ANALYSIS OF THE STRATEGIC OPTIONS EMPLOYED BY WOMEN ON THEIR SOCIO-ECONOMIC EMPOWERMENT THROUGH GROUPS: The Case of RUIRU DISTRICT, KENYA

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SEPTEMBER 2009
DECLARATION

STUDENT’S DECLARATION

I declare that his research project is my original work and has not been presented to any other university for the award of a degree.

Student’s Name: MARY NDUTA MUTHII KAMICHA

Signature: ____________________________

Date: 9/11/09

SUPERVISOR’S DECLARATION

This research proposal has been submitted with my permission as the University Supervisor.

Supervisor’s Name: DOMINIC K. NGABA

Signature: ____________________________

Date: 09.11.09
DEDICATION

This research is dedicated to all women of Kenya who strive so hard to ensure that the standard of living of their families is enhanced.
ACKNOWLEDGEMENT

The successful completion of this research project was realized through the contribution, effort and commitment of several people to whom all I am immensely indebted. I thank God for the grace He gave me to undertake the study. I thank my supervisor for the useful comments that he made to me during the whole period of project research. I wish also to thank the women groups for providing me with the data that has been used in this project. I also acknowledge the support from my two secretaries Eric and Esther, without whose support in typing this document, the proposal would not have been completed.

Finally big thanks to my husband Clement, sons Samson and Victor and daughter Eva for bearing extra burden as I dedicated time for the study and for the financial and emotional support that they continued to graciously accord me.
ABSTRACT

Poverty and deprivation tend to affect women more adversely than men yet women are charged with the enormous responsibility of bringing up children and determining the quality of life a family lives. The objective of the study was to analyse the strategic options employed by women for their socio-economic empowerment through groups. The specific objectives were to find out how women groups have assisted women to improve their socio-economic status and identify the strategic employed by women through groups.

The research design used was descriptive. The target population comprised of 568 women in 36 registered groups. A sample of 80 women was selected on the basis of 30% of 262 women in 10 women groups purposely selected due to the different kind of activities they are involved in. The scope of study was Ruiru Division within Ruiru District. The sampling techniques used were stratified and simple random sampling. Data was collected through a semi-structured questionnaire which were administered to the women who were selected randomly during their meetings. Interview was also conducted on illiterate women. Data collected was analysed through the help of SPSS computer software and presented through percentages, frequencies, tables and bar graphs.

The study findings were that the women groups had employed various strategic options on their socio-economic empowerment through groups. This was through forming of the groups where they consisted of many members who contributed money regularly. The groups also were involved in various activities such as farming, small scale businesses and social activities like counselling sessions. The study findings revealed that the groups had assisted women improve their socio-economic status. Through the contributions, the women had been able to start their own entrepreneurial activities and improve on their social economic status. In addition, the groups also assisted the women during times of financial crisis such as when paying school fees and hospital bills.

The study recommends that for women to be effective in their strategic options on their socio-economic empowerment, they need to invest the members money in profitable businesses in
order to increase the capital. The profits can be shared by the members while the initial capital is ploughed back into the business. The study also recommends that the groups need training on the management of the funds in order to be able to make the correct business decisions.
<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
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<tbody>
<tr>
<td>Empowerment</td>
<td>Having control over the decisions and issues that affect one’s life.</td>
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<tr>
<td>Gender</td>
<td>Process of assessing the implications for women and men of any mainstreaming planned action including policies and programmes in any area at all levels</td>
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<tr>
<td>Group</td>
<td>A collection of people who “need” each other in order to work on common tasks.</td>
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<td>Mainstreaming</td>
<td>A process that consists bringing what can be seen as marginal into the core business and decision making process of an organization.</td>
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<td>Participation</td>
<td>Involvement and individual contribution to the existence of the group.</td>
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<tr>
<td>Poverty</td>
<td>Inability to attain minimum standard of living measured by a range of economic and social indicators such as household incomes and expenditure per capita, health status, life expectancy, access to basic social services, infant mortality rate, nutritional status and literacy.</td>
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<tr>
<td>Women’s group</td>
<td>A voluntary self help group of more than fifteen (15) members made up exclusively of women or whose membership consists of an overwhelming majority of women.</td>
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<td>Abbreviation</td>
<td>Full Form</td>
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<tr>
<td>ANPPCAN</td>
<td>African Network for Prevention and Protection against Child Abuse and Neglect</td>
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<tr>
<td>ASCAS</td>
<td>Accumulated Savings and Credit Associations</td>
</tr>
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<td>COMESA</td>
<td>Common Market for Eastern and Southern Africa</td>
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<tr>
<td>DSDO</td>
<td>District Social Development Officer</td>
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<tr>
<td>DWEFC</td>
<td>Divisional Women Enterprise Fund Committee</td>
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<tr>
<td>IDP</td>
<td>Internally Displaced Person</td>
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<td>JICA</td>
<td>Japan International Co-operation Agency</td>
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<td>KARI</td>
<td>Kenya Agricultural Research Institute</td>
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<tr>
<td>KIPPRA</td>
<td>Kenya Institute of Public Policy Research and Analysis.</td>
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<tr>
<td>KNATCOM</td>
<td>Kenya National Commission to United Nations Educational Scientific Cultural and Organisation</td>
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<td>K-REP</td>
<td>Kenya Rural Enterprise Programme</td>
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<td>KTDA</td>
<td>Kenya Tea Development Agency</td>
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<td>KWFT</td>
<td>Kenya Women Finance Trust</td>
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<td>NEPAD</td>
<td>New Partnership for Africa Development</td>
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<td>NGO</td>
<td>Non Governmental Organization</td>
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<td>OVC</td>
<td>Orphans and Vulnerable Children</td>
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<td>ROSCAS</td>
<td>Rotating Savings and Credit Associations</td>
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<td>SACCO</td>
<td>Savings and Credit Co-operative</td>
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<td>SADREP</td>
<td>Semi Arid Development Rural Enterprise Programme</td>
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<tr>
<td>SWOT</td>
<td>Strengths Weaknesses Opportunities and Threats</td>
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<td>UN</td>
<td>United Nations</td>
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<td>UNDP</td>
<td>United Nations Development Programme</td>
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<td>United Nations Educational Scientific and Cultural Organization</td>
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<td>UNICEF</td>
<td>United Nations Children’s’ Education Fund</td>
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<td>WEDF</td>
<td>Women Enterprise Development Fund</td>
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CHAPTER ONE

