THE INFLUENCE OF FORMAL EDUCATION ON RESOURCE MOBILIZATION AND SUSTAINABILITY OF INFORMAL WOMEN GROUPS IN KENYA: A STUDY OF VIHIGA DIVISION, VIHIGA DISTRICT IN WESTERN PROVINCE

BY

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AUGUST 2006
DECLARATION
This thesis is my original work and has not been presented in any other University for a
Degree or any other award.

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DEDICATION

The work is dedicated to Sarah - my mother whose full potential still abounds. To my dear wife - Lynn and children - Wallace, Amorkirsten and Jimnacington whose questions inspired me on and on.
ACKNOWLEDGEMENT

I would like to acknowledge the support and inspiring interaction I had with the academic staff of Kenyatta University. My supervisors for their guidance Mr Wesonga Daniel for very personalized encouragement, Dr. Oanda Ogachi for generosity with text resources. I also enjoyed the co-operation from members of Women groups in Vihiga division. The secretarial work was done by Miss Roseline Khisa, Mrs. Ingabo Victoria, Debora Ngoya and Redemta Khamasi whose patience and effort I appreciate so much.
ABSTRACT

THE INFLUENCE OF FORMAL EDUCATION ON RESOURCE MOBILIZATION AND SUSTAINABILITY OF INFORMAL WOMEN GROUPS IN VIHGHA DIVISION

The purpose of this study was to assess the influence of formal education on resource mobilization and sustainability of women groups in Vihiga Division, Vihiga District, Western Province, Kenya. The study was necessitated by the fact that there lacks adequate evidence on the influence of formal education and training on resource mobilization for sustainability of informal women groups found in rural areas. Informal women groups found in rural areas are useful to women as they help cater for their socio-economic welfare. To effectively meet this need and enhance the sustainance and growth of their groups resource mobilization and utilization is vital.

However, available literature reveal that support from the Government and donors often concentrate on the urban elitist women groups living out rural informal women groups whose members have no or little formal education. Such informal group are locally based in villages and do not have employed staff or offices. Consequently, many of these groups engage in income generating activities as a way of mobilizing resources for economic empowerment. Unfortunately many of the rural groups are unable to mobilize adequate resources hence become dormant or collapse. In many studies the influence of formal education and training of leaders and members of these groups has not been addressed.

This study was conducted in Vihiga Division. The study adopted ethnographic research design, which commits to study on-going events in socio-cultural context without affecting their process and context. Three informal women groups were context without affecting their process and context. Three informal women groups were cluster-sumbled for the study. The names of the sample groups were Elementary Women Group, Muungano Women Group and Mkulima Women Group. Data was collected from sixty-eight respondents, through interviews, oral questioning, participant observation and content analysis. Collected data was organized in frequency counts and converted to percentages.

The study found out that a majority of leaders and members of informal women groups had primary education, few had secondary education and some were illiterate. Secondly, the study established that the level of formal training of leaders and members of informal groups influenced the choice of income generating activities. In groups where members had formal education, there were diversified income generating activities well managed to benefit the members.

Thirdly it was established that the level of formal education and training of leaders and members of informal women groups influenced group sustaining. Study groups whose members had acquired formal education showed better leadership, higher participation in group activities and social cohesion.
Lastly the study established that rural informal women groups have been useful to socially and economically empower women and help enhance gender equity in education by generating income that women have used to pay fees and other education requirements particularly for their girls.

The study recommends that policies for the support of rural informal women groups should be put in place to empower women, develop rural economy and enhance girl participation in education.
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LIST OF ABBREVIATIONS

C. D. O. – Community Development Officer
G. O. K. – Government of Kenya
KANU – Kenya African National Union
M. Y.W. O. – Maendeleo Ya Wanawake Organization
K. W. F. T. – Kenya Women Finance Trust
K-REP – Kenya Rural Enterprise Programme
N. C. W. K. – National Council of Women of Kenya
N. G. O. – Non-Governmental Organization
S. I. D. A. – Swedish International Development Agency
S. R. D. P. – Special Rural Development Programme
UNESCO – United Nations Education, Scientific and Cultural Organization
UNECA - United Nations Economic Commission for Africa
UNICEF – United Nations Children Education Fund
UNIDO – United Nations International Development Organization
UNIA – United Nations Information Agency
USAID – United States Agency for International Development.
SAPS – Structural Adjustment Programmes
1.0 INTRODUCTION

1.1 Background to the study

In developing countries, the very condition of under development imposes the double burden of exploitation of women due to effects of their countries poverty and gender discrimination. Consequently, a more equitable system of International life are pre-conditions for the progress of societies (Sydney, 1995). To look into ways of women involvement in development, an international conference for women was held in Mexico.

Participation at the International year of Women held in Mexico in 1975 highlighted ways in which women could access the available resources. This could be achieved through political participation, education and training, employment, health, nutrition family life among others (Brydon, 1989). Of the listed aspects, education and training was identified as one that could enhance opportunities by empowering and imparting skills, knowledge and attitudes that would benefit women and increase their participation in development.

Education and training both formal and informal are among the most important determinants of women’s involvement in development. Though the law in most countries give boys and girls equal access, boys are more given preference over girls for many cultural and economic reasons. Illiteracy rates are, therefore, understandably higher among women than men, particularly in rural areas. (Subarao and Ronney, 1983). This scenario hinders the rural woman from full participation in economic, political and social activities within their societies. To count this, it is vital to educate the girls particularly through formal schooling.
Educating girls lifts their earning potential and their nations economic growth. It increases the duration of girls’ own lives and the human potential. It also has environmental effects and getting more girls to school is critical for reducing poverty. (World Bank, 1996). The interaction of cultural, institutional, environmental and political factors underlying gender disparities in education makes it difficult to identify one single approach to counteract this.

However, some factors and processes attempt to equalize access to education. One such factor is the governments’ role, which streamlines the policies of access (Bellow, 1993). Due to resource constraints and competing interests, the government could work in partnership with others. FAWE has spearheaded such an interaction to boost girl education access in Kenya (FAWE, 1994).

The involvement of the community is also crucial. World Bank (1996) report that in Balochistan and Bangladesh, the contribution of parents in monitoring school attendance and student appearance and performance reduce the government burden to apply to these efforts. The community granting of land, provision of furniture and other factors reduce government capital cost. Data for community schools in Bangladesh show that community mobilization and monitoring contribute to less absenteeism, less repeating and better academic performance. Females are notably also more supportive to community educational initiative.

To reduce these disparities in girls education, World Bank (1996), recommends that there should be a package of “girl-friendly” measures which include locating schools to communities, waiving fees, and having locally based, preferably female teachers and flexible school calendars that cater for girls domestic duties and responsibilities. Effective implementation requires staff with a significant number of women. The greater the involvement of women in planning process, the more likely that girl-friendly measures will be introduced and the more likely that barriers to the participation will be identified early. The underlying concept in the literature
is that women are and should be on the forefront in tackling problems that subordinate their position particularly in education.

Against, there exist disparities in education between the rural and urban areas, made and female. In the rural areas, men have a literacy rate of average 10 percent with women 2 percent compared to the urban whose men average 64 percent literacy and women 46 percent. The fact that women in urban areas are more educated than their rural counterparts is evident. The World Bank report on education adds that the rural girls who enroll for school experience a 93 percent dropout rate compared to 63 percent for the boy (AED, 1994). Consequently, a detailed account on how the rural women in spite of the low literacy level organize themselves to participate in economic activities as required. There is also a gap in knowledge on the efforts made particularly by rural women to enhance equity in education particularly for girls. This study attempts to fill this gap.

Illiteracy is a serious handicap, if not a barrier to the participation in the modernization of traditional activities (Boserup, 1975). Consequently the fact that factor limiting women’s contribution to the economic and social development. It is further argued that women’s integration in rural development concerns first of all the education and training of women and girls in improved methods of farming and modern production. As long as both formal education programs and extension services in agriculture fail to include women, as they usually do, women will not only remain ignorant and incapable of applying new and more productive techniques of cultivation, as they will become a hindrance to progress. It seems highly desirable then to teach certain crafts and skills and simple organization methods to girls. This will assist in the diversification of rural economy.

Rural programs in communities have the advantage that they have an effect on local living standards. Programs and efforts to train and fully utilize the entire male and female labor force is clearly visible to the members of the community.
This is the basic idea behind community development programs. However, when it becomes to women, training efforts have suffered from the weakness of being focused exclusively on women's domestic responsibilities. Meanwhile nothing has been done to improve the earning power or to integrate them in the effort to modernize the rural economy.

Experience in the industrializing countries show that female educated elites remain and isolated group, while the other women, mostly in rural areas continue to be untrained and suitable for only unskilled jobs or traditional activities. To obtain to the usually neglected problem of providing skills to unskilled women, who are mainly found in the rural areas.

One factor that has been consistently shown in the literature to influence women’s capacities within their informal association to mobilize resources and empower themselves (socially and economically) is their level of education and training. Literature on this has however, tended to focus more on the elite patronized formal women associations in urban areas (Sydney, 1998). This leaves a gap in knowledge about processes of resource mobilization, sustainability and processes of group self advancement by women in the rural areas. This despite the fact that a majority of women who live in the rural areas, are illiterate and semi-illiterate.

In is in view of this literature that this study specifically focused on how women in the rural areas have mobilized themselves in groups to participate and benefit from economic activities and how they perform in relation to their levels of formal schooling and training.
1.2 Statement of the problem
There are many rural informal women groups in Vihiga division that are engaged in income generating activities as a way of mobilizing resources for economic empowerment. However, the amount of resources mobilized is not clearly known. In most studies the level of formal education and training and its influence on resource mobilization and sustainability of the groups has not been addressed. Lack of information on this issue continue to hinder positive strategies towards the inclusion of women in development policies, particularly for rural development. This study investigated the influence of formal education on resource mobilization and sustainability of informal women groups in Vihiga Division. It has documented findings that may help put rural informal women groups in a clear focus on their dynamics of existence, association and economic empowerment. It is also basis for indictor of economic well being of women and education of girls in rural areas.

1.3 Purpose of the study
In most of studies, the influence of formal education and training on resource mobilization and sustainability of informal women groups has not been addressed. The purpose of this study was to highlight the level of formal education of members and leaders of rural informal women groups and its influence on resource mobilization strategies, choice of income generating activities and the education of girls affected by women in their informal groups in rural areas.
1.4 Objectives of the study

The study was guided by the following specific objectives

1. To establish the demography and levels of formal education and training of leaders and members of informal women groups
2. To establish how the level of formal education and training of leaders and members of informal women groups influenced resource mobilization and the choice of income generating activities
3. To establish how the level of education and training of members and leaders of informal women groups influenced sustainability of such groups
4. To establish if the use of resources mobilized by women groups was used in ventures related to the education and economic empowerment of girls and women

1.5 Research Questions

The study sought to answer the following research questions

1. What is the demography and level of formal education and training of leaders and members of informal women groups?
2. How does the level of formal education of leaders and members of informal women groups influence resource mobilization and the choice of income generating activities?
3. How does the level of formal education and training of leaders and members influence group sustaining?
4. How is the use of resources mobilized by women groups related to education and economic empowerment of girls and women?
1.6 Significance of the study

The document findings of this study shall contribute to the literature on the situation and efforts women in rural areas have made to organize collectively and informally for social and economic growth and empowerment. This study shall also increase the knowledge on how women in rural areas organize themselves into groups to assist each other socially and economically. This forms a source of knowledge for groups in similar circumstances on how groups in rural areas organize themselves, self evaluation. Finally, the study finding revealed how women in their informal groups in rural areas utilize their resources in relation to education and economic empowerment. This information is useful for urgent gender intervention strategies, for improvement by women themselves, donors and the Government.

1.7 Assumptions of the study

This study made the following assumptions
(a) There are informal women groups in Vihiga division
(b) Up to date records of women groups in Vihiga existed
(c) The respondents would give honest, bias free and accurate information
(d) The respondents posses formal education

1.8 Scope of the study

Only the women’s informal associations in rural Vihiga division were included in the study. This was because it was then easier to locate and access them in their natural setting.

1.9 Limitation of the study

(a) The respondents might be biased in their responses hence conceal some information
(b) The scope of the study might not be accurately representative since it will be done in one administrative division.
1.10 Theoretical framework
This study was guided by Neo-liberal theory. The theory holds that women's individuals can engage in collective action for their own good. The theory encompasses forms of extra domestic and extra familiar relationships that shape women experiences (Candida and Mailtrayee 1999). This study specifically utilized the empowerment approach. The approach holds that persons potential as an individual agent can be actualized through collectivity action and hence that collective is a necessary subject of research and policy (Stamp, 1989).

This position was relevant to make visible women’s informal associations and their capacity to net work and forge collective links at the grass root level. In social science discourse, the concept of empowerment refers to a processes whereby people take control over their own lives, gaining the ability to do things, set their own agenda, change events in ways previously lacking (Young, 1993). As development theory, empowerment is the most recent approach dealing with women’s issues. The aim of the approach is to empower women through greater self-reliance.

To origins of empowerment is Western feminism which has advocated the change of the processes and structures which reproduce women’s sub-ordination as gender (Scott, 1995). This approach acknowledges inequalities between men and women and the origin of women sub-ordination in the family, but that women experience this oppression differently according to race, class colonial history and the present economic order (Moser, 1993).

Marginalized groups in the society, women inclusive, see education as the means to improve their socio-economic status in the society. The acquisition of education leads to the fulfillment of the basic needs such as health, clothing, shelter and employment. Thus education is related to socio-cultural, political and economic dimensions of society. (Fagerlind and Saha 1983)
The marginalization of women has given rise to much talk about integration of women in development as a solution. This concept of marginalization on the assumption that a majority of women are housewives, they do not participate in production and is one therefore marginal to economy. This is mainly because majority of women lack formal education (MacCalm, 1985).

In view of this therefore, education is seen as an important empowering tool in bringing about change in society by improving the women’s standard of living so that they too, can participate in production and then improve the economy of their countries. Problem-posting education involves constant unveiling of reality (Freire, 1970). It evaluates that which had existed objectively but had not been perceived, and deeper meaningful implications begin to stand out. Consequently, humans being to single out elements are said to become objects of considerations, action and upon them. This can be true of women group members with formal education who exploit the environment for productive purposes.

