data such as journals, government reports and previous scholarly work on the research area (accessed from libraries). The information was first put together, sorted in readiness for data analysis.

3.10 Data Analysis and Presentation

The collected data was sorted, classified and subjected to both quantitative and qualitative analysis. SPSS was used to generate tables and graphs. Editing of data
involved going through the questionnaires to see if respondents had responded to the
questions and see if there were any blank responses. Tabulation involved counting the
number of cases that fell into each category of analysis

Data analysis involved classifying the qualitative data into themes based on the findings.
The Data was collated, discussed and presented according to the objectives, assumptions
and theory to assess the consistency.

3.11 Ethical Considerations
Confidentiality was considered in the research. The respondents were debriefed on the
nature and significance of the research and their participation was on voluntary basis.
Care was taken to ensure that the culture of the people was respected during the study and
that the respondents were not negatively affected by the research. Permission from the
area chief was sort before carrying out the research.
CHAPTER FOUR
CHALLENGES FACING INCOME GENERATING WOMEN GROUPS IN KIBERA INFORMAL SETTLEMENT

4.1 Introduction

This chapter presents the findings of the study regarding challenges facing income generating women groups in Kibera informal settlement. The findings are organized according to the themes and subthemes derived from the objectives of this study. The results are discussed in the following order: first, demographic information of the respondents; second, income generating activities that women groups in Kibera engage in; third, rules, regulations and procedures that govern the operations of women groups in Kibera; fourth, socio-economic challenges that women groups face in Kibera; and fifth, ways of addressing the challenges identified and improving the socio-economic status of women groups in Kibera.

4.2 Demographic Information of the Respondents

In any research, the background information of the respondents is considered very crucial not only for subsequent discussions of the findings but also for the authenticity and generalization of the results (Bernard and Ryan, 2010). This section, therefore, presents respondents’ background information considered crucial for discussions in this study such as age, marital status, level of education and reasons for joining women groups. The findings are presented in subsequent sections.
4.2.1 Age of Respondents

This study considered the age of the respondents as a crucial component, as it reveals the categories of people participating in the income generating activities. Scholars have pointed out that age determines the involvement of a person in any activity (Sproll, 2004). The table below gives the age distribution of the informants.

<table>
<thead>
<tr>
<th>Age Bracket(Years)</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 20</td>
<td>7</td>
<td>7.14</td>
</tr>
<tr>
<td>21-30</td>
<td>51</td>
<td>52.04</td>
</tr>
<tr>
<td>31-40</td>
<td>24</td>
<td>24.48</td>
</tr>
<tr>
<td>41-50</td>
<td>12</td>
<td>12.24</td>
</tr>
<tr>
<td>Over 50</td>
<td>1</td>
<td>0.01</td>
</tr>
<tr>
<td>Age not Indicated</td>
<td>3</td>
<td>3.06</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>98</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Majority of the respondents 52(52.04%) are aged between 21-30 years followed by those aged between 31-40 years 24(24.48%), followed by those aged between 41-50 years 12(12.24%), while those below 20 years 7(7.14%) and those over 50 years 1(0.01%). Findings from the table show that women of all ages participate in income generating women group activities. The study however, pointed out that there were more women aged between 21-40 years in income generating activities. These findings concur with a study conducted in Kenya by World Bank (2008) which showed that women across all
the ages are actively engaged in all sorts of income generating activities. This could be attributed to the fact that these age categories of women have higher economic demands and needs as they are trying to settle down and find stability in their lives (World Bank, 2008).

4.2.2 Marital Status of Respondents

In identifying this variable, the study took note of the fact that the marital status of respondents plays a pivotal role in understanding their socio-economic dynamics. The findings of the variables are presented in Table 4.2 below.

Table 4.2: Marital Status of Respondents

<table>
<thead>
<tr>
<th>Status</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>25</td>
<td>25.51</td>
</tr>
<tr>
<td>Married</td>
<td>62</td>
<td>63.26</td>
</tr>
<tr>
<td>Divorced</td>
<td>2</td>
<td>2.04</td>
</tr>
<tr>
<td>Widowed</td>
<td>9</td>
<td>9.18</td>
</tr>
<tr>
<td>Total</td>
<td>98</td>
<td>100%</td>
</tr>
</tbody>
</table>

The data above shows that 62 respondents (63.26%) are married followed by 25 respondents (25.51%) who are single while those widowed and divorced are 9(9.18%) and 2(2.04%) respectively. From the results above, it is clear that married women were the majority participants in income generating women groups. This could be attributed to the fact that this category of women maybe in need of more income in order to
supplement the efforts made by their husbands in sustaining their families. This observation concurs with Wawire (1999) who, while conducting a study of Determinants of Women’s Groups Project Success Sustainability in Kakamega, pointed out that married women participate in various economic activities mainly to supplement their husbands’ incomes. Thus, marital status has a direct bearing on the need for women to engage in income generating activities.

4.2.3 Level of Education

This study considered the level of education of the respondents. The findings of this variable are presented in figure 4.1 below.

**Figure 4.1: Highest Level of Education**

The findings show that 43(43.87%) of the respondents have attained secondary education 32(32.65%) have primary education while only 20(20.4%) of the respondents have attained academic qualifications that are above secondary schooling. The findings show
that women of varied levels of education participate in women groups. (World Bank, 2007), study on women groups revealed similar findings. Consequently, the study notes that, level of education does not affect women’s participation in income generating women group activities.

4.2.4 Reasons for Joining Women Groups

In order to explain why women in Kibera joined various groups, the respondents were asked to state the reasons behind joining income generating women groups. The findings are presented in table 4.3 below:

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Start business</td>
<td>13</td>
<td>13.5</td>
</tr>
<tr>
<td>Save</td>
<td>16</td>
<td>16.3</td>
</tr>
<tr>
<td>Buy household items</td>
<td>15</td>
<td>15.3</td>
</tr>
<tr>
<td>Buy fixed items</td>
<td>14</td>
<td>14.3</td>
</tr>
<tr>
<td>Get loans to pay bills</td>
<td>12</td>
<td>12.2</td>
</tr>
<tr>
<td>Emergency</td>
<td>5</td>
<td>5.1</td>
</tr>
<tr>
<td>Psychosocial support from friends</td>
<td>17</td>
<td>17.4</td>
</tr>
<tr>
<td>Training</td>
<td>4</td>
<td>4.1</td>
</tr>
<tr>
<td>Community service</td>
<td>2</td>
<td>2.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>98</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>
The findings shown in table 4.3 show that the respondents gave varied reasons as to why they joined women groups with many of them indicating that they joined the groups for psychosocial support 17(17.4%), to save 16(16.3%), buy household items 15(15.3%), to buy fixed items 14(14.3%), to start businesses 13(13.5%), to get loan to pay bills 12(12.2%), with emergency, training and community service rated 5(5.1%), 4(4.1%) and 2(2.0%) respectively. From the findings, it is clear that women have varied reasons as to why they join income generating women groups and that it is their hope that by joining such groups, they will be able to attain their expectations. This findings are similar to those of a study by Wegulli, Naitulli and Kaimenyi (2006) who, while conducting a study on Entrepreneurial Characteristics among Micro and Small-Scale Women Owned Enterprises in Meru, observed that women have varied reasons as to why they join various women groups, key among them being to generate more income to supplement their families’ sources of income. In view of the above, it is emphasized that women join income generating women groups in Kibera informal settlement for varied reasons.