1.0 INTRODUCTION

Access to credit facilities and employment is one of the major challenges faced by women in all parts of the world. Credit facilities are mainly from informal savings through banks or microfinance institutions which charge high interest rates and discourage women from borrowing. They are therefore left with only one alternative of devising ways of accessing credit facilities through self help groups in the form of merry-go-rounds or revolving funds. Money raised from the groups is loaned to individual women to enable them meet basic needs for their families and also finance income generating activities for development of the community at large. The study analysed the history of women groups, their development and the strategic options employed by women on their socio-economic empowerment through groups.

1.1 BACKGROUND OF THE STUDY

Women experience many problems ranging from both reproductive and productive responsibilities which are very demanding in terms of money yet they do not have control over the issues. Kipkurui (2003) points out that most women in rural areas who are forty five (45) years or older have cases of hypertension, depression, arthritis and others brought about by what they believe are frustrations and stress, caused by their husbands, family worries and responsibilities and large amount of work they have to do.

Limited resources cause women to join women’s groups to enhance living standards of their families. Inability to access credit from large Corporations has caused more and more women to start small businesses. In the United States alone, women own more than 6.5 million enterprises with fewer than 500 employees that is 30% of the country’s businesses. In the Philippines, women constitute 70% of self-employed workers. In a number of countries among them Australia and Canada, small and medium-size enterprises owned by women are growing at a faster rate than the economy as a whole.

As the adage goes, sticks tied together cannot be easily broken, perhaps this is what Kenyan women have in mind as they form groups across the country to deal with socio-economic problems. In many parts of third world, women have formed associations in response to their
common problems. Though some other groups came into being due to external initiative like churches and NGOs, they all aimed at enabling women to achieve/attain advancement and improvement of their quality of life.

Women join groups to fulfil the needs as advocated by Abraham Maslow which include; physiological needs (food, water), security needs like shelter; social needs like acceptance or love; self esteem needs which includes egoistic needs; and self actualization needs like personal development. Through collaboration, they obtain competitive advantage through strategic alliances to increase synergy by group forming (Armstrong, 2001).

The United Nations Educational Scientific and Cultural Organisation Medium Term Strategy of 2001-2007 revealed the following gender statistics:-

There is no country where women earn more than men, women experience more unemployment than men, 2/3 of the illiterates are women, 2/3 of the children in the primary school going age and are denied education are girls, fewer girls than boys finish primary school, rural women are responsible for half of the world’s food production, women and children compose 80% of the world’s refugees and displaced and 51% of the world’s population is women. http://www.unesco.org/women

When women take action, it produces change and the women’s groups at the village level have helped to bring a change in Kenya. “Women’s roles in society cannot be overemphasized. To ignore their development, is to ignore the development of the society” (Women’s Bureau Newsletter, 2001)

The 1990 -1994 Kenya Development plan recognized women self help groups as one of the significant development instruments / tools, which were being used by rural women to take charge of their lives through initiation of projects and income generating groups. Prof. Okwemba, (2006) describes women groups as “original” with the purpose of improving living standards and believes that if they are given assistance, they can progress well.