Education initiates development in human and society and opens physical and mental eyes to many measures. In addition the work of the community development officer is eased because the learner now wants to embrace more things that guarantee development, both for the individual and community; social and economic.

Through the use of grass root women’s organizations, the empowerment approach entails a situation where bottom-up approaches can be used to con-scientize women to challenge their sub-ordination. The grass root organizations also assist women to satisfy their practical needs. Attempt by women in locally based collectivities I Form of informal associations enable women to gain greater sense of self-worth, and common purpose, which inspires them to other activities which have more clearly directed objective of collective empowerment (Young, 1993).
Women, therefore need not be characterized as needy beneficiaries, but productive members of the society. Failure to acknowledge and utilize women’s productive roles within the household have been planning errors leading to inefficient use of resources. This helped to legitimize ‘women-only’ focus in research and in the accumulation of resources via women’s projects. By improving women’s access to education and training. Women’s productivity increase and positively impact on national development.

Women’s power is thus promised on a collective notion of empowerment targeting in particular the poorest and least privileged of the group. Forming a locally based group can provide the conditions for an empowering experience if space is provided for discussion and exchange of experiences and an examination of the roots of women poverty and powerlessness.

The study approach can thus be understood to underlie the research on informal women groups which have evolved as coping mechanism through which women try to escape some of the constraints of their economic circumstances. These groups entail similar circumstances as they are rural, deprived and informally organized. They give women a voice and forum to share their experiences and unite for common goals that enhance their empowerment.
CONCEPTUAL FRAMEWORK

The underlying concept of this study is that formal education and training empowers the recipients to create and sustain social development. This is made possible through the development of human resources skills of illiteracy and numeracy that are vital for record keeping; capital and financial capacity building. It thus builds various tenets that encompass self-realization, entrepreneurship and budgeting.

Again, earning power, entrepreneurship and marketing skills are developed. The ability to book-keep, bank, audit and budget thus enhances financial resource management. This in the long term boost economic development, which leads to general social development. The following figure gives a summary of the conceptual framework.

FIG. 1.1 Formal Education and Social Development
### 1.11 Definition of significant Terms

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<tr>
<td>Development</td>
<td>Improvement of living conditions that enable women meet their daily needs</td>
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<tr>
<td>Formal education</td>
<td>A definite, continuous and systematic training and instruction delivered at specific time place and designed to give knowledge, develop skills, attitudes and character</td>
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<tr>
<td>Resource</td>
<td>Human, material, financial, possessions used in generation of wealth to improve life of women</td>
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<tr>
<td>Mobilization</td>
<td>Activities that generate, accumulate and distribute resources among women groups for their use</td>
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<tr>
<td>Self-help</td>
<td>Use one's own effort, resources to achieve own set objectives</td>
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<tr>
<td>Sustainability</td>
<td>Continuity and general overall expansion of women groups in terms of resource accumulation</td>
</tr>
<tr>
<td>Women group</td>
<td>An organization composed of pre-dominantly women geared for cohesion purpose</td>
</tr>
<tr>
<td>Empowerment</td>
<td>Personally initiated and gradually acquired ability to overcome obstacles that negate and disadvantaged women in the society.</td>
</tr>
<tr>
<td>Demography</td>
<td>Personal characteristics of individual respondents for example age and occupation</td>
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<tr>
<td>Content analysis</td>
<td>The evaluation of documents to ascertain, very particular information.</td>
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CHAPTER 2

LITERATURE REVIEW

2.0 Introduction

This chapter reviewed the literature related to women participation in the process of development. The first part looks at women’s associations outside Kenya, the education background of members within their informal groups and the activities undertaken by women’s informal groups. The second part presents the women’s general associations in Kenya, the educational background of members of informal groups and the activities undertaken by women’s informal groups.

2.1 Women Informal Associations outside Kenya

Oanda (1999) wrote that in most countries of the world, majority of women population who live in rural areas are illiterate or semi illiterate. A noticeable trend with the onset of the economic crisis has been the migration of men to towns and plantations in search of salaried employment in the formal sector and industries. This has been easy from them since they are formally schooled and trained.

This situation has made women take an increasing responsibility in managing households and in some instances, the increase of female – headed households. This has resulted into the formation of various networks of solidarity among women in rural and urban areas. The rural networks are informal attempts by women to confront the economic crisis and support their families, in spite of their inability to find formal employment due to lack of formal education.

Karega (1995) notes that in Africa traditional society, women formed welfare oriented association to assist each other in several respect such as labour saving activities. Particularly in farm work. This implies that they collectively engaged in rural economic activities, tree farming, weaving and social –welfare activities.
Keraga’s finding suitably points out that women networks are an old phenomenon. However, the findings do not show the relationship between this activities and the levels of education of members of such associations.

Lockwood (1992) observes that invisibility of rural women activities have been due to their informality and the fact that they are headed by women who are supposed to occupy a private domain. This is in spite of the fact that resources mobilized by women in the rural areas find their way to the public economic sphere and that rural women income are mainly derived from traditional agriculture practices. This findings reveal that rural women’s engage in and manage rural activities. The study fails to give the formal education level of this leaders.

Tinker (1990) states that early development programming had ignored women as economic actors and dealt with women only in their reproductive role, then only as mothers, not women. In the 1970’s with the advent of women in development (WID), attitudes started changing. “Women only” projects were the easiest and earliest response of donor support for women. Women organizations or church groups were selected to implement such projects though they lacked not only experience in creating viable income activities for the poor women but also experience in running their own organizations on business basis. Gradually, projects moved into areas with a greater potential for profit by utilizing skills that women already possessed which means that his project remained firmly within women sphere.

Local women groups were set up by intermediary organizations as a mechanism to deliver information and services. Typically, such a group was open to adult women in the village and income activities communally shared. These features made it difficult for the poor to participate. Income differentials existed and leadership of these groups falls to the generally better off and the better educated, who naturally make decisions that favor their own interests. These are the elitist, formal groups.
Since they are better educated, they possess skills to make informed decisions that benefit them. This findings look at women as a single group, in similar circumstances who benefit from donor support for their projects. The present study done in rural Vihiga distinguished between rural and urban women.

The urban women are more formally schooled that rural counterparts. The less educate rural women remain passive and soon fall out. It is therefore a necessity that the poor, less educated form their networks. The importance of the individual receiving a fair return for her own efforts help explain the recent rapid expansion of affinity or women groups as a source of credit for starting micro-enterprises. Its notable that women from similar socio-economic backgrounds are organized into small groups. Credit is available on an individual basis with group guarantee and new types of income activities related to domestic sphere are introduced and pursued. The activities help to mobilize resources for the economic and social empowerment of women.

Snyder (1995) notes that the independence movement of 1960 and 50s allowed the root of women and development concepts. After the struggle experiences, women were determined to be fully participating citizens of their new nations. The solidarity groups and organizations they evolved from their work still rank among the most important components of Africa civil society. Snyder’s work portrays the women groups as vibrant. However it is important to highlight the influence of formal education in the groups’ functioning.

In West Africa, for example, voluntary organization existed in Nigeria. In traditional Igbo-land women had power in their gathering performing wide ranging social, economic and political functions. There existed village wide meetings of adult women in a common resident. One aspect that arises out of this is that proximity could be a factor catapult women into forming an association of their own for beneficial interaction.
In Cameroon, Koru women have a plethora of activities in their group that include secret societies which educate young girls. They also controlled women labour. In such groups, women’s invest and development of skill was a crucial purpose. They learn to work together to attain common goals. It is thus reasonable to conclude that women’s collective activities have a long history and modern women groups have their bases to an extent in traditional women groups.

Bradley and Khor (1993) note that women private and public domains interact at some point. Therefore an understanding of these interactions and the influencing factors can show conditions at a local level that work for or against the success of women’s associations. For example, women paid employment could directly affect their status in the private domain relative to their economic dependency on male family members and allocation of resources within the family. Access to economic resources in the public domain reinforces access to resources in the private domain and vice versa.

United Nations Economic Commission for Africa (UNECA 1983) examines the effects of lack of formal education for African Women. It points out that lack of formal education makes it difficult for women to increase family resource through productive work in the field. Small businesses and informal income-generating activities, UNECA also confirms that lack of knowledge and skills has often kept women from full realization of their economic potential. It therefore becomes important to establish the levels of informal education and its influence on the choice of income generating activities and sustainability of such groups.

Boserup (1992) documents the fact that in much of Africa, a large share of family enterprises is informal and operated by married women, divorcees and widows. However the success of such enterprises are beset by problems as women are not autonomous.
Their husbands and male family members have legal rights to dispose off such properties, Boserrup therefore point out how men still direct and manage proceeds from woman’s efforts. This study seeks to establish if the trend is prevalent in Vihiga Division.

Deborah (1995) explains that this lack of autonomy is enhanced by the dynamics of the market and the state that give men advantages in access to reproductive resource over women. Collier (1989) groups constraints to women collective organizations and empowerment into four processes.

(a) Processes that are based on underlying social conveners such as discrimination outside the household particularly in labour and credit markets

(b) Processes of role modeling in production which are gender specific such that new technologies taken by men are never automatically transmitted to the female population.

(c) The household asymmetric rights and obligations which require women to work more on the household without incentives.

(d) The burden of culture forces that discriminates girls in education and alienate women from taking up initiatives toward acquiring new skills.

Despite the above constraints, literature shows that the majority of women have been able to circumvent them in ways that enhance their economic well-being. Macgaffey (1988) for example shows how women in Zaire during the times of economic hardship have innovated and established a second economy. This is a highly organized system of networking and solidarity for income generating activities that is exclusively women managed and surpasses official legal procedures. In their very nature, they constitute informal groups. However, this studies do not point out how formal education inter-pays in this income generating activities. The present study attempted to fill this gap.
Olukoshi (196) point out that in the period of economic crisis and structural adjustment programmes (SAPs) literature has pointed to the growth of multiple modes of live hood among the rural and urban poor and the intensification of the process of informalization. Because rural women economics activities have always taken place in the realm of the informal community set -up they are likely to have a head start in reaping the economic gains accruing from the process of adjustment. Given the disparity in levels of education between the rural and urban women it is important to establish how rural women have coped with this economic crisis.

Moser (1993) and Young (1993) argue for a case of women continuing to organize both informally and formally to further the course of their empowerment. They point out that autonomous women’s association have been crucial in mobilizing low income women. Monitoring and evaluating government programs and providing space within which awareness and empowerment are campaigned for. They however point out that rural based organizations are confined more to welfare issues. The present study done in Vihiga focuses on how far women informal association have moved from this position to positive, self-sustaining empowerment through resource mobilization strategies.

Kebede et al (2000) evaluated the ACORD programme in Dire Dawa in Ethiopia. The training component is an integral part of the programme strategy in that it aims to strengthen the existing functioning of community based organization and to aid them to move to their new role as providers of credit and saving schemes. Prior to grant disbursement, all community based organizations are required to undergo training in this area. Whereas some component of training are to increase awareness for social concerns affecting community life in general, others are designed to support micro enterprise development such as saving and credit, organizational management and book keeping, poultry production and entrepreneurship. Of the training a bigger number of women was trained compared to that of men. This was as a result of a policy prioritizing women.
The policy of prioritizing women was applied when it was found that in mixed community based organizations (CBOs) men were likely to put themselves forward for training and women tended to shrink from taking up such opportunities due to lack of confidence, often linked to their lower literacy level.

Teklu (1997) notes that CBO members particularly women identified lack of entrepreneurship skills as a problem that affected the success of their income generating ventures. To cater for this need the specific courses offered were business creation, business plan, market research, sales forecasting and approach, cash flow forecasting, action planning and women and trade. The studies above are relevant. They reveal that women in groups require education and training to sustain their informal income generating activities. Again they point out that women low education levels inhibits their confidence to avail themselves for training.

2.1.1 Educational Background of Members of Informal Women Groups Outside Kenya.

Sernam (1983) notes that concerns about the lack of articulation between schools and work have been a common theme of debates about educational reform in all countries where there has bee substantial amount of youth unemployment. Traditionally, the concern has been with how education system could prepare learners for the informal sector even when they are not explicitly directed to the informal sector.

Galilea (1993) reports that the 1980s saw a changing perspective towards education in many countries. A realization developed that education must be more relevant to the modern world of work in which problem solving and flexibility in the face of technological change and intensified global competition are the new desired attributes of the good worker. One response has been to emphasize quality across the education and training system, but to place particular emphasis on increased participation and quality improvement in the post compulsory stages.
Another has been to ensure that all pupils received some exposure to technological studies or work. Despite this, there has been little evidence of education and training system reflecting the explicit kind of self-employment agenda. Again, there has been rise of interest in enterprise education. The identified scenario is important to this study. It is evident that countries orient towards enterprise education and technology. It thus becomes important to evaluate the functioning of this education and training in women informal associations. Again, the focus on enterprise education and training together with the resultant benefits and be better achieved if the learner participate in the full cycle system of the designed formal education.

ACORD (UK) carried out a survey on women informal association in Dire Dawa in Djibouti. The study reported that of the women who participated (10) they were classified as poor. According to Howes (1998) being poor in Dire Dawa indicates individual income of around 100 birr (£8.30) – month from casual labour or selling water or firewood. Of the women, five were married, three divorced (and current heads of their household) one separated and one single. Again, three of the women had never been to school, the remainder had had between five and twelve years of schooling. Some particular members of the group were captured.

Zinash was 35 and had had five years of primary schooling. She had had a hard life. She came from a farming family and was married at 12 years to a local farmer.

Tsehat was 35 with five years of primary education. She had been brought up in a farming family in the country side, married at nine and divorced at 15.

Etsehiwot was the youngest at 22 years and single. She came from a relatively well off family, her mother owned her own house and received monthly pension. Etsehiwot was forced to drop out of secondary school before completing the 12th grade when her father became sick and she had to nurse him.

Merirm was aged 27, married with three young children. She had no schooling and was illiterate. She had also had a hard life. Her mother died when she was young and she was brought up by her grandmother in the countryside. She had gotten married at age 17.
Hiwot was aged 23 and married with a young child. She had 12 years of schooling. Like Esthiwot, she came from a rich family. When she got married, she was dependent on her husband who sold smuggled goods, which was a profitable but high risk business.