4.3.0 Income Generating Activities Women Groups in Kibera engage in

The first objective of this study was to establish income generating activities that women groups in Kibera engage in. In this regard, an open ended question was put to the respondents asking them to name the income generating activities that their respective groups were engaged in. The findings are presented in Table 4.4 below:
Table 4.4: Group IGAs

<table>
<thead>
<tr>
<th>IGA</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Merry go round</td>
<td>30</td>
<td>30.6</td>
</tr>
<tr>
<td>Money Lending</td>
<td>4</td>
<td>4.0</td>
</tr>
<tr>
<td>Craftwork and Jewellery</td>
<td>38</td>
<td>38.9</td>
</tr>
<tr>
<td>Small businesses</td>
<td>26</td>
<td>26.5</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>98</strong></td>
<td><strong>100 (%)</strong></td>
</tr>
</tbody>
</table>

From the above, it is clear that majority of the women groups 38(38.9%) engage in craftwork and jewellery such as making and selling ornaments, bags, beads, baskets among others, Merry-Go-Round was rated 30(30.6%) while 26(26.5%) engage in Small Businesses. Others act as savings and credit based groups while some are involved in money lending with 2(2%) rating for each. Each of these activities is discussed below.

4.3.1 Merry go Rounds

Merry go rounds, also popularly known as \textit{Chamas}, are among the most popular informal financial groupings in Kibera. Formally and within the financial circles, merry go rounds are known as Rotating Savings and Credit Associations (ROSCAS), (Foundation of Sustainable Development (FSD), Kenya 2009). The FSCD Kenya (2009) report notes that ROSCAs are a very basic and simple form of financial intermediation that has a very high degree of flexibility based on the mount to be saved, number of people in the system, regularity of contributions, number of people to receive a payout on each
occasion and use to which funds can be put. It is also worth noting that decisions regarding management of funds are determined by all those participating, this is, members of the chama.

The table 4.3 indicates that merry-go-rounds are among the leading income generating activities among women groups in Kibera. The respondents indicated that a number of people form a group and contribute equal amounts on a regular basis to a fund which is usually given to one person on each occasion, until everyone in the group has received the money in turn. Akinyi, one of the key informants, observes:

“We raise money at the beginning of every month and give it to one person. This happens each month until the last person is served”
(OI: Akinyi, 12/5/2012)

As pointed out by the respondents, the order of rotation is mostly determined by drawing lots, describes Auma, another key informant:

“Numbers are written on small pieces of paper and folded and each member picks one; the number you get determines your position in the order of receiving the merry-go-round money,”(OI: Auma, 12/5/2012).

Majority of these merry-go-round monies are not banked and their success heavily rely on self-discipline, commitment and determination from its members. In view of this, Alila noted that default is minimal in these informal systems and gifts may be used in some cases to make up for the default (Alila, 1992). This indicates that women go the extra mile to ensure that merry-go-rounds, as an income generating activity works and that they do not disappoint hence the reason as to why they impose fines to those who default as Akinyi observes:
“To ensure that everybody pays her contribution, we have fines in our group which keep changing based on the time one takes to pay her contribution. Meaning the more time one takes to pay, the higher the fine” (Ol: Akinyi, 12/5/2012).

The monies received by members of groups that operate such rotating fund have uplifted lives of many women and improved family nutritional values. One woman notes:

The money we get from the chama is used for buying food in the house. Sometimes we also buy fruits like oranges, bananas and mangoes for our children. This improves their health (Ol Zora, 12/5/2012)

4.3.2 Craftwork and Jewellery

Craftwork and Jewellery is another income generating activity women groups in Kibera engage in. The findings show that women groups in Kibera engaged in the making and selling of ornaments, beads, necklaces, baskets, waistbelts, armbands and other ornaments. The women groups obtain materials to make the ornaments from their surroundings. Then, in their spare time, especially in the afternoons and designated days, they join in groups to make the ornaments. Once the items are ready, selected women from the groups sell them in open air markets around the area such as Maasai and Toi Markets. In this regard, one of the respondents point out:

When we finish weaving the items, we select from among ourselves two or three women who will be tasked with the selling of the items. Usually strong negotiation skills form the basis of those selected (Ol Monica, 12/5/2012)
Besides, selling in open-air markets and roadside stalls, some of the women groups in Kibera have found a way of increasing the sale of products through partnerships with supermarket outlets such as Nakumatt. To this end, Auma points out that:

“We got someone who introduced us to Nakumatt Prestige. Out of this, we entered into a partnership with the supermarket in that we make the ornaments the supermarket needs for sale and they buy from us regularly.” (Ol Auma, 12/5/2012)

Through partnerships like the one the women groups have entered with Nakumatt Prestige, they are able to make more income. The income from the sales is normally ploughed back into the groups and reinvested into other projects (Karega, 1996) and profit is shared amongst members. Below are some of the products made by some of the Kibera women groups.
Picture 1: Woven Baskets
4.3.3 Money Lending

Women groups in Kibera have embraced money lending as a business. A number of groups, the study noted, act as savings and credit units for the women. Their model is slightly different from the merry go rounds as the money is often open for borrowing after a particular threshold of capital is reached and there is a cap on the amount a single individual can borrow.

Money lending business is among the fastest growing business in Kenya (FSD Kenya, 2009). This has been attributed to the fact that it has become increasingly difficult for the
current economy to sustainably meet the financial needs for many individuals. For this reason, many people have taken to borrowing money from various financial sources to satisfy their needs. The model is however, deemed inadequate as the money is kept with individuals (the treasurer) hence is unsafe and the initial capital does not earn interest.

Jane, a member of such a group notes:

“Some people do not want others to keep the money, they want to keep it themselves…. They do not even want it to be kept in the bank but our 10 by 10 rooms cannot keep the money, It is unsafe… the money from January to January is a lot , 300 shillings per month for each person … people will know you have the money and invade you.”

(OI Jane, 12/5/2012)

In an apparent agreement with Jane, Ruth, a member of a similar group notes:

“...members do not want banks…. They think that their money will get lost or that the signatories will “eat” the money.”