The exemplification above is important. It reveals the common circumstance upon which women originate from. It also shows the few years they are in school and some of the situations that catalyze them from formal schooling. Again their levels of education are dearly congruent to their activities as members of their groups. UWESCO/Oreanco (1992) report that the pre-occupation of national education and training systems has been with the “modern” section of the economy. In parallel, most of the interest until very recently in the informal sector has also been directed at urban artisans.

However, here has also been a growing awareness that the majority of the population in developing countries in sub-Saharan Africa and South Asia are still to be found in rural areas. The study further points out that this trend has changed in Latin America, with for example the urban population in Columbia moving from 30% in the 1950 to some 70 percent in the early 90s. The continuing pace of rural – urban migration has attracted the concern of governments. And as a result, national training systems have been required to begin thinking about their obligations also to provide rural training. With an informal and micro-enterprise orientation, there was no reason for training not to be relevant in situ to the rural areas.

Despite this, Haan (1994) writes that rural training where it has formed part of a national system of provision, it has suffered from one the major problems faced by urban training systems, the tendency for provision at local level to reflect national planning directives rather than local needs.

The observation above links up to this study. Rural population, particularly women should be beneficiaries of a rural focused training programme that captures the uniqueness of women circumstances and realities.
According to Lohmar – Kunle (1993), the demand for rurally based and rurally oriented training of women is made more acute by the presence of large numbers of refugees.

A cited programme is GTZ which aims at sponsoring vocational training and women activities for refugees and Sudanese with the objective of providing skills which lead to employment and income generating or income saving. Training in this area includes sewing, handicraft, home economics and land pump maintenance. The programme seeks to make use of existing training facilities and previously acquired formal education skills of numeracy and literacy.

The assumption of this study is that the target group benefited from formal years of schooling. As Khan (1993) reports another GTZ funded project targeting rural women is found in North West Pakistan, close to the border of Afghanistan. The focus is specifically on the skills for self-employment. The main skill imparted is tailoring. The instructors are selected from the local community on the basis of their technical and schooling experiences and are then involved in curriculum development. Where women in groups are involved, their leaders tend to be utilized since they are already presiding over the affairs of the group.

Arising from the above citations, its evident that some interest, have targeted women in their rural set up. More importantly, it is notable that the skills to be imparted are rural oriented and do not capture modern times technological skills. Commonly the rural women have few years of schooling.

Galilea (1993) studied women in groups in Chile to establish their education levels. The study showed that discrimination by gender in Chile, a country undergoing rapid modernization, assumes a subtler form than in traditional context. Chilean law acknowledges equal rights for men and women in education. However, a patriarchal type of culture prevails and a significant proportion of women subscribe to macro-type values and are psychologically dependent on masculine figures.
The above explains, for example, the fear of women becoming autonomous, of developing their potential and particularly of assuming the role of workers. This culture permeates all aspects of social life, but with regard to education training and consequently the labour market. Female participation in the labour force is low. Standing at 33 percent. The is also over-representation of women in the informal sector.

Significantly, gender discrimination in education is subtle and becomes more visible under extreme circumstances. UNESCO (1993) SUPPORTS THIS PREMISE. In its report, women are illiterate to a greater extend than men, particularly in native Indian areas (Region of Araucania) and marginal areas of Greater Santiago. The research finding indicate levels of absolute and functional urban and rural illiteracy significantly higher than those registered by the population census. Again women have a greater difficulty in gaining access to and graduating from higher education. Such women also become household leads.

McGrath et al (1994) states that the social and economic vulnerability of female heads of household is a proven fact worldwide, they have inter-alia, lower incomes and more persons under their care than their masculine counterparts. This condition does not only affect women, it also has a multiplying effect on their children. It is from the foregoing that rural women, who openly have fewer years of formal schooling, inadequate technical skills and more social responsibilities forge their own network of links to collectively counter the negative consequences of their situation. These rural collectivities constitute the informal women groups.

Clason (1998) carried out a general survey on the role of leaders and the activities they perform in rural women groups in Ecuador. Result indicated that these leaders were facilitators of the learning process. They also facilitated development project involving the growth and development of Co-operatives for the women groups. The content of the education program came from the leaders who decide upon the methods and materials to be utilized. Women with basic education were utilized to plan and co-ordinate their own program and also train other women to do the same.
The basic education skills acquired through formal education tends to give the women group leaders a better start in the learning process.

This findings are important to the present study as they shows activities performed by the leaders and groups. However, Clason doesn’t show the educational level of the leaders and members and how it influenced the selection and coordination of activities. The present study discusses the education background of women in groups and how it influences the choice of income generating activities that enhances resource mobilization for sustainability of women groups in Vihiga Division.

United Nations Economic Commission for Africa (UNECA, 1983) examines the effects of lack of education for Africa women. It points out that lack of education makes it difficult for women to increase family resources through productive work in field. Small businesses, or in jobs. They are confined to traditional methods, systems and attitudes delved in production and do not embrace modern techniques of reproduction.

The study reveals that lack of education is a major handicap for women. UNECA also confirms that lack of knowledge and skills has often kept women from full realization of their economic potential. This study examined this in relation to women groups in Vihiga Division.

2.1.2 Activities of Informal Women Groups Outside Kenya

Leach (2000) reports of the Dive Dawa ACORD (UK) sponsored programme in Ethiopia. Its overall purpose is to work with community organizations and structures, particularly groups of women, to address the needs and improve the condition of the poor within the community.

Dire Dawa lies in the east of the country with the construction of the Addis Ababa – Djibouti railway completed in 1902, the town developed into a major trading centre and witnessed the influx of different ethnic groups.
With this expansion came a reputation for contraband trade, especially in Khat (a mildly narcotic leaf that people in the region chew), electric goods and clothing. The conduct of this business were poor women, who were victims of economy decline occasioned by the border conflicts with Somalis, the impact of structural adjustment on the economy nationally and the lack of investment stemming from uncertainty in relation to the town's administrative status.

According to the ACORD baseline survey carried out at the start of the project in 1994, overall only 28% of the population of Dire Dawa were working in formal employment, whilst the large majority (72%) were engaged in informal sector. Notably, of the 28% in formal sector employment only one quarter were women in low status, poorly paid jobs, the survey found out that men's overall share of public sector wages was 88% compared to 12% for women. In the informal sector, where the majority of working women have to be found, the main income generating activities are selling firewood and injera-making (the local bread). The men were engaged in transport and stone-crushing, a more lucrative business than what the women did. The study showed majority of household heads were women (32%).

This findings were important to the present study since they showed a relationship in three significant ways. One, the Dire Dawa economy was in decline. This thus put pressure on the population to fend for sustenance. Two, there were more women than men in the informal sector. However, the women were engaged in less lucrative ventures (bread-making and firewood selling) than the men who were in transport and stone-crushing. Thirdly, women headed at least 32% of the studied households. It therefore follows that women had limited income and increased responsibilities.

The ACORD project focused its activities on community based organizations (CBO) to support the most vulnerable groups. It was noted that half the adult population of Dire Dawa belonged to one or more CBOs. CBOs varied in terms of size, assets, ranging from the smallest with fewer than 20 members and virtually no assets, to the largest with several thousand members and significant assets. The study further points out that the former tend to be female oriented while the later is male oriented.
This findings enhance the position of this study that women economic empowerment is by and large a difficult struggle that women put up with.

The study also indicate that the majority of CBOs have a social function and act as a sort of insurance policy, in region for a monthly contribution. The CBO members receive services to cover traditional social and family obligation such as food and refreshment at funeral and marriage ceremonies, the loan of tents, furniture, utensils and other equipments and the provision of voluntary labour to assist in preparation of such events. The quality and range of services provided vary according to individual CBO capacity, contribution and size, among other factors.

MacGrath et al (1994) studied the SEWA organisatio of India. SEWA (Self Employed Women Association) is an organization of women engaged in income generating activities. “Sewa” means service in Gujarati language. It is a unique trade union in the sense that it serves unorganized self-employed where the self-employed have no real history of organizing. Sewa is an off shoot of the women wing of Textile Labour Association (TLA) which worked for the welfare of low class working women. The section trained women in production, unionization and research. The skills imparted for production activities were in the areas of sewing, embroidery, knitting, doll making, spinning, printing, composition, typewriting, radio-servicing and home help services as well as modern house keeping and family health. Sewa was a response to a survey that reveals that women tailors were exploited by contractors.

The majority of women engaged in income generating activities, were not protected and were informally organized (lacked government legislation, unionization and policies). They were exploited by contractors, money lenders, and even harassed by market officials for using market place for trade.

Even though they worked hard, they lost income in the process of buying raw materials, hiring tools and arranging for capital. At each of this stage, the money leaders, suppliers and wholesale dealers exploited the unorganized and illiterate women. SEWAA identified various occupations in which women were engaged and classified them in three categories.
One category was small scale vendors were traders and hawkers who sell goods such as vegetables, fruits, fish, eatables, household goods, garments and other similar types of products.

The second category was home based producers such as weavers, potters, bead rollers, agarbatti workers, and garment stitchers, processors of agricultural produce and handicraft producers. The third category composed of labourers who sell their service including agricultural labourers, construction workers, contract labourers, hand cat pillars, head loaders, washer women, cooks, rag pickers, forest produce gatherers, cleaners and other providers of services. SEWA activities can thus be broadly classified into four: union activities training for employment, organizing cooperatives and support services. Union activities involve organizing women into a labour union to fight against low wages, exploitation by contractors, lack of social security, lack of protective legislation, displacement from markets and other problems. Their various forms of struggle would include processions, satyagraha – a form of peaceful protest, legal action and strikes.

Self employment training is a SEWA strategy which believes that total empowerment of women is possible only through their economic empowerment and consequent independence. To enable women take up self-employment, they were trained in areas they already performed, particularly activities like spinning, dyeing, cleaning raw wool among others.

In the realm of cooperatives, SEWA started working for a dairy co-operative for the women association. Milk societies were monopolized by men and the upper class. A woman only co-operative became necessary. SEWA thus helped the women groups form co-operatives and provided technical help, management know-how, access to working capital and training. The association would also help link up larger co-operatives.

Again, SEWA engaged in support, in the provision. Unlike in the formal sector, in the informal sector people earn low incomes and do not receive any social security.
There are no insurance schemes, credit facilities, provident fund or maternity facilities for the self-employed. SEWA attempts to provide this facilities through support services. This services include bank services and training programmes namely group leader training, new member orientation training and training of trainers.

With the joint action of unions and co-operatives SEWA has achieved considerable success in developing self-empowerment among the illiterate and poor women of Gujarat. The above study contain lots of useful insights relevant to this study. One, the SEWA association is formed to protect women from circumstantial economic exploitation through economic empowerment. This basis for group formation underly many other groups, that operate informally in the rural areas. Two, the SEWA initiatives appreciate the role of education and training in sustaining women particularly the group leaders increase the chances of the success of the groups resources mobilization strategies. Three, the fact that the studies reveal that SEWA offered banking services and other support services to its success imply that such services are useful to ground informal women association in rural areas. The present study evaluated the reality of this concepts in the functioning of informal women groups and the activities performed to empower women in Kenya and particularly in Vihiga division.

Kokurirwa (1982) shows the activities women groups in Tanzania are engaged in. These include consumer co-operative shops, canteens, poultry raising, bars and restaurants, pottery and handicrafts. The study farther points out that lack of skills and knowledge, however has led to mishandling of funds and other group’s resources. This has led to a collapse of such rural groups. Where the groups have survived, their types of activities have been traditional agriculture related ventures.
This study is relevant to the present study as it indicates women’s activities and the effects of lack of skills which are presumably acquired through education and training. It however fails to point out the specific influence of formal education in suitable handing of funds. And management of their activities for sustainability. The present study investigated the influence of formal education on handling of funds and choice of activities for sustainability.

2.2 Women Informal Associations in Kenya

Kenya has shared in the development of women’s association, both formal and informal. The bases for their formation have been in some cases outside their immediate domestic or family groups. Wipper (1995) notes that some of these are age, gender, village level dance and workgroups.

The structure and organization dynamics of these groups were however disrupt by the forces of colonization and urbanization. This left women in a much less powerful position than men. Gatara (1985) notes that when political independence failed to translate into economic independence, women found it even more important to collect and work together. This enable them to meet their basic social welfare needs and enhance their worth in society. The present study sought to establish if these factors were also crucial basis for formation of these groups and if these groups fulfill social and economic welfare needs.

In trying to re-organize after independence, Kenya women relied on two forces to initiate and perpetuate their association (Oanda1999). The first force was the traditional work group, which have evolved to today’s independent co-operatives where members carry out projects and business ventures. The second force was the spirit of self-help (Harambee), which the independent Kenya government adopted as a strategy based on mobilization of grass roots resources and initiatives. Traditionally women came together to undertake communal task whenever need arose.
Some of the cases of need included funerals, weddings and other festivals. Come independence, the spirit of Harambee, a politician philosophy swept through Kenyans who believed in working together for common good. Women as a group therefore networked to work together for their various needs.

The formation of women groups has also got a boost from the government. During the initial period after independence in 1963, the government gave both financial and technical support to women through MYWO. Community Development Office was created in the Ministry and Social Services to formalize women activities. Later on in 1976, the women Bureau was created as a response to first World Conference on year of Women held in Mexico. In 1982 the Kenya Women Finance Trust was formed to help women groups in Kenya to obtain credit, technical assistance and management training.

All these efforts have not been adequately effective due to their elitist nature and exclusion of poor women. Kabira (1993) argues that the rural informal groups often by-passes formalities they consider unnecessary and complicated like registration unless there are prospects of donor support. Rural informal women groups have not benefited from government support since they have almost no information on how to access this aid.

Aubrey (1997) in a study to evaluate MYWO as a development partner and mobilizer of grassroots woman’s association found out that MYWO has falsified reputation and it consciously mi-represents its activities and linkages to grassroots women in order to secure foreign donors assistance. The study shows that local grassroots women organization seem to have a primary purpose of promoting women issues, than the formal MYWO which the individual use to gain political and economic power by exploiting women mobilization and solidarity. Aubrey’s study is relevant since its documents the exclusion of rural informal women groups by MYWO and their pre-occupation.
In the face of mistrust and exclusion practices from the urban elite formal organizations to the rural ones, women in the rural areas have initiated their own association. Therefore, a detailed account on how they face the organizations and their existence could be a worthy study.