(OI Jane, Ruth 12/5/2012)

Keeping the money in the house comes not only with a security risk, but also with the risk of the individual using the money to settle family needs. On the other hand, once a husband realizes that there is money in the house, he will restrain from making any further contribution to the family needs, compelling the women to use the group money. At the same time these women groups avoid the bureaucracy of obtaining money from the bank as money from the treasurer is easily accessible (Karega, 1996).
4.3.4 Small Businesses

The findings also show that women groups in Kibera have set up small businesses in order to generate more income. When asked the type of small business that they have set up as a group, Jane had this to say:

“We have opened three small eateries or hotels and a paraffin pump which we run in turns as a group. Each of us has a specific day(s) to operate the businesses. In this way, everybody contributes to the betterment of the group as whole.” (OI Jane, 12/5/2012)

When asked why they decided to set up such business ventures as a group and in the area, Jane and Ruth, members of a similar group note:

“As an individual, it is hard to raise enough money to start a business, hence chipping in as a group is easier. We chose to open up a small hotel and paraffin pump because they are fast moving and suitable for this area. (OI Jane, Ruth 12/5/2012)

It is clear from the above, that women groups in Kibera have set up small business ventures that they themselves manage and that these businesses are based on the needs of the area.

From these findings, we can therefore conclude that women in Kibera slums engage in various income generating activities in order to assuage their socio-economic status. The income generating activities are within their means, capabilities and require minimum amount of resources and time to accomplish. These business ventures include beads
making, weaving of baskets among others. The women groups however encounter problems as the markets are overfilled with the same products thus profit is minimal (Boserup et al., 1975).

4.4 Rules, Regulations and Procedures Governing Membership and Operations of Income Generating Women Groups in Kibera

It is the assumption of this study that for any group or organization to move forward, there should be guidelines and procedures governing its day to day activities. To this end, the study sought to establish the rules, regulations and procedures governing membership and operations of income generating women groups in Kibera as its second objective. These were categorized as: Method of choosing group leaders, conducting official business, and management procedures based on the data findings as shown in figure 4.2 below.

4.4.1 Method of Choosing Group Leaders

In identifying this variable, the study was aware of the fact that the nature of leadership performs a pivotal role in the survival and progression of any group. Additionally, the nature of leadership is critical in enabling members of a women group to achieve their common goals. For this reason, the study focused on various aspects of groups’ management to understand the operations of these Income Generating Women’s Groups in Kibera. One key aspect was how leaders of these groups are chosen. The findings are presented in Figure 4.2 below.
Figure 4.2 indicates that the methods of selecting leaders in the women groups vary with 65(66.32%) favouring voting, 20(20.40%) using appointment, nomination and acclamation were rated 4(4.08%) each. However, on further probing of those who favoured voting as a way of electing leaders, 88.4% of them indicted that secret ballot was the best option. This limits the enemity amongst members and avoids disintegration of the group.

4.4.2 Conducting Official Business

The study seeks to find out how official business is conducted among women groups. It was revealed that most of the women groups are often held together, not by the formal rules and procedures but by informal arrangements, which are sometimes not documented. As noted by the research participants, the most important thing in the
groups is cohesiveness and meeting group objectives. To this end, Ruth, a member of one of the women groups in Kibera says:

“We sometimes come up with new rules which are not in our constitution to ensure that we remain united and cohesive always. This is because some of the rules in the constitution do not apply to every unique situation that we encounter in our daily activities as a group.” (OI Ruth 12/5/2012)

Probing further why they come-up with new rules especially when faced with new situations or crises, Monica, a leader of the same women group where Ruth belongs pointed out that:

“The constitution and other legal requirements are simply put forth as a prerequisite for registration by the Ministry of Gender, Children and Social Development. Most of these constitutions are not original but adopted from other registered groups. Once the group is registered members use informal mechanisms to run them.” (OI Monica 12/5/2012)

The above observations show that women groups often strive to meet the ministry’s requirements in drafting their constitutions and pay little regard to the constitution’s ability to facilitate and enhance the smooth running of the groups’ activities. Most of these constitutions are abandoned immediately the groups are registered. This is because most of the women groups do not read to understand the constitutions leading the challenges facing these women groups.
### 4.4.3 Management Procedures

This study sought to determine whether there are management procedures that govern the operations of women groups in Kibera and, two, the extent to which such procedures are followed in the day to day running of the groups. In this regard, an open ended question with multiple responses was posed to the respondents. The findings are presented in the table 4.5 below:

**Table 4.5 Rules, Procedures and Regulations**

<table>
<thead>
<tr>
<th>Item</th>
<th>No</th>
<th>%</th>
<th>Neutral</th>
<th>%</th>
<th>Yes</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Are there clearly outlined rules, procedures and regulations governing the group’s operations</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>98</td>
<td>100</td>
</tr>
<tr>
<td>Are the rules clear on the roles of the chairperson, treasurer and secretary</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>98</td>
<td>100</td>
</tr>
<tr>
<td>Do the rules provide for how to resolve problems among members</td>
<td>1</td>
<td>1.02</td>
<td>3</td>
<td>3.06</td>
<td>94</td>
<td>95.92</td>
</tr>
<tr>
<td>Are the rules, regulations and procedure governing the groups adhered to</td>
<td>95</td>
<td>96.94</td>
<td>-</td>
<td>-</td>
<td>5</td>
<td>3.06</td>
</tr>
<tr>
<td>Rules bent in favour of the leaders</td>
<td>10</td>
<td>21.4</td>
<td>8</td>
<td>8.2</td>
<td>80</td>
<td>70.4</td>
</tr>
</tbody>
</table>

Findings from table 4.5 above indicate that all the women groups had clearly outlined rules and procedures of operation. The procedures outline the roles and functions of the
leaders and members in these groups and are contained in the groups’ constitutions as part of their registration requirements. The rules stipulate the roles of the chairperson, treasurer and secretary. They also offer provisions on how to resolve arising conflicts among members; admit new members; remove and/or punish wayward leaders; stipulate punishments for members who do not attend meetings and make their contributions promptly.