Karega (1996) also documents the fact that over time local women welfare organizations have acted as a springboard for women to raise money and venture into small scale business and enterprise. Karega’s findings are relevant to the present study as they recognize women’s ability in small-scale-business enterprise. Karega’s findings do not explicitly show the influence of education on women’s ability to raise money and how they perform in their business.

Wamalwa (1991) and Karega (1996) show how modes of traditional grouping have been used as the genesis of economically viable women’s informal associations in Kenya. This modes include the “Ngwatio” among the Kikuyu, “Risaga” among the Gusii, “Sega” among the Luo and “Mwethya” among the Kamba. They argue that the groupings are viable channels for the empowerment of women. Women get engaged in social investment such as education and health. In the long term such informal association aim at the creation of a community with increased productive potential. The groups are also viewed by women as a means through which they accumulate available resources for immediate transfer and their use within the household. This is the purpose of the Merry-go-round and rotating credit funds. Politically, the informal groups present women as a force in the local political equation. In this way the informal association empower women to participate in public life by giving them confidence, bargaining power and resources. It can thus be concluded from these findings that vibrant women groups are vital in social, political and economic life of the community. The present study goes farther to investigate the influence of formal education on the vibrancy and growth of such groups.
Women efforts to organize informally at local levels however face some challenges. Koopman (1995) writes that such problems are centered on the fact that patriarchal relations still govern the economic behavior of most rural households. Also women’s attempts to increase their earning capacity by engaging in independent agriculture or off-forum activities is limited by their lack of time and customary social constraints on women’s independent access to economic resources, within the community.

Kabira (1993) also lists the common problems of rural women associations. She notes that they are confronted with lack of funds, inadequate skills and knowledge in business management, illiteracy and weak leadership. It is therefore necessary to highlight the success stories of rural informal women groups and how they manage to solve these problems. The present study does look at the influence of education which is expected to impart skills on the resource mobilization for sustainability of informal women groups in the rural areas.

Musyoki and Gatara (1985) evaluated women group in six districts of Kirinyaga, Kwale, Busia, Siaya, Laikipia and Nairobi. The study revealed that rural informal groups exist and are vibrant. However, diversification of activities and illiteracy had handicapped many women projects in rural areas. This had led to a situation whereby many of the groups are financially stagnant and continuously depend on meager resources of members rather than being self-sustaining.

Despite the fact that most rural women are members of the informal as compared to the urban, elitist formal association, the organization dynamics and points of strength of the informal associations has been exhaustively attended to in the literature. Filling this gap in knowledge continuum needed a focused study that relies on the forces and perspectives of the women themselves. This study attempted the above stated concern.
2.2.1 Education Background of Members of Informal Women Groups in Kenya.

Oketch (1992) writes that when Kenya became independent in 1963, the new government decided to expand education opportunities, with the belief that development of the economy, and thus employment of the educated will automatically accompany such expansions. The number of children completing primary education increased from fifteen thousand at independence to one hundred and forty thousand. However contrary to the expectation of the government at independence, many of the students leaving school after primary education failed to secure employment. This problem has been attributed to the then system of education (7-4-2-3-) which produced graduates with high expectations but few employable skills. Caplean (1981) notes that the school leaver problem was formally renewed in 1975 by the national committee on educational objectives and policies, constituted by the Kenya government. The Gachathi report, as it is known, recognized the large and increasing number of unemployed school leavers in the country and the reality that self-employment was the only feasible solution for many of them. The committee recommended the following strategies to deal with the imbalance between large output from the school system and low demand for the graduates:

1. that the education system be reviewed to provide students with as many skills as possible for future self-employment.
2. that to achieve the above objectives, the primary cycle be extended to nine Years and a mixture of adaptive subjects, such as agriculture, home economics, carpentry, fishing, pottery, elementary mechanics and typewriting be added to curriculum.

It is notable that most of these recommendations were, however, not implemented due to lack of finances. With time, the primary school leavers problem spread to the secondary school leaver as well.

The studies above are relevant to the present study in several ways. First, they both appreciate and point out the weaknesses in the curriculum. The curriculums ability to equip learners with self-employment and informal sector skills is wanting.
Secondly, the general employment opportunities available after the primary school cannot match the number of those graduating. The desire and tendency of those graduating from primary level to seek employment, which, however is not available makes it important to study the influence of productive income generating ventures. Women are, in cases victims of such dynamic and competent labour market which consistently make them poor. Poor women lead heavily constrained lived, often with very limited experience of the outside world and of the market place. In addition, those who cope everyday with the consequences of poverty are likely to develop a fatalistic attitude as to what the future hold for them.

Access to credit alone will not necessarily lift them out of despair and give them self-confidence. Training offers them an opportunity to broaden their visions to deepen their understanding of the market place, acquire new skills and to learn from others as well as from their own reflections and experience. Women already have less access to education and training than men.

Abagi (1998) writes that in Kenya educational opportunities at all levels of formal education have increased greatly over the last ten years yet, gender gaps in education are apparent. Involvement for girls is relatively low compared to that of boys especially at the higher level of education research points out that this is due to poverty, culture practices and religion. The effects of this felt much more in the rural areas.

Mosted (1976) observed that majority of women groups in rural areas are made up of those who either have little or no formal education. Among the leaders, those who can read have just gone through literacy classes. This study reveals the educational level of members of groups and their leaders. It is not clear how this influence on their growth, which enhance sustainability of such rural informal women groups. The present study investigated how the formal education level of members and leaders influenced their growth and sustainability.

Ogutu (1985) carried out a study on women groups activities in Western province. His findings were that 85% of women in groups under study were illiterate.
Due to this many groups opted for less sophisticated commercial activities such as brewing of liquor and providing farm labour. This study is relevant as it highlights how education influences choice of income generating activities. It is however important to establish how formal education influences management of these activities initiated by informal women groups and extent of self-sustenance in rural Vihiga divisions.

2.2.2 Activities of Women Groups in Kenya
Pala et.al (1975) note that women groups activities are varied and to an extend depend on geographical circumstances. Groups that are not well advantaged in terms of transport have their activities restricted.

For example, as a means of producing income for the group, handicraft production has good potential due to proximity to tourist particularly in open coast regions. Despite this, inadequate marketing skills and organizations has hindered full realization of this potential. From these findings, it can be seen that without formal education, the ability of members of the group to generate income by marketing and selling the products from their activities is hampered. The present study investigated how group’s activities are managed in relation to the education levels of the group leaders.

Davidson (1984) surveyed on group activities in Kirinyaga and Bungoma. According to her, Kangari-Mwihoti women group was involved in running of small bakery. Women with such skills taught others. This implies a desire for skills by women in groups. Kanduyi women Group in Bungoma had a tree nursery project. This helped women learn of soil erosion, types of trees suited to Bungoma environment and caving seedlings.

Ndumbu (1985) also pointed out that women are involved in agricultural and non-agricultural activities. The agricultural activities often are in the area of poultry projects, pig rearing, bee keeping, raising of grade cattle, fish marketing running of posho mills and a production of variety of horticultural products.
The relevance of this study is an important basis for evaluating each income activity against the level of formal education for its leaders and members.

In a survey study of women groups in Kenya, Riria-Ouko (1985) gives a list of activities in which women are involved. They include savings and credit, welfare and social projects, educational projects, income generating projects, home improvement, health projects and conservation of environment, leadership training and religious activity. This study is broad enough though it doesn’t give enough details why some groups prefer certain activities to other and how they mobilize and utilize resources for such activities.

Again, if such groups have got to sustain themselves, then good management is important. Evidence in the studies cited indicate that informal women groups select activities that are simple traditional in nature. They seem to lack the capacity to undertake more challenging modern form of income-generating activities. Consequently, this forms a setback for the groups. The present study investigated the influence of formal education on resource mobilization for sustainability with attention to the relationship between levels of formal education and choice of income generating activities.

A review of the related literature has revealed that informal women associations have existed over the times, within and without Kenya, However there are particular gaps to be filled in this knowledge continuum. First, it is noted that informal women groups members are illiterate or semi-illiterate. The literature does not clearly document the specific levels of formal education and training of leaders and members of this women groups.

Secondly, the literature reveals that informal women groups are engaged in incoming generating activities. However, the literature fails to point out how the levels of formal education and training of leaders and members influence the choice and type of income generating activities.
Thirdly, the studies done do not reveal how the levels of formal education and training of leaders and members influence the groups sustaining and functioning.

Fourthly, the studies reviewed in the literature fail to clearly point out how the use of resources mobilized by women in their groups is related to education of girls, economic empowerment of women. The present study carried out in Vihiga division attempted to fill this gap.
CHAPTER 3

METHODOLOGY

3.0. Introduction

This chapter gives a description of the procedures used in conducting the study. It focuses on research design, location of the study, study population, sample and sampling procedure, Data collection instruments, and data collection and method of data analysis.

3.1. Research Design

This study utilized the ethnographic design. Wax and Wax (1980) writes that ethnography commits to study on-going realities without affecting their process and context so that meaning of experience is not lost. Ethnography gives account of behavior, beliefs, attitudes and values of people under study. It combines different methodological techniques, some which are devised personally in such a way to facilitate data collection. It is a design that emphasizes three aspects. First, it emphasizes the integration of particular events into a coherent and qualitative meaningful pattern where the relationship of events is established.

Secondly, its epistemological assumption is that the perspective of people under study is crucial to understanding their behavior. Attention is given to how they define their reality often called ‘emic’ (a coinage of Pike, 1954), classification of objects and the definition of their situation in which they act. Thirdly, the focus on the on-going settings in socio-cultural contexts such as communities, educational institutions and classroom where events occur as human interactions take place. These situations are natural, as they are not contrived by the researcher.
The three aspects that are core to this design formed the backbone of the relevance of the design to the present study. First it was important to integrate the events of the women group into a coherent and qualitative meaningful pattern to draw a relationship. This was necessary to capture the general functioning of women groups and to particularly identify the income generating activities they undertake, the amount of resources they mobilize and the factors that sustain such groups in relation to the levels of formal education for both leaders and members.

Secondly, the design was appropriate to note the perspective of women in the groups. It was crucial to this study to understand how women view themselves as members of these groups and what, in their own views prompted them to be members. This was to capture their perspective on the importance of their groups, good leadership and the effects of formal education.

Thirdly, the ethnographic focus on the ongoing setting in social cultural context such as communities also enhance the relevance and choice of design for this study. Women groups were regarded as small communities with own set out rules, regulations and functioning paradigms where sharing of information, networking for common purposes and investing occur as they interact. The general essence of social-cultural context was maintained as they share language, churches, market and culture in a proximal physical environment.

The research design adopts the participant observations as key technique. Others used in the study are questioning, interviewing and analyzing the content of the group. On participant observation, Berreman (1968) writes that researchers remain detached, intense observers of inquiry into phenomenon. Their role is to observe events at which they are physically present but refrain from participating from those events so that they will not affect the activity being studied.
Micro-ethnographers conduct participant observation as “scheduled visitors” rather than participating residence. This technique was useful to the researcher who scheduled visits to observe women groups in their meetings.

Questioning was the other technique utilized in the study. Bogdan (1975) noted that ethnographic questions are framed in general terms to allow other questions evolve later. This helps to interview the perspectives of the observer and observed and hence the questions are continuously subjected to refinement. This technique was useful to the study to capture demographic information particularly the levels of formal schooling which was a key variable to this study.

Interviewing was also used in the study. This helped to get the deep perspectives of the women group leaders in the general functioning of their groups. It helped capture information on structure, organization and aims of the group. It was also useful to yield information on the factors of group sustainability and the strategies employed in resource mobilization.

Content analyzing was the other technique used in the study. Bogdan (1975) described content analysis as a systematic process of evaluating written documents to establish, clarify or justify issues. This technique was relevant to the present study to enable a scrutiny of bank transactions, minutes of meetings, members’ registers and other documents held by the groups under study.

3.2. Location of the Study
The study was carried out in Vihiga division, Vihiga district, in Western province. Vihiga division covers 90km² with a total population of 82,995 with a female population standing at 44,172. The mainstay economic activities include Agriculture: where tea coffee, maize and beans are grown, livestock production, mining, forestry and commercial activities.
Vihiga division is a rural region with a high rate of population growth. This impacts negatively on land resources. Basic commercial activities fill a gap in the peoples economic life. Consequently, most economic activities are informal and the women engage in petty trade in foodstuffs, mitumba and other agricultural produce. Besides this, Vihiga division experiences a high school drop out rate of 62% among the girls (Vihiga District Development plan 1997 – 2001). These are the girls who ultimately become women, engaged in various income-generating activities for their livelihood. However, cultural and market dynamics exclude poor women from formalized economic activity. To counter this, rural women have formed informal associations to help each other. Vihiga division therefore forms a good location for this study. Again, the researcher being a native of the district he understands the geographical, social, economical and political situation of Vihiga division.

3.3. Study Population

The study population for this study was the composition of all rural informal women groups and found in the administrative Vihiga division. Vihiga division has 300 registered women groups spread in five locations. These groups membership is purely women. They are also engaged in income generating activities. A majority of the members in these groups are elderly married women.

3.4. Sample and Sampling Procedure

Sampling is the process of selecting a number of individuals for a study in such a way that the individuals selected represent a large group from which they were selected (Mugenda and Mugenda, 1999). Random sampling was utilized to select one location to be utilized in the actual study. A list of existing locations was made and random numbers assigned to each location.
They were then placed in a lottery box and one of them picked for the actual study. A list of all the groups in the location selected was also made to be used in the cluster sampling. A table of random numbers was used to cluster sample three groups out of the 29 groups in the location.

Cluster sampling was considered relevant to this study so that all members of the groups falling the sample would be used in the study. The 3 groups selected for the study formed 10% of the sampled study population. Slavin (1984) proposes that in social science discourse a sample of convenience may be drawn so long as clear description of the district and respondents is made so that others may reasonably assess the relevance of the findings to other settings. This is particularly relevant to this study which was carried out in a rural setting and was interested in a relationship between variables. The 3 groups, set in similar socio-economic, cultural and political circumstances enabled an in-depth study and close interaction to yield data that has been generalized on other groups in the area. The researcher thus collected information from a total of 68 respondents which included 6 women group leaders.

3.5. **Data Collection Instruments**

Data collection instruments for this study were questionnaires, interview guide, content analysis guide and the participant observation guide.