Further the findings in table 4.5 show 95(96.94%) of the respondents rated adherence of rules governing women groups to the negative while only 5(3.06%) rated it to the positive, indicating that rules and procedures are rarely or not followed at all. In the same vein, 80(70.4%) of the respondents indicated that most of the rules and regulations were bent in favour of their leaders. In other words, the rules are totally ignored, partially followed, or bent to suit the interests of the leaders. To this end, Ruth, a member of one of the women groups in Kiberia says:

“The leaders often change the rules and procedures of operation to suit themselves, relatives and friends. You find that one is denied a loan on some technicality but somebody who is a relative or a friend to the official will be given without conditions. (OI Ruth 12/5/2012)

Hence, the findings show the majority of the women groups’ are run to the best interest for the leaders and not the group as a whole. The poor rating of adherence to rules and procedures governing women groups can be attributed to the failure by the groups to stick to the management procedures approved
during registration. The groups, it was noted, lack conflict resolution procedures and any simple disagreement when ignored explode and splits the groups as Janet and Akinyi, members of one women group, observe:

“Well often, our leaders pay little regard to solving emerging problems among its members. Failure or reluctance to solve disputes affecting members is an antidote to splits and break ups in these women groups. (OI Janet and Akinyi 12/5/2012)

One of the key reasons contributing to the lack of application of the rules and procedures by majority of these women groups as stipulated in their constitutions are the manner in which these constitutions are drafted. As Monica, one of the participants pointed out, the constitutions are borrowed from other groups and very little or no effort is made to modify or domesticate them to fit within the context of each specific women group. This makes them to abandon the constitution all together immediately after a group secures registration. Further, Wambui, one of the participants pointed out:

“Well of the founding members always stick to their leadership positions, regardless of their popularity. This often causes internal wrangles leading either to the split of the groups or reduction in the level of commitment from groups members.” (OI Wambui 12/5/2012)

Additionally, Wambui concurs with Janet and Akinyi that failure to appreciate members’ suggestions is a key problem in the groups when they pointed out that:

“Well the women group leadership excludes many and in most cases, leaders have their own “kitchen cabinet” from where decisions are made and passed on to other members even in cases where the leaders appear to be seeking the members’ opinion. Some members already have the information and the whole process, is just a cover up and an attempt to legitimize already made decisions.” (OI Wambui, Janet and Akinyi 12/5/2012)
This explains why a large number of respondents were dissatisfied with this leadership parameter. This leads to discontentment of members towards their leaders hence leading to the challenges facing women groups.

4.5 Challenges that the Women Groups Face in Kibera

The third objective of this study was to discuss socio-economic challenges that women groups face in Kibera. The study analyze different socio economic aspects that affect the groups’ operations. To this end, open ended questions touching on the socio-economic challenges facing women groups were posed to the respondents. The findings are presented in the table below:

Table 4.6: Challenges facing women groups

<table>
<thead>
<tr>
<th>Status</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age Variation</td>
<td>25</td>
<td>25.51</td>
</tr>
<tr>
<td>Ethnicity</td>
<td>62</td>
<td>63.26</td>
</tr>
<tr>
<td>Patriarchy</td>
<td>9</td>
<td>9.18</td>
</tr>
<tr>
<td>Women Chores and Duties</td>
<td>2</td>
<td>2.04</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>98</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Findings in table 4.6 indicate that Ethnicity 62(63.26%), Age variation 25(25.51%), Patriarchy 9(9.18%) and women chores and duties 2(2.04%) are some the challenges facing women groups in Kibera. Each of these variables is analyzed in detail below.
4. 5.1 Age Variations amongst Group Members

The study noted that women in these groups belong to different age brackets. As shown on table 4.1, the oldest women in the groups are those aged between 41 – 50 years, which constitute 12 (12.24%) while 51 (52.04%) in these groups are aged between 21 - 30 years. The differences in age among the women have an impact on the decision making patterns of the groups. Notably, leadership and decision making positions in the groups are dominated by the 41 – 50 age bracket. To this end, Rachel, observes:

“The problems that affect most women groups in this area arise from age differences that characterize their members. You find that differences in opinion form the major problem that pits women in their mid twenties and early thirties with those on their late forties and early fifties.” (OI Rachel 12/5/2012)

Further, Rachel observes that the younger generation is in constant wrangles with the older generation in these women groups because more often than not the older generation is resistant to new ideas that the younger women suggest. This situation has made the younger women to remain as spectators if they have to retain their membership in the groups.

The study noted that the most educated women are the younger ones while the older women are the least educated. Unfortunately, on the one hand, the young women are not allowed to rise into leadership positions in the women groups. This situation is tricky because any new ideas from the young women are often unwelcome and the groups are run as per the terms put forth by the leaders who incidentally have a relatively lower level of education. On the other hand, the young women are unable to start their own groups.
because of a range of limitations such as leadership skills, experience, and recruitment of members among others.

Since women between 21 – 30 constitute 52.04%, the highest percentage, they should be incorporated into leadership of the groups. They are also very active compared to older ones thus there is fear that the younger women will take leadership from the older. This deprives the group of new ideas from the younger women (Were, 1985).

4.5.2 Ethnicity

Findings from the study indicate that ethnicity was rife in women groups. For instance, for one to be elected as a leader she had to rely on votes from her ethnic group and it is often done at the expense of leadership qualities. Additionally, the groups’ decisions were affected by the ethnic factor among group members. For example, the decision as to whether one is to receive any loan or service from the group sometimes depended on one’s ethnic identity. Mary, a member of the one of the women groups observes in one of the Focused Group discussions:

“Ethnicity is a teething problem affecting women groups. The problem cuts right across the selection of leaders to the determination of who receives a loan at what time and the amount to be received. If the leaders are for example from the Luo community, they will always favour members from their community in loan allocation and in exchange, the leaders are voted in again and again” (OI Mary12/5/2012)
Therefore, ethnicity creates a situation where individuals from dominant groups get favours such as allocation of more money in terms of loans than others thereby causing resentment and/or despondence among aggrieved members. This situation pushes some members out of the groups thus making the groups “mono-ethnic affairs.” The findings are similar (Kabira and Nzioki, 1993), who observe that despite the many odds facing women groups in Kenya, ethnicity is a major hindrance to the prosperity of these groups. Thus (Kabira and Nzioki, 1993) further single out ethnicity as the sole reason why many development projects initiated by women groups stall, the source of various leadership disputes among women groups, and the reason why many competing women groups come up. It is therefore, necessary for stakeholders to emphasize on mixed ethnicity as a condition for funding the groups, to ensure not only that the group’s progress but also that national unity cohesion is nurtured through the women groups.

4.5.3. Effects of Patriarchy on Women Group Operations

The unequal status of women and men in society was a major factor influencing women’s participation in group activities. Zora (not her real name), a respondent in the study, explained during the Focus Group discussions that the many demands on women complicate their participation in the group’s activities. She opines:

“It is hard for us women to participate fully in the group’s activities. We are mothers and wives. The demands on us are too much. For example, I have to think about my children’s welfare. My husband always says that it is my duty to ensure that the children are well taken care of. This is a tall order of course yet there is nothing I can do but comply. I have to also think about his welfare as well. Being a woman is everything in the family I tell you” (OI Zora 12/5/2012)
Besides finding it hard to attend the groups’ meetings due to the numerous demands vested upon them as women due to patriarchy, women have to also secure permission from their husbands in order to participate in the groups. Zora explains that it is sometimes hard to get permission from her stubborn husband, who often thinks that such groups are out to undermine him. She says:

“Before going for women group meetings, I have to seek permission from my husband. He can sometimes refuse to let me attend meetings arguing that when I went for the previous meeting, I came home late. Sometimes he could say that am not really going for the meeting but a way of going to see other men. I am forced to plead with him and explain that if I don’t attend, I will be fined. When he finally agrees, he does it with conditions. He could set conditions such as we split the earnings from the groups 50-50, buy certain essential household items from the money and that I must not come back home late” (OI Zora 12/5/2012)

The study further noted that husbands exercised considerable control over the way income/loans from the groups are invested. These findings are consistent with those of Rahman (1998), who in a related study, argues that 60% of husbands in his study were found to be using loans secured by their wives. Rahman rightly concludes that though women groups increase the average household income, this does not enable women to acquire new status within the family. A contrary position was expressed by Mohindra (2003) who insists that provision of micro-credits through the groups tend to increase household wealth and empower the women.

In cases where wives refused to use the money as dictated by the husbands, they may be subjected to gender based violence like being battered and threatened with divorce as Kerubo explains:
“My husband is a living hell especially when it comes to money issues. When he knows that I have gotten money from the chama, he becomes an animal. He sets demands that I must meet: Pay rent for that month, pay outstanding school fees for children, and buy some new household items among others. If I refuse to use the money as directed or tell him that I used it for other things, he will scold me and beat me.” (OI Kerubo 12/5/2012)

This shows that gender based violence is a reality among women especially if they go against their husband’s wishes. The use of violence against women in a bid to control their money is also noted by Montgomery (1996), Rahman (1998) and Amed & Chowdhury (2001) in their studies on women groups in Europe. These findings are also in line with the arguments advanced by Manyasa (2003), Karega (1996), Irungu (1993) and Wawire, (1999), that the income levels of women in groups is much higher than that of those out of groups, it argues that the way forward is to encourage women to join the groups which engage in human capital development activities to boost their income capacities. Though the income capacities increase, the money is either used by the women for family needs (under the husband’s direction) or controlled by the husband. This study further established a relationship between the freedom given by the husband to attend groups and the financial expectation on the woman. It was realized that husbands who were very willing to allow their wives attend the groups were often unwilling to use their (husband’s) money on the family needs. The woman was thus compelled to take loans from the group to cater for family needs, including school fees payment. This exposed the woman to a cycle of debts and more expectations. The model below in Figure 4.3 explains the phenomena.
The above model shows that women group members may take massive loans from the groups but rarely meet their investment plans prior to joining the group. Monies obtained from the groups as loans are therefore utilized in meeting family subsistence needs. The same fate befalls the businesses set up through the group loans. This is because, as Monica, Ruth and Janet concur:
“The family’s financial expectations override the profit from the business and all the profit is therefore, used to meet the family needs and rarely invested back or used to repay back the loans. This often leads to stagnating businesses, seizure of business items due to failure to pay loans or expulsion from the groups. Such an expulsion of numerous loan defaulters poses a serious financial challenge to the group members.” (Ol Monica, Ruth and Janet 12/5/2012)

The unequal power relations at the family level, the study notes, explains the trend where women control the flow of a large amount of capital but fail to invest it in meaningful ventures. This is often because, once an individual invests in fixed assets, the husband would notice this as reflecting a high financial status on the side of the women. To prevent this perception, some women spend the money in buying household items which do not attract the interest of the husband for fear of being beaten, (Manyasa, 2003; Karega, 1996; Irungu, 1993 and Wawire, 1999).

The study thus concluded that there is a strong relationship between the level of support “understanding” from the husband and the investment of individual group members. Thus women whose husbands supported them morally or allowed them free hand in group activities showed a higher level of success than the ones whose husband were either indifferent or hostile. On the basis of this, the study avers that the complex interrelationship between the family responsibilities, community roles and reproductive roles puts a burden on the woman who has to balance the little profit from the groups to be able to meet all the requirements emanating from the above roles.
4.5.4 Effects of Women’s Chores and Duties

Findings from the study indicated that chores and duties that women have to perform in their homes are a major hindrance to their participation in women groups. Majority of the respondents, that is 80 (81.6%) indicated that they usually attend the meetings late because of household chores, while 18 (18.4%) indicated that they fail to attend the meetings due to household chores and duties. As a result of their lateness or failure to attend the groups promptly, the women are charged a fee, normally regarded as a fine. Findings from this study show that most groups charge a fine of between 20 to 50 shillings for coming late and 50 to 100 shillings for absenteeism as Ruth points out:

“We are fined for either coming late to the meetings or failing to attend the meetings. Usually in our group we pay 50 shillings for lateness and 100 shillings for absenteeism. This is aimed at instilling discipline among the members in the group.”
(OI Ruth 12/5/2012)

Further, findings from the study indicate 60 (58.8%) of the respondents point out that the fine acts as a trap for the newly married women who find it difficult to balance between household responsibilities and group activities while 38 (41.2%) believe it is not the case. In cases where one fails to pay, the fine is carried forward, and thus accumulates beyond the woman’s ability to pay. This woman may then be left with two options, borrow money to pay the fine or drop from the group. The findings of this study closely correlate Muteshi (2006) and Kabeer (1998) who note that women spend a lot of time performing reproductive duties and have very little time left for other public activities a reality that narrows the “public man” and “private woman” debate that has dominated the feminist discourse.
4.6 Ways of Addressing the Challenges faced by the Women Groups in Kibera

The fourth objective of this study was to find ways of addressing the challenges facing women groups in Kibera. To do this, open-ended questions were posed to the respondents asking them to suggest ways of addressing the challenges they are facing in their groups as presented in table 4.6. In view of the challenges, the research participants were asked to explain the nature of assistance they needed in order to ensure productivity and smooth running of IGWGs. The findings are presented below:

4.6.1 Nature of Assistance Needed

Suggestions from the study indicated that most of the women groups needed assistance from various quarters. These findings are presented in table 4.7 below.