Sheramn and Webb (1997) write that in ethnographic research the perspectives of the observer and the observed are intertwined in the generation of questions and hypothesis. The questions set are simply guiding and are continuously subjected to refinement as research proceeds.
The questionnaire used in this study was both open-ended and closed. It was administered to all women group members under study by the researcher. This was effected by the researcher asking the questions and recording the responses progressively in the spaces on the questionnaire.

The closed-ended part of the questionnaire was designed to capture personal demographic detail of the respondent. The purpose of this was to understand the individual characteristics like level of education, age and marital status (of the respondents.) This information was useful to give the picture of relevant detail of women in groups particularly their level of formal schooling. The open-ended part of the questionnaire was useful in capturing the respondents’ views on the benefits of the group to members. It also helped to capture the respondents’ views and beliefs on the skills they deemed useful for group leadership.

Interviews are used when one seeks information from a ‘natural’ group that comes together for a common purpose such as women in their informal groups. The interview guide was framed in general terms to allow other questions to evolve. The tool was used to supplement information from the questionnaire and give an in-depth account of group organization, financial and social functions. To facilitate the use of this tool, the researcher posed the interview questions to the interviewee. In particular sections of the guide, the researcher probed for more information.

The information was gathered and recorded as field notes. The 6 officials of the 3 groups used were interviewed by the researcher. These were the chairlady and the secretary of each group. The chairladies were particularly interviewed to reveal their views on the group functioning; for instance, the level of participation of members in group activities including meetings. This was because it was expected that they chair all meeting sessions. The secretaries were also interviewed since it was expected that they keep records of the groups. They are therefore, better placed to experience the functions of formal education even at their own level as secretaries.
This could yield their views and attitudes on education's the interviews yielded the information on the background of the groups, structure in terms of leadership, strategies used in mobilizing resources, group sustainability and the sex-gender relations.

The content analysis guide was a vital tool to supplement as well as authenticate information collected. All available records of the group were scrutinized as evidence of group operations by the researcher. This enabled evidence and insight into resources kept by the group and evaluation of record keeping procedures. This was necessary to relate to levels of formal schooling, particularly of leaders and women groups.

In Berremans (1968) Words participant observation is the practice of living among the people one studies, coming to know them, their language and their life-ways through intense and nearly continuous interaction with them in their daily lives. The role of the researcher is to observe events at which they are physically present but refrain from participating in those events so that they will not affect the events being studied. The researcher adopted a micro-ethnographers position where visits are scheduled rather then continuous living.

The researcher participated in the meeting of the women groups in the study for participant observation. The purpose of the observation was to get first-hand information on how women conduct their meeting and the issues they raise. The focus of this particular participant observation was aspects of the meeting like punctuality, meeting procedure, organization of the meeting and issues discussed at the meeting as they relate to this study. The members meet once a month. The information gathered from this observation enabled this study to describe various social situations in which women in informal groups interact. The ideas and motives that lead to the formation of informal associations were also capture, through the discussions. This tool also gave room to evaluate the participation of members in their meetings particularly contribution to issues of investment and education if they arose.
3.6. **Validity and reliability**

The importance of validity and reliability in research particularly in ethnography was taken into account. Ethnographic validity refers to the degree to which participants observation achieves what it purposes to discover. To enhance this validity the researchers used multiple data collecting instruments that is the interview, direct observation and questionnaire. Strains and Glaser (1967) note that this enables comparing and contrasting data and constantly reduces biases. The researcher also enhance validity by focusing on entire group and a wide range of information, and informants and involving participants in the reconstruction of the events.

Validity of the research instrument particularly the questionnaire was enhanced by expert judgment, where lecturers from the university and my supervisors were used. To ensure reliability of the instruments, field experience was useful on the response to the questions, and restructuring was done as the research was in progress to capture the intended aspects.

Participant observation validity was also enhanced. Le Compte and Goetz (1982) notes that the participant observation validity indicates the ethnographers understanding of the meaning of the observed socio-cultural experience. Therefore, to attain a high degree of validity, the observer (researcher) repeated the observations through prolonged investigation of socio-economic aspects under study. The researcher also focused on the entire group and a range of informants of the group in terms of members and leaders.

To enhance reliability in ethnographic research, Webb and Sherman (1988) propose that a researcher gives a complete description of research processes so that other researchers replicate in comparable situations. A comprehensive description of the process has thus been given. This was also effected by definite description of the conceptual framework, method of data collection and analysis.
Sprawdly (1980) writes that internal reliability in ethnography is enhanced by the verbatim principle where respondents are directly quoted. This study quoted some of the key informants directly.

3.7. Data Collection

Data was collected using the specified tools by the researcher. The District officer Vihiga provided an introductory letter, which was copied to the location Chief – Wamuluma. A list of officials of women groups for the study was made and the basic detail on how to access them obtained.

Participant observation proceed from a prior arrangement based on the meting scheduled for each of these groups. The researcher personally attended a meeting for each of the groups under study. Field notes were also taken in relation to pertinent issues under study, using the participant observation schedule. It was observed that each of these groups held monthly meetings in members’ houses rotationally. The purpose of participant observation was to capture the interaction that go on during such meetings and isolate issues that women in groups raise and discuss. It was also meant to identify the procedure of meetings and how the leaders conduct business during meetings.

The projects selection and initiated would also be evident during these meetings. Issues raised in this process were to be classified to give an indication of what came up during such meetings. The organization of each of these meetings was used to evaluate the functioning of formal education, for example in the orderly keeping of minutes. Some of the proceedings and contribution made were recorded verbatim. The questionnaire was directly administered to each of the women group members by the researcher who visited each of them in their homes. A total of 68 members of the three women groups responded to the questionnaire. Their verbal responses were filled in systematically. In many occasions the researcher translated the questions to the local dialect – Maragoli to enable clear communication and response. The questions were also reframed for clear understanding whenever the questioning process demanded.
The questionnaire helped collect data on demography of the respondents including marital status, levels of formal schooling and respondent's occupation. It also captured respondents view on how important the group was and the individual financial contribution to the group. The sources of money paid to the group were important in evaluating the support given to the women for the group by the husbands.

The interview was conducted with leaders of women groups. The researcher visited each of these leaders at an appointed time to carry out the interview. Six leaders of women groups were interviewed and file notes taken. Data was collected on groups background, resources mobilized, organization of the group and its sustainability. A record of their views and perspectives verbally given were noted. It is also during this appointment that the records kept by these groups were looked at and pertinent aspects noted. Some of the documents looked at were the registration certificate, bank account passbook, statements of account, minutes book, the members' register and the inventory.

Analyzing the listed documents yielded useful information on the record keeping procedures of the groups. For instance, statement of accounts and passbook helped reveal the frequency of bank transaction. A look at the certificate of registration indicated the validity of the certificate. This helped reveal the orderliness of record keeping and managing of group’s affairs as an indicator of influence of formal education. The minutes written and kept also indicated issues raised in the past by the groups.

The analysis also gave the information on orderly, systematic handling of groups by their leaders. This information was useful to relate to formal education of their leaders. Data on management of income generating activities and the proceeds from each was also collected during this analysis to establish sustainability of the groups.
3.8 Method of Data Analysis
Qualitative procedures of data analysis are used in this study. This had entailed an effort to formally categorize data to be able to answer the specific research questions. There is also an attempt to demonstrate support for those themes so as to answer research objectives.

Data have therefore been organized according to the research questions to draw relations between the variables under study. Qualitative data was coded and fitted into specific analytical categories by use of inductive procedures of analysis according to the study objectives. It has then been interpreted, co-ordinated and qualitatively reported. Words of some key informants have been reported directly to capture their deep thoughts. Quantitative data yielded in this study has been converted into frequency counts and percentages. This data has been presented in tables and percentages.
CHAPTER 4
ANALYSIS AND PRESENTATION OF FIELD DATA

4.0 Introduction:
This study investigated the influence of formal education on resource mobilization and sustainability of women groups in Vihiga division. The data was collected by the use of researcher administered questionnaire, interviews, content analysis and participant observation. The qualitative data collected was organized in broad themes that answered to the following research questions:

1. What is the demography and level of formal education and training of leaders and members of informal women groups?
2. How does the level of formal education and training of members and leader of informal women groups influence resource mobilization and the choice of income generating activities?
3. How does the level of formal education and training of leaders and members influence group sustaining?
4. How is the use of resources mobilized by women groups related to education and economic empowerment of girls and women?

Quantitative data was organized in frequency counts and converted to percentages for clear interpretation.

4.1 The demography and level of formal education and training of leaders and members of informal women groups
The first research question of this study effected through questionnaire dealt with the demography and the level of formal education and training of leaders and members of informal women groups.
The respondents were asked to provide information about their age, marital status, occupation, and duration of their membership in the groups and the level of education. The purpose of gathering demographic details was to portray the characteristics of the respondents and show that the sample used was fairly representative and also give the study findings validity.

Demographic details were also vital to reveal the level of formal schooling of the respondents, a core variable of this study. Age was the first personal characteristic to be sought. The classification in a 5 year range began at an age 20 up above 50 years range. The least age classified was therefore 20 years.

The results are presented in the Table 4.1 (a)

<table>
<thead>
<tr>
<th>Group Name</th>
<th>Age distribution in years</th>
<th>Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>20-24</td>
<td>25-29</td>
</tr>
<tr>
<td>Elementary</td>
<td>2(10%)</td>
<td>-</td>
</tr>
<tr>
<td>Mkulima</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Muungano</td>
<td>-</td>
<td>3(11.5%)</td>
</tr>
<tr>
<td>TOTALS</td>
<td>2(3%)</td>
<td>3(4%)</td>
</tr>
</tbody>
</table>

The distribution in Table 4.1 (a) indicates that the majority of respondents in each of the groups were above 40 years of age. Elementary groups had 80 percent, Mkulima 100 percent and Muungano 65.4 percent. From the findings 59 percent of all respondents were above 50 years of age only 3 percent were below 30 years of age. This shows that they are mature women capable of articulating issues raised by the researcher.
Table 4.1 (b) Marital status of respondents

<table>
<thead>
<tr>
<th></th>
<th>Single Unmarried</th>
<th>Single widowed</th>
<th>Married</th>
<th>Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elementary</td>
<td>-</td>
<td>5(25%)</td>
<td>15(75%)</td>
<td>20(100%)</td>
</tr>
<tr>
<td>Mkulima</td>
<td>-</td>
<td>2(9.1%)</td>
<td>20(90.9%)</td>
<td>22(100%)</td>
</tr>
<tr>
<td>Muungano</td>
<td>-</td>
<td>3(11.5)</td>
<td>23(88.5%)</td>
<td>26(100%)</td>
</tr>
<tr>
<td>TOTALS</td>
<td>-</td>
<td>10(15%)</td>
<td>58(85%)</td>
<td>68(100%)</td>
</tr>
</tbody>
</table>

The distribution in Table 4.1(b) shows a summary of the marital status of respondents. Three categories emerge from the summary. These are single unmarried single widowed and married.

The distribution show that majority of respondents in each group were married. Of the total respondents, 85 percent were married, specifically, elementary women group respondents 75 per cents, Mkulima women groups respondents 90.9 percent, and Muungano 88.5 percent. Married women face similar responsibilities occasioned by family life. The 15 per cent of respondents were single widowed. It was evident that all members of women groups had families to carter for.

The third demographic aspect captured was occupation of respondent. Occupation was an important element since it is an indicator of levels of schooling and personal income. The results are presented in table 4.1(c)

Table 4.1 (c) Occupation of the respondents

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Business</th>
<th>Peasants</th>
<th>Housewife</th>
<th>Professional</th>
<th>Others</th>
<th>Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elementary</td>
<td>14(70%)</td>
<td>3(15%)</td>
<td>3(15%)</td>
<td>-</td>
<td>-</td>
<td>20(100%)</td>
</tr>
<tr>
<td>Mkulima</td>
<td>2(9%)</td>
<td>8(36.4%)</td>
<td>6(27.3%)</td>
<td>-</td>
<td>6(27.3%)</td>
<td>22(100%)</td>
</tr>
<tr>
<td>Muungano</td>
<td>16(61.53%)</td>
<td>6(23.07%)</td>
<td>-</td>
<td>-</td>
<td>4(15.40%)</td>
<td>26(100%)</td>
</tr>
<tr>
<td>TOTALS</td>
<td>32(47%)</td>
<td>17(25%)</td>
<td>9(13%)</td>
<td>-</td>
<td>10(15%)</td>
<td>68(100%)</td>
</tr>
</tbody>
</table>

The distribution in table 4.1 (c) above indicates that majority of the respondents are involved in small business.
Of all the respondents, 47 percent are involved in small business for livelihood, with Elementary women group respondents 70 percent, Muungano women group respondents 61.53 percent and Mkulima women group respondents 9 percent. None of the respondents was a professional of formerly employed. At least 13 percent were housewives and 17 percent peasant. This implies meager income among the individuals of the groups studies. The fourth personal characteristic that was investigated was member’s literacy by levels of formal schooling. This was central to this study which sought to establish the influence of formal education on resource mobilization and sustainability of women group in rural areas.

The results are presented in Table 41.(d)

**Table 4.1 (d) Members literacy by levels of formal school**

<table>
<thead>
<tr>
<th>Group name</th>
<th>Levels of schooling</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>None</td>
<td>Primary</td>
</tr>
<tr>
<td>Elementary</td>
<td>2(10%)</td>
<td>12(60%)</td>
</tr>
<tr>
<td>Mkulima</td>
<td>2(9.09%)</td>
<td>18(81.2%)</td>
</tr>
<tr>
<td>Muungano</td>
<td>-</td>
<td>22(84.62%)</td>
</tr>
<tr>
<td>Total</td>
<td>4(6%)</td>
<td>52(76%)</td>
</tr>
</tbody>
</table>

The distribution in Table 4.1 (d) above shows that a majority of the respondents acquired primary education. Elementary women group respondents showed 60 percent, Mkulima 81.82 percent and Muungano 84.62 percent. Of all the respondents, 76 percent acquired primary education. This implies that they have the basic literacy. On the other hand 6 percent are illiterate. Only 18 percent acquired secondary education. The varied levels of formal schooling have worked for or against the women. Their perspective on the importance of education is important to this study.
The fifth personal characteristic captured was duration of membership in the groups. This was put in a 3 year range with the shortest period being less than 3 years and the longest period being over 12 years. The duration of membership was important because the respondents needed to explain factors that prompted them for form of join the groups.