<table>
<thead>
<tr>
<th>Item</th>
<th>No</th>
<th>%</th>
<th>Neutral</th>
<th>%</th>
<th>Yes</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Need for Assistance</td>
<td>5</td>
<td>5.1</td>
<td>10</td>
<td>10.2</td>
<td>83</td>
<td>84.7</td>
</tr>
<tr>
<td>Inadequate start-up capital</td>
<td>4</td>
<td>4.0%</td>
<td>3</td>
<td>3.1</td>
<td>91</td>
<td>92.9</td>
</tr>
<tr>
<td>Management Crises</td>
<td>10</td>
<td>21.4</td>
<td>8</td>
<td>8.2</td>
<td>80</td>
<td>70.4</td>
</tr>
</tbody>
</table>

Findings in table 4.7 above indicate that 83(84.7%) of the women agree that women groups need assistance, 10(10.2%) remained neutral while 5(5.1%) indicated that there was no need for financial assistance. In terms of capital, 91(92.9%) indicated that there is inadequate capital, 3(3.1%) remained neutral while 4(4.0%) indicated that capital is
enough. Finally, in terms of management, 80(70.4%) indicated that there is management crisis, 8(8.2 %) remained neutral while 10 (21.4%) indicated that there is no management crisis. Each of these findings is discussed below.

Table 4.8 Sources of Assistance for Women Groups

<table>
<thead>
<tr>
<th>Sources of Assistance</th>
<th>TOTAL NUMBER GROUPS ASSISTED</th>
<th>Financial (%)</th>
<th>Training (%)</th>
<th>Material (%)</th>
<th>Any other (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government</td>
<td>4</td>
<td>61.53</td>
<td></td>
<td></td>
<td>38.47</td>
</tr>
<tr>
<td>NGOs</td>
<td>7</td>
<td>62</td>
<td>28.57</td>
<td></td>
<td>9.52</td>
</tr>
<tr>
<td>Individuals</td>
<td>3</td>
<td>60</td>
<td></td>
<td></td>
<td>40</td>
</tr>
<tr>
<td>Cooperate Comp.</td>
<td>3</td>
<td>66.66</td>
<td>33.33</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Any other sources</td>
<td>3</td>
<td></td>
<td></td>
<td></td>
<td>100</td>
</tr>
<tr>
<td>TOTAL</td>
<td>20</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Findings from the table 4.8 indicate that NGOs eclipse the government in provision of assistance to women groups in Kibera. The study further noted that all the providers give more financial support than any other form of assistance to the groups. The study also noted that the NGOs very often visit the women to see the progress of their business ventures and give technical assistance where necessary. However, the government was found to give a one off payment with very few (if any) follow up visits. According to Monica, a Key informant:
“the Micro-Finance and Credit Companies selected by the government should embrace a community based approach and carry out periodic visits to the women to offer any technical assistance that may be required by the women.”

(OI Monica 12/5/2012)

Whereas a substantial number of women reported receiving loans from Women’s Enterprise Fund (Government) and NGOs, the level of training was inadequate to enable them effectively manage the funds. To this end, the study noted that the women took a substantial amount but ended up spending most of it on household items. In cases where the women established businesses, they often collapsed or failed to give profit due to the tendency of setting up similar types of business in one area (Boserup, 1975). This tendency exposes the women to internal competition amongst themselves. Proper training is therefore, needed to promote diversification of business initiative for maximum profit.

4.6.2 Inadequate Start-up Capital

Whereas the members interviewed were almost unanimous in appreciating the financial assistance from the government and NGOs, they noted that the money given was not enough to engage in a meaningful venture. Once the groups receive the loans, they invest the money and advance the profits to the members as loans. The members thus use the money to start up their own individual businesses. However, this money is not enough and the individuals have to top this up with additional funding from friends or loans from other sources, (Mutugi, 2006). Individuals who are dissatisfied with this little amount often find themselves trapped in the groups because leaving the groups often means forfeiting all individual investments in the group. This reality compels the women to
invest in low-profit ventures such as selling vegetables or mandazis which with time become overfilled and resulting in many losses and inability to pay the loans, an eventuality that was also noted by (Meena, Mbilinyi, 1991 and Mohindra, 2003), in a similar study conducted in India. To overcome this, the NGOs, Corporate bodies and Financial Institutions should promote networking and information sharing forums to reduce duplication of business activities. Another suggestion is extensive feasibility studies and or market research to establish the viability of the intended business projects. This can be done by both the groups working with government field officers, NGOs, FBOs and cooperates that deal with the groups. The solution is for all these institutions to enhance more training for the groups as a way of creating awareness on the relevance of the requirements and why the groups should focus on “owning them” and not just perceiving them as government requirements.

4.6.3 Management Crises

One of the key requirements for the women groups to start operating is the opening of bank accounts. As noted earlier, the bank accounts are opened not because members feel strongly for the same but because it is a government requirement for registration. Once the account is opened, it remains inactive as the treasurer often keeps the money in her house and incase of disagreements and she decides to break away from the group, she leaves with the money. This practice is reinforced by the high level of semi-illiteracy and apathy among the group members who rarely demand deposit slips from the treasurer for any deposited money. The solution is for government, corporate organizations and financial institutions to offer training to all registered group members in basic financial
literacy and management. The views of scholars such as (Wegulo and Kaimenyi, 2006; Kibwana, 1995 and Christina, 1975) on the role of trainings and financial literacy in empowering the women are consistent with the findings of this study. Others such as (Manyasa, 2003) argue that the way forward lies in a viable policy framework that would ensure proper management structures are set in place.

Many of these women groups also experience leadership crises as evident when leaders leave the group before their terms are over thus causing frequent “constitutional crisis.” This gap in leadership destabilizes the group and prevents it from realizing its goals. This leadership crisis is particularly disastrous where the leader(s) who leave are bank signatories. In cases where the group is held together by the charisma of the leader, (which are the majority) the group literally disintegrates upon her departure, an observation that is noted in previous studies by (Mutugi, 2006, Coppok, 2005 and Mwaniki, 1986). The solution to this is for the members to have strong guidelines that stipulate transition upon the exit of a leader(s).
CHAPTER FIVE
SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction
The chapter presents a summary, conclusions and recommendations drawn from the findings.

5.2 Summary of the Findings
The first objective of the study was to establish the income generating activities that women groups in Kibera engage in. The main income generating activities were found to be merry-go-round, money lending, craftwork and jewelry and small businesses to improve their welfare and living standards in Kibera. The assumption was that women joined income generating women groups in order to enhance their income. It was however noted that there were many other reasons why women joined these groups. A critical evaluation of women groups’ income generating activities reveals that while some of the activities could be profitable, the usage of monies by the women is often limited to household expenditure.

According to Sara Longwe’s Women Empowerment Framework, women groups according to this research have not gone beyond the Welfare level. The money obtained from the merry-go-round is utilized in buying household items. Even the small businesses the women groups engage in do not enable them to move to the second level of the empowerment framework which is the access to resources and factors of
production. This demonstrates how gender roles, material welfare and control of resources and decision making power affect women’s active participation and benefits in the groups. The women groups use loans and profits from their businesses to satisfy basic needs further immersing them into debts and compromising their economic empowerment. Thus, for women to be empowered, all the five levels of equality on Longwes Empowerment Framework, welfare, access, conscientisation, participation and control must be achieved. This will take a long time for Kibera women groups to be empowered as the study reveals.

The study second objective sought to establish the rules, regulations and procedures governing membership and operations of women groups in Kibera. Most of these groups had some form of a constitution to guide them. However, these constitutions were hardly used in management and decision making by the women groups. Thus in conducting official business most of the groups used informal arrangements. This situation often favours the older women and those holding leadership positions in the Income Generating Women Groups often leading to exploitation of the younger women and some office holders. This finding is in line with the Longwe empowerment framework which points out that poverty arises from oppression and exploitation.

The third objective of this study was to discuss the socio-economic challenges that women groups face in Kibera. On socio-economic challenges the women groups had a great challenge in relation to ethnicity 62(63.26%). The other challenges were age variation, patriarchy and women chores and their duties. All these directly or indirectly
determined the choice of women to be in a certain group for attaining their benefits, stability and security. According to Longwe, this finding implies that income generating women groups may be at the second empowerment level, that is, access. Thus, they have access to resources from women groups’ activities and they produce. However, due to patriarchy, they lack control over the benefits.

The fourth and final objective sought to find ways of addressing the challenges facing women groups in Kibera. In addressing the challenges cited in their groups, majority of women 83(84.7%) agreed that their groups needed assistance which was a big problem. The other challenges were management crisis and finally inadequate start-up capital for their various activities in meeting their goals. A critical evaluation of this finding in relation to the Longwe framework reveals that the IGWGs are yet to get to the third level of empowerment, that is conscientization. Hence, they hardly connect the challenges women groups face to gender roles and relations. Instead, they indicate the need for more start up capital and management issues. Based on this, we agree with Longwe that women should be aware of their self-worth and that the gender division of labour should be agreeable to both men and women and not be based on political or economic domination of one over the other.

5.3 Conclusion

The study has examined challenges facing income generating women groups in Kibera informal settlements. In this regard it is concluded that income generating women groups face challenges that are gender related. Thus, the women groups continually invest in
non-profitable ventures that would enable them not to venture too far from the home. This often leads to duplication of ventures leading to internal competition resulting in massive loses. Challenges such as lateness, absenteeism and inadequate participation in group activities as well as use of the loans and or profit from the businesses to buy household items that make performance of reproductive roles more efficient; must be explained in relation to gender relations and roles in patriarchal families. Patriarchy affects all levels of empowerment highlighted by Longwe including access, conscientization, participation, and control. In view of this, the study concludes that the challenges faced by income generating women groups in Kibera, are gender related. In addition, economic empowerment as related to income generating activities is directly related to other dimensions of power especially in the family.

5.4 Recommendations.

Based on the above conclusions, the study recommends that in order to improve the operations and efficiency of women groups, the following needs to be done:

1. **Nature of Business Ventures**

The study noted that most of the groups engage in similar business activities thereby compromising their abilities to make profit. They should adopt an efficient method of diversification of their business activities. These women groups should also identify markets where their products can attract better prices. For example Maasai Open Air market and shops that sell ornaments and jewellery can give them better returns. They should also avoid middlemen.
2. Developing Training and Mentorship Programs for the Women Group Leaders

The findings of this study reveal that leadership is a challenge among many women groups. Stakeholders should develop mentorship schemes by organizing seminars and workshops where leaders are trained on entrepreneurship and leadership skills. A Swahili version of the constitution should be developed to allow members free input into the preparation of this document. This will create room for open participation by all as most women are relatively comfortable in this language. Leader should be elected in a competitive way by using voting system which is the most preferred method.

3. Encourage the Women to take Loans

The study also established that women groups face economic challenges like financial literacy. Training can be organized to education women groups on book keeping and financial management. Capacity building also to be organized to help women groups to enhance their knowledge on how to apply for government grants and bank loans and accounting for the same.

4. Engaging Men

As has been noted by advocates of the GAD approach, engaging men in women empowerment programs is important if the programs are to succeed in changing the lives of women. This is because at the root cause of women disempowerment lays the unequal socio-cultural gender relations which affect how women perceive and are perceived by
men. Thus though the groups are mainly founded on economic platforms, and seek to improve the women’s status for the benefits of all members of the society, lives of individual members are deeply influenced by their relationships with their husbands. Issues like group attendance, contribution time of attendance and investment of individual women are all subject to male influence. That stakeholders/financial institutions should carry out extensive household sensitization to the women groups with the view of reaching the husbands directly.

To ensure the success of these groups, stakeholders must focus on empowering the men to understand the significance of the groups and to support their wives to meaningfully invest the proceeds from the groups. This can be done in two ways:

(i) Periodically visit the women in their homes and hold discussion with both the wives and husbands on how the two can work together to improve the enterprises and to demystify widely held misconceptions and stereotypes about women’s empowerment.

(ii) Carry out extensive awareness programs targeting men. These programs should seek to engage men in open discussions around women’s economic empowerment and demystify all the stereotypes highlighted in Chapter 4. The men through these forums should be encouraged to support their wives both psychologically and economically to realize their dreams within the groups.
5.5 Suggestions for Further Research

1. Though this study focused on addressing the social-cultural challenges faced by the women groups a lot of study is still deemed necessary in this field of study to exhaustively handle other social and cultural dynamics that inform women empowerment programs.

2. The Ministry of Gender, Children and Social Development should come up with programmes up to the grassroot level including the informal settlements to educate women on the benefits of empowering women. This will enable the family to improve its nutritional value and a health nation thus reducing a huge budget on the ministry of health.

3. Further research should be done on historical analysis of the groups, with a focus on the pre-colonial and immediate post-colonial system.

4. Future studies should also focus on the nexus between socio-economic empowerment of women and community social networks.
REFERENCES


University of Helsinki (1985). *WID: The Case of Finnish Aid to Tanzania*.


INSTRUMENTS FOR DATA COLLECTION

Appendix 1: Questionnaire for Women Groups

Introduction

Dear Sir/Madam

My name is Elizabeth Abala, a postgraduate student in the Department of Gender and Development Studies, Kenyatta University. I am carrying out research on the Challenges Facing Income Generating Women Groups in Informal Settlements: A Study of Women Groups in Kibera. Kindly answer the following questions to the best of your knowledge. The information provided will be treated with utmost confidentiality, and will not be used for any other purpose apart from guiding the outcome of this research.

Thank you.

2. Questionnaire

PART A

Are you an official in the group? Yes ☐ No ☐
If yes tick as applicable
(a) Chairperson ☐ (b) Secretary ☐ (c) Treasurer ☐ (d) Any other (specify)
…………………………………………………………………………………………………. 