The results are presented in Table 4.1 (e)

**Table: 4.1 duration of membership in the groups**

<table>
<thead>
<tr>
<th>Period (years)</th>
<th>Less than 3</th>
<th>3-6</th>
<th>6-9</th>
<th>9-12</th>
<th>Over 12</th>
<th>Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elementary</td>
<td>-</td>
<td>6(30%)</td>
<td>14(70%)</td>
<td>-</td>
<td>-</td>
<td>20(100%)</td>
</tr>
<tr>
<td>Mkulima</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>20(90.9%)</td>
<td>2(9.1%)</td>
<td>22(100%)</td>
</tr>
<tr>
<td>Muungano</td>
<td>4(15.4%)</td>
<td>14(53.8%)</td>
<td>4(15.4%)</td>
<td>4(15.4%)</td>
<td>-</td>
<td>26(100%)</td>
</tr>
<tr>
<td>Totals</td>
<td>4(6%)</td>
<td>20(29%)</td>
<td>18(27%)</td>
<td>24(35%)</td>
<td>2(3%)</td>
<td>68(100%)</td>
</tr>
</tbody>
</table>

The distribution in Table 4.1 (e) above indicate that a majority of the respondents have been members of their groups for a total period of between nine and 12 yeas (35 percent). Only in one group-Muungano, are members was important because the duration of membership is likely to have afforded the members time to see the group row or retard. They have thus experienced the functioning of their groups and can thus conclude if the groups are beneficial or not. Or the total respondents, 6 per cent were illiterate, 76 percent acquired primary schooling and 18 percent had secondary education. For those who had secondary education, none of them had completed the cycle. Factors that worked against completing the secondary cycle were cited as pregnancy, lack of school fees and preferences that saw the boys take precedence over the girls. From the findings only one group-Muungano did not have illiterate members. Elementary and Mkulima groups had two members each.
4.2 The influence of formal education and training of leaders and members of informal women groups on resource mobilization and choice of income generating activities.

The second research question of this study dealt with the influence of formal education and training of leaders and members of formal women groups on resource mobilization and choice of income generating activities. Resources were categorized into information and financial. Members also listed the income generating activities they undertook.

4.2.1. Mechanisms of Information Resource Mobilization

Group leaders were interviewed on the type of resources they mobilize. It was noted that useful information to benefit the group was always sought from various Micro-financial institutions like Kenya Women finance trust and disseminated information to the members. The group had also invited the local Agricultural extension Officer to explain to the group members’ better crop husbandry practices. Again the Chairlady of the group had attended a seminar with an NGO Africa now. On overall Muungano group was more out going as it sought more information and their leaders attended workshops and seminar and invited resources persons.

Box 4.2.1.a

“These people who come to talk to us are very useful because they help us to improve. The officer from agriculture came and told us how to plan many crops at one on our small farms This made us have much food”

Muungano Women Group Respondent

It is also notable that all officials of Mungano Women Group had secondary level of formal schooling.
Elementary Women Group had been visited once by an official from Kenya Women Finance Trust (KWTF) during its 9 ear of existence. The members had also sought information on loans offered by KWFT. It was reported that after explanation given by the officer the members declined to take the loans fearing that they would fail to repay them. Their response to this information was that they feared the consequences of failing to repay the KWFT loans.

Box 4.2.1b

“Our members just listened to but when the visitor asked who would like take a loan everybody kept quiet. They said they feared they would come and auction their domestic property. Our members are really afraid of loans”

Elementary Group respondent

It is notable that 60 percent of members of Elementary Women Group have only primary education. Owing to this fear, they did not utilize this information for their good.

Mkuulima Women Group has been in existence for a total of 12 years. During this period, they had only been visited by the local assistant chief who was sensitizing groups on a prospective French Beans project. The information had benefited the group since the members had spared some portion of land to plant the French beans which was a good project then.

Box 4.2.1.c

“When sub-chief came he told the members that Indians had brought French beans to the area want people to plant ands sell back to them. The women then took up the program and we got some money. Since that time no one else came to us. We have also not called anybody because when we call them they want money”

Respondent, Mkuulima Women Group
From the findings Muungano Women Group mobilized and used information resources more that the other women groups. Comparatively all the officials of Muungano group had secondary schooling unlike the other group. The group thus appear to realize and benefit from the information sourced.

4.2.2. Mechanism of Financial Resource Mobilization

The study also investigated how funds were raised in the group. The following are the broad sources of funds for groups studied.

(a) Registration Fee

This is one of conditions laid down for membership. The registration fee is paid by an individual before she becomes a member. The amount paid varied between Kshs.20/= to Kshs.30/=.

Elementary women group set the registration fee at Kshs.20, Mkulima women group at Kshs.50/= and Muungano at Kshs.100/=. It is notable that Muungano Women group had majority of its members with primary schooling 84.62 per cent and secondary schooling 15.38 percent. Their level of schooling was highest since they did not have any member without formal schooling. Their registration fee was also highest.

In the studied groups, registrations paid once and is non-refundable. This is therefore a fixed source since it did not grow. None of the women groups had recruited new members since inception. Consequently, the records analyzed indicated that Elementary Women Group had raised Kshs.400, Mkulima Women Group Kshs.1100, Muungano Women Group Kshs.2600 from the registration fee.

(b) Share Contribution:

This is a type of saving account where members are allowed to contribute and save with the group. This is looked at as individual shares that each members pays up and can be refunded upon member’s withdrawal.
For the groups studied, this amount ranged from Kshs50 to Kshs150. It was noticed that some members were unable to pay the shares and were thus allowed to pay whatever they could with an understanding that they would receive less loans and dividends.

Box 4.2.2.a

“Our group does not send away those who cannot contribute the big amount of shares. The women are of the same economically. So those who pay less are given little loans and dividends when we share at the end of the year. This encourages them to pay something monthly and has resulted in all members paying equal shares.”

**Respondent Elementary Women Group**

Again, Muungano women group share contribution was highest individual member contribution of Kshs.150 monthly. The groups set shares as a fixed amount the the members pay over as stretch of time.

Since the records indicated that the shares had been paid up, two of the groups Elementary and Mkulima had fixed shares of Kshs.500 and Kshs. 400 Respectively. This had been paid up by the members. Muungano Women Group indicated a difference since it had two shares. The first was Kshs.500 which was paid up in the first year by each members and a second share of Kshs.1,000 paid up within the third year.

From the content analysis, it was revealed that Muungano Women Group had accumulated Kshs.39,000 from the two shares. Elementary group had accumulated Kshs10,000 from members share contribution and Mkulima Women Group had collected Kshs.8,800.
It is evident that Muungano Women Group alone has more than two groups combined, thus Kshs.39,000 against Kshs.18,800. From the interview carried out and the questionnaire it was noted that all the leaders of Muungano Women group had secondary education and none of the members was illiterate. They had a literacy level of 100 percent. Asked why they started a second share a respondent said that the members had increased needs and realized some profits from the business activity they started.

Box 4.2.2.b

“We just met and decided that we could start a second share because our first share was giving us loans and we pay back. Our business was also contributing some little money daily that we could save in another share. Again, we wanted bigger loans.”

Respondents Muungano Women Group

(c) Interest on loans

The money that groups from registration fee and shares is loaned out to members at an interest of 5 percent to 10 percent. The money is paid back in 3 monthly installments or in full before the end of third month. Both Elementary and Mkulima women groups do not loan their money out to non-members. Muungano women group loans out money to non-members who borrow at a higher interest rate of 10 percent compared to members 7 percent. The non member is also guaranteed by two of the women groups. The study thus established that Muungano had loaning schemes with varied terms. Again, Muungano had more individual loanees than other two groups. Consequently, it generated more interest.

The analysis of the financial records content also revealed that up to date records of borrowing and repayment plus a separate column for interest paid existed for Muungano Women Group.
At the time of analysis Elementary Women Group did not have a clearly written document for the loaning process. Mkulima had a separate exercise book with two columns for the money loaned out and the money paid in. This could be related to the levels of formal schooling of their leaders who were in-charge of the records. It is also a fact that numeracy and proper record keeping skills are acquired through formal schooling. One group, Elementary Women Group did not possess well written record as the previous bearers did not keep records. Asked why the records were not available for previous years a member said:

Box 4.2.2.c

"The leaders of the groups did not keep the records. They said that the members should know the amount they take and what they should pay back. This made us a loose a lot of money. Sometimes the secretary would ask somebody to write yet they had forgotten some of the money"

Respondent, Elementary Women Group

The content analyzed revealed some weaknesses in the group’s records. One, the records could not clearly indicate how much has been generated over the years from interest. Two, the groups had unsystematic records. Some of the years since inception did not show loaning transactions undertaken. It was evident that the loaning programmes records and interest paid was orderly depending on the levels of formal schooling of the leaders who held the positions then. From available on loans amounting to Kshs16,000. Elementary and Mkulima had generated interest of Kshs.4,000 and Kshs.5,100 respectively. The bigger financial resource collected by Muungano can be related to comparatively better record-keeping skills and the two loaning schemes approved and operated by the group.
(d) Fines
In the groups studied, fines were also listed as source of income. Fines were charged for violation of groups’ norms and regulations. The fines amount differed from group to group. The fines ranged from Kshs.10 to Kshs.20.

One of the cases that attracted fines was late coming for meetings. In all the groups studied meeting fine was announced in the preceding meeting. Therefore coming late attracted varied amounts of fine. In Muungano women group for example, a member was fined Kshs.20 which increased on half an hour basis. If the elementary women group, a member was fined Kshs.10.00. This was viewed by the members to discourage late coming for meetings.

The other case that warranted a fine was gossip. Members who gossip about others and reveal group secrets to non members were fined between kshs.20.00 to kshs.40.00. Elementary women group fined Kshs 20.00, Mkulima women groups set its fine at Ksh25.00 while Muungano women group fined such a member kshs.40.00. Members said that gossip was an enemy to their association. Loan repayment default also attracted a definite fine. It was agreed that members who failed to honour monthly repayment deals had their interest doubled. The excess of this interest was to be paid in the next meeting. This is also ensured that members did not default on the loan repayment deal.

Again, absenteeism was also punishable by a fine. Meetings were to be taken seriously and full attendance registered. A member who missed a meeting without sending an apology was fined between Kshs.10 and Ksh.20.00. Despite the fact that fines set, the records did not indicate frequent payments of fines.
Box 4.2.2 (d)

“You know we are mamas and wives with a lot of commitments. When one fails to come for the meeting, it is because of some reasons. This can be sickness, funeral, visitors and they could have gone somewhere. When they come they explain and we understand and just understand they don’t need to pay because of the problem they had. It is god to be understanding when dealing with other people.”

Respondent, Mkulima

(e) Fund raising

Groups studied revealed that they organize fund-raising at the local level. Members endeavored to collect a specific sum of money through proformas. A guest from the location, provincial administration of local government was used to preside over the fund-raising. Local Government County Council councilors were commonly used. Elementary group which had existed for a total of 9 years had conducted two fundraising collecting Kshs23,000; Mkulima was 15 years old with three fundraisings collecting Kshs20,000 while Muungano was 12 years old having conducted five fundraisings collecting Kshs95,000. Money collected through fundraising was distributed amongst members. Record showed that this was the resourcing that was not clearly managed. During the content analysis it was established that the money was distributed always almost after the occasion to meet individuals and unspecified needs.

(f) Groups’ Business

Groups’ businesses were also identified as a source funds. The groups studied revealed that they operated group small-scale business. Members who were in business were requested to sell one particular item for the group. In this case, the ground financed the buying of the item to be sold. This was seen by the members as a good idea since majority of the respondents were already in small business
They study also investigated resource mobilization through the particular individual participation in the group’s activities. The group leaders were interviewed and probed for their views on effects of education on group information and financial resource mobilization. The study gathered that members with no formal schooling and few years of primary schooling (three years) depicted the following characteristics.

**Constant absenteeism**
These members were from meetings many times. This was because in many occasions, they forgot the date and time set for meetings.

**Late remittance**
These members remitted their monthly shares and other dues later than the fixed dateline.

**No contributions to topics on investment**
The interviewee noted that the members kept silent during meeting and particularly when the issue of investment was the agenda.

<table>
<thead>
<tr>
<th>Box 4.2.2.e</th>
</tr>
</thead>
<tbody>
<tr>
<td>“Yes, they come to the meeting, sit and keep quiet. When they are asked to give their opinions, they say that they don’t know. Finally, if we ask if they are happy with the agreed option, they insist don’t know. They keep feeling they don’t know much because they have not been to school”</td>
</tr>
</tbody>
</table>

**Elementary Women Group Respondent**
(d) Loan Default
The study findings revealed that these members had also high default incidence. Many of them who took loans failed to pay back as expected. This was mainly because their loans were deviated to solve social problems rather than investment related pursuits. They were thus unable to collect money to be used in repayment of the loans. The content analysis was also carried out to establish the resource aspect of the groups studied.

(i) Financial Records
The bank statements were studied to reveal the amount of money at the bank and the regularity of bank transactions. All the groups under study had bank accounts and statements of account. Elementary women group had kshs.27,000 in their account, Mkulima Kshs18,900 and Muungano deposits and withdrawal. This was because it operated two loaning schemes. One for members, and the other for non-members both of which are controlled by the treasurer.

(ii) Group Investment Property
The study analyzed the records to note any property purchased and owned by the group. Both Elementary and Mkulima groups did not have any investment property. Muungano group had in their possession twelve goats kept by members. The goats remain the group’s property and the kids are sold to members at the reduced price. The group also has utensils (plates, cups, sufurias) that are hired out to the villagers when there is a function. Plates and cups are hired at one shilling each, the sufurias at Ksh.50 each. The group has 200 plates, 150 cups and 5 sufurias. Money collected from this is deposited on the group’s account.
Muungano women group reaps income from their goats and utensils unlike Mkulima and Elementary groups. Yet again it was not well organized venture as there was no specific account, entries resulting from the hiring out of the utensils.

4.2.3 Income Generating Activities of Informal Women Groups

To establish how the level of formal education and training of leaders and members of informal women groups influence the choice of social and income generating activities respondents. Were asked to list the income generating activities the ground undertakes. Table 4.2.3.(a) summarizes the activities undertaken.