PART B

BIO-DATA

1. In which village do you live?
………………………………………………………………………………………………………

2. How old are you?
(a) Below 20 years ☐ (b) 20-30 years ☐ (c) 30-40 years ☐
(d) 40-50 years ☐ (e) Over 50 years ☐
3. Which is your highest level of education?
   (a) Above Secondary □ (b) Secondary □ (c) Primary □
   (d) None □

4. Marital status
   (a) Single □ (b) Married □ (c) Divorced □
   (d) Widowed □

PART C

5. What is the name of your group?
   ..................................................................................................................

6. When did you join the group?
   ..................................................................................................................

7. Why did you join this group?
   (a) To save □ (b) To get friends □ (c) To support each other □
   (d) To purchase property □ (e) Any other □
   specify).............................................................................................................

8. Have your expectations (goal) been met in the group? (Tick as applicable)
   (a) Yes □ (b) No □

9. What specific benefits have you got as a member of this group?
   i..............................................................................................................
   ii.............................................................................................................
   iii............................................................................................................

10. Do you receive any external assistance in your group? (Tick as applicable)
    If No, skip questions 11 and 12.
    (a) Yes □ (b) No □

11. What form of assistance do you receive?
    (a) Financial □ (b) Training □ (c) Material (timber baskets etc.) □
    (d) Any other □
    (specify)............................................................................................................

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12. What is the name of the source of this assistance?
   (a) Government ☐ (b) NGOs ☐ (c) Individuals ☐ (d) Corporate companies ☐ (e) Any other (specify)
   ........................................................................................................................................

13. What activity(s) is your group involved in?
   (a) Merry go round ☐ (b) Agricultural projects ☐ (c) Artwork ☐ (d) Saving ☐ (e) Small businesses ☐
   (f) Any other ☐ (specify)
   ........................................................................................................................................
   Briefly explain group activity(s)
   ........................................................................................................................................

14. How do you select your officials?
   (a) Through voting ☐ (b) Appointment ☐ (c) Nomination ☐ (d) Acclamation ☐
   (e) Any other (specify)........................................................................................................

15. Are you satisfied with the selection process?
   (a) Yes ☐ (b) No ☐
   Explain.............................................................................................................................
   ...........

16. How do you identify the Agenda for your meetings?
   ........................................................................................................................................

17. Do you think this is the best way of identifying the agenda?
   (a) Yes ☐ (b) No ☐
   Explain.............................................................................................................................

18. How regular do you attend the groups meetings per month?
   (a) 0-3 times ☐ (b) 3-6 times ☐ (c) 6-9 times ☐ (d) 9-12 times ☐ (e) Any other, Specify
   ........................................................................................................................................
19. In your view do you feel that the group is run as per your expectation?
   (a) Yes  (b) No  
   Explain……………………………………………………………………………………………..

20. Does your marital status affect your participation in the group?
    Yes  
   Explain……………………………………………………………………………………………..
   No  
   Explain……………………………………………………………………………………………..

21. Do the family roles and responsibilities affect your participation in the group?
   (a) Yes  (b) No  
   Explain……………………………………………………………………………………………..

22. Which of the following are the main problems in your group? (Select those applicable)
   (a) Poor leadership  (b) Lack of funds  
   (c) Corruption  (d) Low level of education  
   (e) Mismanagement  (f) Internal squabbles  
   (h) Any other (specify)  
   ……………………………………………………………………………………………………..

23. What do you think should be done to overcome these challenges?
   ……………………………………………………………………………………………………..

PART D

24. Please rate the extent to which you are satisfied or dissatisfied with the following aspects of your group.
   (1) Very satisfied  (2) Quite satisfied  (3) Neutral  
   (4) Satisfied  (5) Not satisfied  
   i) Leadership and Management.  
      ………………………………………………………………………………………………..
   ii) Level/Quality assistance from Government, NGOs or Private Sector.  
      ………………………………………………………………………………………………..
iii) Level of commitment from other group members.

iv) Conflict resolution methods.

v) Rules and regulations/procedures.

vi) Appreciation of members’ suggestions and contributions.

vii) Main activities.

Appendix 2: FGD for Women Groups

1. The name of the women Groups…………………………………………

2. The name of the village……………………………………………………

2. Age composition of the women groups:  Below 20 ( ) 20-30 ( ) 30-40 ( ) 40-50 ( ) Over 50 years ( )

3. Marital status of members:  Single ( ) Married ( ) Separated ( ) Divorced ( ) Widowed ( )

4. Reason for joining the women group

5. Expectation of members when joining the group.

6. How members got to know about the group.

7. Duration within which the group has been in operation.
Appendix 3: List (not real names) of Participants in Focus Group Discussions

Permission was granted by the respondents who participated in this research study. The respondents were assured of protection and confidentiality of any information given to the researcher. Dummy (not real names) were used to represent the participants.

<table>
<thead>
<tr>
<th>Name</th>
<th>Position in the group</th>
<th>Date of data</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mwanahamisi</td>
<td>Member</td>
<td>21/7/2012</td>
</tr>
<tr>
<td>Mweni</td>
<td>Secretary</td>
<td>21/7/2012</td>
</tr>
<tr>
<td>Awino</td>
<td>Chairperson</td>
<td>21/7/2012</td>
</tr>
<tr>
<td>Chausiku</td>
<td>Member</td>
<td>21/7/2012</td>
</tr>
<tr>
<td>Chebet</td>
<td>Member</td>
<td>21/7/2012</td>
</tr>
<tr>
<td>Zora</td>
<td>Secretary</td>
<td>21/7/2012</td>
</tr>
<tr>
<td>Atieno</td>
<td>Member</td>
<td>21/7/2012</td>
</tr>
<tr>
<td>Vugutsa</td>
<td>Member</td>
<td>21/7/2012</td>
</tr>
<tr>
<td>Malesi</td>
<td>Treasurer</td>
<td>21/7/2012</td>
</tr>
<tr>
<td>Bonareri</td>
<td>Member</td>
<td>21/7/2012</td>
</tr>
<tr>
<td>Minaji</td>
<td>Member</td>
<td>28/7/2012</td>
</tr>
<tr>
<td>Meni</td>
<td>Treasurer</td>
<td>28/7/2012</td>
</tr>
<tr>
<td>Anyango</td>
<td>Chairperson</td>
<td>28/7/2012</td>
</tr>
<tr>
<td>Levi</td>
<td>Member</td>
<td>28/7/2012</td>
</tr>
<tr>
<td>Mboone</td>
<td>Secretary</td>
<td>28/7/2012</td>
</tr>
<tr>
<td>Name</td>
<td>Position</td>
<td>Date</td>
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Appendix 4: Woven Baskets made by one of Kibera women group
Appendix 5: Beads made by one of Kibera Women Group
5. MAP OF KIBERA (including the study areas)