**Table 4.2.3.(a) Income - generating activities**

<table>
<thead>
<tr>
<th>Muungano</th>
<th>Mkulima</th>
<th>Elementary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Charcoal selling</td>
<td>pottery</td>
<td>Chicken selling</td>
</tr>
<tr>
<td>French beans</td>
<td>French beans</td>
<td>French beans</td>
</tr>
<tr>
<td>Goat project</td>
<td>Selling firewood</td>
<td></td>
</tr>
<tr>
<td>Loaning</td>
<td>Loaning</td>
<td></td>
</tr>
<tr>
<td>Utensils hire</td>
<td>Tree seedlings</td>
<td></td>
</tr>
<tr>
<td>Bee keeping</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Poultry farming</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

It was evident from 4.2.3 (a) that Elementary group had the least number of income generating activities while Mungano group also showed a greater diversity of income generating activities. The group operated two loaning schemes; one for the members and the other for non members. The non members scheme attracted an interest of 10 per cent while the members schemes interest rate was 7 percent. They also hired out their utensil at fee. Besides this, they also kept bees, goats and exotic poultry.
The respondents from Muungano said that they had been able to undertake these activities because their leaders were educated and were able to seek assistance and were good at record keeping. This enabled easy management of the income generating projects.

Box 4.2.3 (a)

“Our group had good leaders who really know how to keep our things and other records. They write down everything we do and read during meetings one project cannot be confused with another because they keep books for each project.”

Muungano Women Group respondent

The Elementary women group respondents revealed that they keep indigenous chicken which they buy while young and sell when they grow. Each member is given a young one which is then sold after one year. A member was said to be totally responsible for them on behalf of the association.

During the interview, this study established that the group members have inadequate information on other income-generating activities as they hardly proposed other new projects during their meetings. Since many of the members (60 percent) had lower primary education and some were illiterate, their participation had been confined to the traditional chicken selling project. Members were said to be unwilling to try other income generating activities because they feared it would fail and they lose their money.
Mkulima group grew and sold tree seedlings, pottery, firewood and also had member-only loaning scheme. Each member kept a little farm space for French beans whose proceeds were submitted to the group. Since the majority of the members were above 50 years (90%) and had primary education, the most productive activity was pottery. This was because clay, the raw materials for the porters was easily available in their environment, which is typically sloppy terrain with semi-wet swamps. The chairlady and secretary had secondary education hence their records were kept for projects undertaken.

These findings revealed that Muungano group had the highest number of income generating activities. The respondents of this group were also young women in the 30-49 year range (61.5 per cents). They therefore had the full cycle of primary education and those with secondary education had reached form four. All the leaders (secretary, treasurer and chairlady) had secondary education.

4.3 The level of formal education and training of leaders and members of informal women groups and its influence on group sustainability

The third research question dealt with in this study is how that level of education and training of members and leaders of informal women groups influence sustainability of such groups. Sustainability of this groups mainly revolved around membership, members participation group activities, group leadership, and group meetings.

4.3.1 Membership

In the groups studied, membership was restricted to women. During the interview it was found that membership in the informal groups was flexible with payment of registration fee and good discipline being emphasized most. This was important for groups solidarity.
The following is the summary of the criteria for one to join the groups

- She must be a woman
- Must be from the locality (through marriage)
- Must pay registration fee
- Must be willing to participate in the group activities
- Must make all the payments to the group
- Must be open when dealing with the group
- Must attend and accept to host group meetings
- Must be morally upright and disciplined
- Must work for group togetherness
- Must seek loans, repay them
- Must adhere to groups informal rules and regulation

The most important criteria was that of the character, group participation and the aspect of borrowing and contributing to the group. Interviewees revealed that members who had formal schooling did not have problems with the criteria. Though the groups had few members who were totally illiterate, their membership was not problematic to the groups. Whereas formal schooling was not a straight criterion for membership, the respondents pointed out that formal schooling was an important aspect of character and personality.

Box 4.3.1 (a)

“Women who have gone to school are good because they know the advantages of working together. They even want to be members of many groups and can bring many ideas. They are also first to pay registration fee and attend meetings.”

Elementary group interviewee

4.3.2 Members Participation in Group Activities

Participation of members in group activities varied from group to group. In the overall, this study came up with three distinct categories thus actives, leas active, and inactive.
According to field data, the active embers described as those who come to meetings always and punctually, promptly paid up and actively contributed their views in meetings. They were also said to volunteer to leadership positions and went out to seek useful information for the groups betterment.

The less active members were those who attend meetings but not oftenly and have no physical input in the meetings. They were also not consistent in payment of dues owed to the group. The last category of inactive members were said to be whose who have registered but hardly attend meetings. They did not comfort others in time of need and did not contribute any ideas in the group meeting. This was because they were not in constant link with groups pursuits, deliberations and other programmes.

**Table 4.3 (a) Level of Participation in Group activities.**

<table>
<thead>
<tr>
<th></th>
<th>Active</th>
<th>Less active</th>
<th>Inactive</th>
<th>Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elementary</td>
<td>17(85%)</td>
<td>2(10%)</td>
<td>1(5%)</td>
<td>20(100%)</td>
</tr>
<tr>
<td>Mkulima</td>
<td>10(45%)</td>
<td>10(45.45%)</td>
<td>2(9.1%)</td>
<td>22(100%)</td>
</tr>
<tr>
<td>Muungano</td>
<td>25(96.15%)</td>
<td>1(3.85%)</td>
<td>-</td>
<td>26(100%)</td>
</tr>
<tr>
<td>Totals</td>
<td>52(77%)</td>
<td>13(19%)</td>
<td>3(4%)</td>
<td>68(100%)</td>
</tr>
</tbody>
</table>

Table 4.3 (a) above gives summary of individual members participation in group activities per group. Elementary and Muungano groups had the highest active members at 85 percent and 96.15 percent respectively. This could be compared to their levels of formal schooling. Elementary has a formal schooling of 90 percent of its members while Muungano has a formal schooling level of 100 percent. It was also noted that Muungano has a formal schooling level of 100 percent. It was also noted that Muungano group, which had the highest-level formal schooling (100 percent had an active participation level of 96.15 percent and no active member.
The study established that the inactive members were faced with a number of constraints and they were the least beneficiaries from the group. The constraints included poverty, sickness and hostility and non cooperation from the spouses (husbands).

4.3.3. Group Leadership

In each of the groups studied, there was a chairlady, secretary and treasurer. These leaders were elected and served for a period of one year. They could seek re-election as oftenly as possible. The elections were held every end of the year. The members, except those of Muungano elected their leaders through a form of queue where members carried up their hands. Those who were looked at as good leaders could be re-elected. They were leaders who were kind, truthful, morally upright, enterprising and literate.

**Table 4.3 (b) Women perception on qualities of a good leader**

<table>
<thead>
<tr>
<th></th>
<th>Literate</th>
<th>hardworking</th>
<th>Trustworthy</th>
<th>Enterprising</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elementary</td>
<td>14(70%)</td>
<td>2(10%)</td>
<td>1(5%)</td>
<td>3(15%)</td>
<td>20(100%)</td>
</tr>
<tr>
<td>Mkulima</td>
<td>14(63.6%)</td>
<td>2(9.1%)</td>
<td>2(9.1%)</td>
<td>4(18.2%)</td>
<td>22(100%)</td>
</tr>
<tr>
<td>Muungano</td>
<td>20(76.92%)</td>
<td>1(3.85%)</td>
<td>1(3.85%)</td>
<td>4(15.38%)</td>
<td>26(100%)</td>
</tr>
<tr>
<td>Total</td>
<td>48(70%)</td>
<td>5(8%)</td>
<td>4(6%)</td>
<td>11(16%)</td>
<td>68(100%)</td>
</tr>
</tbody>
</table>

Table 4.3 (b) gives a summary of the individual members perception of qualities of a good leader. The findings showed that members preferred leaders who had formal schooling and were enterprising. Respondents in each of the group opted for leaders with formal schooling. Respondents from Muungano group preferred formally schooled leader because they possessed skills of group management, meeting procedure, and raising of groups funds. Respondents from Mkulima reported that formally schooled leaders were informed people and are capable of accounting for their money. Elementary groups respondents identified skills like audit, bookkeeping, record keeping and management in literate leaders.
Respondents also underscored the important of orderly record keeping and financial discipline's aspects that enhance cohesion. The content analysis gathered that the groups under study kept the following records.

**Muungano**
- Registration certificate
- Attendance register
- Minutes book
- Cash book
- Bank book
- Visitors book
- Merry go round book
- Monthly share contribution book
- Loans book
- Investment book (inventory)

Muungano women group had well kept records. A number of relevant documents were kept by the group's secretary. An analysis of the records also indicted that there were frequent transactions recorded. For instance, the researcher was asked to sign the visitors book. The officials, particularly the secretary and chairlady, understood the function of all the records they kept. The interviewed leader of Muungano women group had secondary education while non of their members was illiterate.

**Mkulima**
- Registration certificate
- Minutes book
- Cash book
- Attendance register
Mkulima women group had only four types of records. The records did not also indicate regular transaction; for instance, the minutes were recorded in a 32 page exercise book. The attendance register was not regularly filled. In Mkulima women group, not all their interviewed leaders had secondary education. Two of their members were illiterate and eighteen of their members acquired primary education.

Elementary:

- Individual loan repayment book
- Attendance register
- Investment book

Elementary women group had the least number of records compared to other two groups. Except the loan repayment book the other records were not used. Meeting agenda was said to be discussed and passed but not recorded.

The group leaders were responsible for keeping orderly records for the group. The respondents were categorical that their leaders ought to have formal schooling.

4.3.4 Group meetings

The study found out the informal women group meetings are also important for group sustainability. The meetings for the groups studied were conducted monthly. The date of the meeting was oftenly the first weekend of every new month. The coincides with end month when it is believed that members are able to pay up dues owed to the group. The agenda for the meeting was set by the officials. This agenda would include new projects, loans, contributions of shares and Any Other Business.
Meeting of Mkulima Women Group on 16\textsuperscript{th} December, 2003

Box 4.3.4.(a)
Officials of the group arrived first and could be seen consulting and updating their records. Most members arrived on time for fear of being fined kshs10. The chairlady opened the meeting and asked a member to pray.
Members then submitted their contributions to the secretary who recorded. The recorded book is divided into columns showing member’s name date and type of contribution and amount. The book shows a list of members in order in which they were registered. The book also has a page for fines. After contributions the secretary read out the names to update register.
After the contributions, the chairlady summarized the agenda for discussion that day as member’s defaulters, group uniform, wedding contribution tone members. The secretary put down the agenda as minutes.

Min 1 Contributions
Members felt that their monthly share contribution of kshs50 should be increased to Ksh.100. They later approved of the new figure.

Min 2 Defaulters
Members asked to have those defaulters pay up and named in public. After some discussion, it was resolved that the chairlady talks to them so that they pay.
Min 3 Group Uniform

Members suggested that their dividends should be used to buy uniform dresses for the group. It was unanimously agreed that a tailor in Mbale be used to make the dresses for members. Each member was requested to top up Kshs45- by Ksh'150 for the dress whose cost could be about Kshs.600.

Min 4 Wedding Contribution

The chairlady reminded members that daughter to a member was getting married and the wedding date had be set for 27th December, 2003. The members agreed to contribute Kshs.100 each to purchase a present for the bride.

The meeting closed with a word of prayer from member at 4.55 p.m. The participant observation meeting established that there was orderly organization of meetings and the secretary took minutes. Members were also allowed to counter check the financial contribution records if they were in doubt.

The monthly meetings were very important in maintaining the group as they offered an opportunity of or interaction, sharing of ideas and joking amongst the members.

4.4 The use of resources, mobilized by women groups, education and economic empowerment of girls and women

The fourth research question of this study dealt with how the use of resource amongst informal women groups and how it was related to education and economic empowerment of girls and women? The respondents were probed for the are reasons that made them join informal groups and their needs that have been met by these groups. The study found out that women were driven by the following reasons to join together and form informal associations.
a) Social and economic handicaps
The respondents were members of a new society occasioned by Marriage. The social structure of patriarchy limited and hindered their Ability to get into productive ventures as they were expected to remain home and form domestic duties as husband go out in-search of work. Expanding family size also put pressure on the provisions made by the man who is the head of the family. It was then necessary to play part in fending the family. The group then became a better forum for a unified group confronted with almost similar scenario m Others found it necessary after their husbands died or lost their jobs

Box 4.4.(a)
“ I had not realized the need to join any group until my husband passed away. I was left all alone with young children who needed, food clothing and school fees. The group became a good way to save and even get assistance. I started learning how to do little businesses from members who were in our group, who were doing their business”

Respondent, Elementary women group.

(b) Financial Assistance
Informal women groups were looked at a capable of giving financial assistance through loans. The respondents did not seem to prefer any other source. They did not posses the security to offer as collateral to secure loans from other financial firms.

(c) Domestic needs
The study established that women looked at family social functions and domestic needs as their responsibility. Kitchen utensils was noted as a priority responsibility,. Therefore joined these groups with a view of being helped by others on rotation basis to purchase kitchen utensils.
(d) **Social Ceremonies**

The respondents were keen that they needed solidarity during social family functions like weddings, funerals and important visitation. Groups were thus viewed as a powerful social network that would officer instant helping case of a calamity of feast.

(e) **Church relationships**

The study established that church relationships that already existed was a major boost to forming/joining groups. Members of each of the groups studied were not strangers to each other as they had interacted in church, and other religious affairs. The study, for instance established that Muungano women group was composed of Muslims only. The women were generally satisfied with their associations, as most of their expected needs had been met. Some of the needs included.

(i) **Buying house(kitchen) good**

All the respondents were clear that their informal association had enabled buy utensils through the merry go round saving scheme.

Each members knew what she wanted in terms of kitchen utensils each time she received merry-go-round money. Members boast of near self-sufficiency in terms of utensil.

(ii) **Setting up a small business**

The study established that most members had started their business from loans from their groups. The business had then expanded and provided source of income for the women.
(iii) Paying of school fees
The respondents revealed that they had been able to pay school fees, buying for their children and grand-children from loans and shares from their groups. The study also established that in many cases, the fees was paid for girls rather than boys. The justification was that fathers were keen on the boys and easily gave up on daughter is any older daughter got pregnant. The mothers then took it up to take the girls back to school since they benefited more from their married daughters than married sons.

(iv) Alleviation of social misery
The study findings revealed that the informal women groups offered a forum of women to share their experience, fears, and dreams. This was particularly about immediate families and homes. They thus used this occasion to encourage each other. Besides, membership in these groups made them forge very intimate personal friendship and thus could share their social problems freely. This was clearly felt during catastrophes like funerals where members were expected to contribute in material and finance and also stay on to comfort their member.

(v) Increased Labour
The study found out that through the links that informal groups create, women have been able to undertake assignments as a group They collect themselves to work on their farms and mud houses. This is done at a reduced free for a member. This afforded them convenience as farm work can be done for later payments. Group labour was also hired out to non-members. However, the common scenario was hat this labour was offered free to members and it could be done on voluntary rotational basis.
This study also found out that besides the immediate needs, benefits from women groups accrued to both the individual at family level and the community as a whole. The following is a summary of the perceived benefits of informal women groups to the family and community.

Table 4.4.(a) benefits from the Women Groups

<table>
<thead>
<tr>
<th>To individual</th>
<th>To community</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increased food producing</td>
<td>Better attitude to women leadership</td>
</tr>
<tr>
<td>Improved nutrition, health</td>
<td>Increased participation in economic and social activities</td>
</tr>
<tr>
<td>Information sharing</td>
<td>Women in cooperation in development issues</td>
</tr>
<tr>
<td>Improvement of education in girls</td>
<td></td>
</tr>
<tr>
<td>Increased group labour</td>
<td>Improved status of women in community</td>
</tr>
<tr>
<td>Improved economic status</td>
<td>Enhanced growth of rural economy</td>
</tr>
</tbody>
</table>

Table 4.2 (a) above gives summary of perceived benefits of the women groups to individuals woman and the community in which this groups operate. It was evident from the findings that women in their informal groups could be viewed to have made progress towards that goal.

Respondents held the view that their general life had changed and they had been empowered. They had and were able to mobilize resources for development. The following is a summary of their perceptions of empowerment arising out of membership to these groups.
Table 4.4 (b) Empowerment Aspects and their Perceived signs

<table>
<thead>
<tr>
<th>Empowerment Aspect</th>
<th>Perceived Signs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Resource Mobilization</td>
<td>Women can own business</td>
</tr>
<tr>
<td></td>
<td>Women can manage income</td>
</tr>
<tr>
<td></td>
<td>Women can borrow money on their own</td>
</tr>
<tr>
<td>Economic Aspects</td>
<td>Women can own property</td>
</tr>
<tr>
<td></td>
<td>Women can use loans for economic activity</td>
</tr>
<tr>
<td></td>
<td>Women have established sources of income</td>
</tr>
<tr>
<td>Education Aspects</td>
<td>Women can pay fees particularly for girls</td>
</tr>
<tr>
<td></td>
<td>Women can pay for share/exchange ideas and information</td>
</tr>
<tr>
<td>Social Aspects</td>
<td>Women can convene incase of problems</td>
</tr>
<tr>
<td></td>
<td>Women have increased awareness on their potential and ability</td>
</tr>
<tr>
<td></td>
<td>Women can be consulted in local politics</td>
</tr>
</tbody>
</table>

Table 4.4 (b) above indicated that women in their groups were focused and realized gradual development. Their pooled efforts, ideas and action made suitable basis for a re-invention towards positive actualization, as they mobilize resources and work for their sustainability and growth.
Chapter 5

5.0 CONCLUSIONS, POLICY IMPLICATIONS AND RECOMMENDATION FOR FURTHER RESEARCH

5.0 INTRODUCTION:

This chapter is a presentation of the conclusions, discussions, policy implications and recommendations for areas that require further research. The conclusions and the discussions are guided by the research questions as discussion themes. It proceeds from summary of the study findings, discussions and the study conclusion.

First the field data indicated that the level of formal education of leaders and members of informal women groups is low. They have acquired only primary education. The members or their leaders have also not acquired any training in relation to group affairs management. Of all the respondents 76% had acquired primary education, 18% secondary education and 6% were illiterate.

Arising out of this low education levels, the groups did not posses any professionals as members who had retired or in service. This in a way impacted on their monthly contributions, which were low. Field data indicate that a majority of their members were engaged in small-scale business whose income generation was meager. Yet again, of all the respondents, 30% were housewives, only engaged in petty farming activities.

The low levels of education in this rural set up could be attributed to the age of the respondents. More than half of them were aged over 50, as compared to 3% who were below 50 years.

All those below 30 years had secondary education. The implication of the age was that they were older and had been affected more by the culture based gender discrimination in education particularly in terms of access. Field data indicated that some were forced out of school into marriage while for some their parents did not bother about their education. Despite this, women themselves view education as very important.
Respondents indicate that they encourage their children, particularly girls, to remain in school. Within their groups, members preferred educated leaders while leaders felt that educated members were better contributors on various issues during meetings.

This conclusion arising out of this finding reveal one similarity with the Clason (1998) study, where women with basic education organized group activities. However, in the present study, women with basic education did not teach others leadership roles in fact those without formal education were reluctant to take up leadership roles. Again, systematic education programs were not initiated by Members with formal schooling.

The present study findings also fits into the UNECA (1983) report that lack of education hampers Africa’s Women’s ability to increase resources since they embrace only traditional methods, systems and activities for production. On the other hand, it is notable from field data that women in Vihiga division are gradually changing from this by engaging in modern investment activities, for example, the loaning scheme, as an income-generating venture.

Secondly, the study finding revealed that the level of formal education and training of leaders influenced the choice of income generating activities. This study established that women groups members had less formal education oftenly concentrated on less challenging forms of income generating activities. These were activities that did not require new information or technological knowledge. Such activities include pottery, firewood selling and chicken selling.

The very nature of such activities is that they require no new skills of performance or productions that require skills gotten from formal schooling skills. Again the other aspect of influence captured in this study was number activities. In the groups studied, Muungano women group had a total of seven income-generating activities. In the same group field data that none of their members was illiterate. One of the activities undertaken by the said group was poultry keeping.
Field data indicated that the poultry project records were available. Such a project is complex in term of organization and monitoring, it requires proper record keeping, specialized routine management practices like vaccination and also the feeding plan.

Kokuriwa (1982) report that women groups in Tanzania engaged in shop business, poultry keeping, pottery and handicraft. Kokuriwa further points out that groups oftenly collapsed due to inadequate skills in groups funds handling of groups fund was not accurate and proper. There were no proper records for incomes generated for particular projects. It was only in one group, Muungano Women group where the inventory indicated all the projects undertaken by the group and there existed separate entries for each of the projects. Respondents of Elementary women group indicated that a charcoal selling project had failed due to poor record keeping and handling of money by the officials who were in charge of the money. Pala (1985) points out that geographical circumstances determine the type of activities women in groups undertake. Field data in the present study indicate that majority of women in Mkulima women groups lived in a physical environment with sloppy terrain that had swampy sites. They were thus accessible to modeling clay. In this group, pottery was the most vibrant activity.

Findings of this study revealed that not all members of the group were active participants in group activities. Since all members were treated equally, it was expected that they equally participated in group activities. Active members attended all group meetings, contributed ideas and money for common group activities. There were however, some members who did not attend all meetings, and did not contribute to discussions on issues affecting members during meetings. In the groups studied, Muungano women group whose members had 100% illiteracy had the highest active participation level. Active participation was key to sustaining the group.

Again, leadership was said to be an important aspect of group cohesion. A leader ensured that groups sustainability based on how she carried out the bestowed leadership.
Field data indicated that less educated members of each group were reluctant to take up leadership notes. A good leader was then expected to possess particular qualities like trustworthiness, hardworking, literate and enterprising of the respondents 70% indicated that they preferred formally schooled, literate leaders who were able to oversee the groups affairs and source for information that would benefit the group.

Group meetings were held on monthly basis. Field data indicated the particular dates for the meetings, were set in preceding meeting. Participation at meeting also enhanced sustainability gathered data revealed that frequent absenteees were the members who were illiterate. This happened because they often forgot the date’s set. Without the numeracy and literacy skills they would not interpolate the dates for such meeting. The procedures of such meetings were also not orderly. Field evidence indicated that in one studied group, minutes were not orderly written and the meeting did not review previous minutes. Even then meetings were listed as an important aspect that held the group together. This study thus concludes that the level of formal education and training of leaders and members influenced group sustainability.

Forth, the field data evidence showed that the use of resources mobilized by women in their groups and individually is related to education and economic empowerment. All respondents indicate that they viewed education as important. They also required and wished educated leaders for their groups. Out of the group members’ interaction, there occurred an element of education in terms of information sharing. Members in their groups shared information on types of small-scale business to engage in. Field data indicate that they also discussed informally and at personal level the benefit of such business. This interaction also enabled them change their attitude towards education. They thus realized how important education was to both girls and boys. They had thus been empowered to support girl education.

Field data also indicate that individual used the income from their small group occasioned business to meet their domestic needs. They had lessened their dependence on their husbands for basic provisions like food.
Data showed that few of the members were widows and thus household heads and providers. For majority of the respondents, part of this money was spend on educational expense like school dues and uniforms particularly for their daughters and granddaughters. This is because this category did not receive sufficient attention.
Notably, most of the beneficiaries were granddaughters born by the members’ daughters, out of wedlock.

Field evidence indicated that mobilized resources were used for economic empowerment. Groups were sources of loans, dividends and source of information on investments projects. Members of women groups have been able to own their property, start small business for personal source of income and mange their own income. Some of the activities they have undertaken are of a social nature empowerment as respondents increased their awareness of their potential. Again, there is increased ability to network and convene during times of need like weddings and funerals.

These findings indicate a change of trend from what maccalm (1985) reported that women do not participate in production and are marginal to the economy because they are housewives.
The present study findings indicated that 100% of members of these groups were housewives, who later engaged in small-scale business. The present study concludes that the use of resources mobilized by women groups as individuals or groups is related to education and economic empowerment of girls and women.

The drawn conclusions of the study helped to put into focus the functioning of formal education of individuals within the women groups for their sustainability. Their sustainability is crucial to continued empowerment of rural women who are members of those groups Mayoux (1997) states indicators that can show how empowering women’s informal association are.
One of them is access, which includes the ability for members to access services such as loans that they could previously not get. The other indicator is economic impact. This shows how loans from the groups or informal associations have improved women’s economic activity, their income and their control of the same. To add on that, is the welfare impact which is reflected in increased household. Literacy, particularly the education of girls, increased household health and nutrition.

Field data for the study indicated that through women groups women have had an increased access to services they previously did not access one of this credit. Members can now access loans on groups’ security. They can also share information on investment and income generating venture. On the empowerment captured through economic impact, the study established that women have used the loans received to start small business and buy property like domestic animals. At the welfare level, women in formal associations have shared information at personal and group level and increased their awareness.

They have also been able to change their attitudes towards girl education and consequently encouraged and supported equity in education by paying fees for their girls. It is the foregoing discussion that legitimizes the use of the neo-liberal theory, specifically the empowerment approach, throughout this study, which summarily concludes that the functioning of formal education is reflected in rural informal women groups which have been important in empowerment women.

5.1 Policy Implication
Based on the above conclusions the study makes the following recommendations for purposes of policy implementation regarding women’s informal groups.

(a) Government policy on support for women groups should focus on the rural women groups.

(b) The government and its partners should facilitate training and skill development courses for the women group leaders and members to increase their production.
(c) The government should come up with a strategy to involve informal women
groups in the disbursement of education bursary funds for the needy
particularly to benefit girls.
(d) Micro-financial institutions should come up with a scheme that is borrower
friendly to benefit women groups activities in rural areas.
(e) Leaders of women groups should be trained to acquire skills on record
keeping and group affairs management.

5.2 Recommendation for Further Research

Further research needs to be carried out in the following areas:

(a) A study needs to be carried out to document the contribution of rural
informal women groups to the national economy. This is because the
informal women groups are engaged in various economic activities whose
proceeds find their way into the national economy.
(b) Further research needs to be carried out to capture the extent to which
informal women groups facilitate gender equality in education by prioritizing
girl–child education.
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APPENDIX A

Questionnaire for group members.

The purpose is to capture individual perceptions on functioning of the groups towards empowerment and reasons that inspire women to belong to women groups.

1. How old are you?
2. What is your marital status?
3. What is the highest level of education you attained?
   Have you had any training? In what areas?
4. What is your occupation?
5. What is the name of your group
6. For how long have you been a member of this group?
7. Why did you join this group?
8. Do you contribute any money to this group?
   If yes, where do you get the money from?
9. Do you assist each other in this group? How?
10. What do you say are the things the group has helped you achieve?
11. What factors do you consider as important in choosing your group leaders?
12. What particular skills do you think your leader should have?
13. Has the group helped you economically? If yes, how?
14. How else has the group assisted you?

Thank you for your co-operation.
APPENDIX B

Interview guide for Group leaders.

The purpose of the interview guide is to capture groups background information, structure, aims, economic function, resource mobilization strategies, group sustainability and sex – gender relations.

1. Background information
   Geographical setting
   Membership – how one qualifies
   Conditions of membership
   Age of the group
   Population of members.

2. Structure and Organization of group
   How groups are formed
   How leaders are chosen (qualities)
   Any courses and training for leaders
   Rules and regulations of membership
   Skills required in running organizations.

3. Aims of the groups
   Factors that led to formation
   Initial conveners
   Manner of consultations
   How goals are being achieved.

4. Economic function
   Economic motive of formation
   How funds are raised and distributed
   Financial contributions.

5. Resource mobilization strategies and use
   What resources are available (financial, Information)
Do they access any new useful information?
How is it done? From what source?
What activities are undertaken?
What projects?
How are resources mobilization?
How are resources used? (For what causes)

6. Group sustainability
   Attrition level
   Increasing membership
   Factors influencing

7. Sex – gender Relations
   Male support and participation.
APPENDIX C
The purpose of this instrument is to capture the women in their group functioning and understand their organization.

Participants Observation Schedule.
The group will be observed in one of their meeting to note
Proceedings
Organization of the meeting (Time-keeping, Financial and membership attendance records)
Issue discussed (in relation to study)
Projects initiated. (The type and quality and their achievements).