A survey conducted by the Ministry of Gender, Sports, Culture and Social Services in collaboration with JICA in 2006 revealed that there were 128,361 women groups in Kenya with a membership of 4,928,589 and Ksh.56 million was mobilized in savings and productive
services. The extent of contribution of women groups will be crucial in order to enhance development and self-reliance of Kenyan women. Women groups is a major area of focus of the Ministry of Gender, Sport Culture and Social Services whose aim is empowering women and dismantling gender forms of exclusion which is being done through institutionalizing and mainstreaming gender and focusing on people centred development through group mobilization (Kenya Gender Datasheet, 2005, Department of Gender).

The number of these women organizations, government’s intention and policy attention and the population that is directly and indirectly involved is so large and critical in the development of the country, yet women still remain largely socio-economically dependent on men and live within the poverty bracket. With the revival of the Focus for Rural Development in 2006, under the direction of the Ministry of Planning and National Development, women groups can be used to avert rural-urban migration. Positive social cultural activities should be encouraged among groups as they assist in solving problems that cannot be addressed under socio-economic activities like HIV/AIDS and issues of orphans.

Kenyan women contribute more than 70% of food crop production labour force and a further 50% for cash crop production Kipkirui (2003). Though they are the major producer of agricultural products, they do not seem to be rewarded commensurate to their contribution or even being recognized. The Economic Recovery Strategy for Wealth and Employment Creation report (2006) indicated that 70% of the Gross Domestic Product was being realized from the agricultural sector, where 80% of the workers are women who are poorly paid. Due to lack of real assets like land, agricultural extension services, credit facilities and land titles are in favour of men. On the basis of the above, this research analysed the strategic options employed by women for their socio-economic empowerment through groups.

### 1.2 STATEMENT OF THE PROBLEM

Women are charged with the triple role of mother, manager and worker/ provider and their socio-economic status determines the quality of life their families live. However they have limited access to material and financial resources due to past discriminatory traditional land and economic policies. In order to fulfil their responsibilities, they join groups with an objective of mobilizing and pooling resources to enable them expand their economic base and satisfy their social needs.

The purpose of this study was to analyse the strategic options women employ for their socio-economic empowerment through groups.
1.3 RESEARCH OBJECTIVE

The main objective of the study was to analyse the strategic options employed by women on their socio-economic empowerment through groups.

1.3.1 SPECIFIC OBJECTIVES

The specific objectives of the study were to:

i. Identify the strategic options employed by women groups.

ii. Find out how the groups have assisted women improve their socio-economic status.

1.4 RESEARCH QUESTIONS

The study tried to answer the following questions;

i. How have women groups assisted women improve their socio-economic status?

ii. What are the strategic options employed by women on their socio-economic empowerment through groups?

1.5 JUSTIFICATION OF THE STUDY

The number of women engaged in women group activities and the amount of resources committed towards achieving the set aims is overwhelming. This therefore, makes it worthwhile to study women groups in order to analyse their contribution to the socio-economic well being of women, their families and the nation. The output of the study will inform the policy makers of the active role played by women groups and enable them enhance financial support which is critical in attainment of the two MDG’s affecting women directly namely poverty eradication and women empowerment which are also echoed in Kenya’s Vision 2030.

1.6 SCOPE OF THE STUDY

The study targeted 568 women in 36 registered women groups in Ruiru Division.
CHAPTER TWO
LITERATURE REVIEW

2.1 INTRODUCTION TO LITERATURE REVIEW

The aim of the study was to analyse the strategic options employed by women to achieve socio-economic empowerment in Kenya. Previous studies carried out by individuals, Donor Agencies, Non Governmental Organizations and Government Agencies will be reviewed. Strategic options employed by the women were also reviewed.

The literature that was reviewed comprised of:- historical background, household poverty, main activities of women, strategic options, social institutions, single and older women contribution, women in culture programmes, property ownership by women in Kenya, boosting growth through Women Enterprise Development Fund, Empirical Literature, Critical Review of literature and summary of the Literature Review. Materials that were used included strategic management books, newsletters, journals, newspapers, magazines and the internet.

2.2 HISTORICAL BACKGROUND

For a long time, women were ignored in the development process in the world. It reached a time when they believed they could uplift their living standards by generating income and they began to see themselves as actors in the society. They formed socio-economic groups to help them meet their numerous household and developmental needs.

Women have played a key role in development at the International, National, Community and household level. From the Mid 70's onward, the international community began to address women’s economic contributions, and was thus forced to consider their constraints. Since then, much effort has been made to mainstream women and address the issues of gender inequality (such as excess mortality rates, higher malnutrition and lower school enrolment rates). Within the past fifteen years, many international programs have prioritized women. Much work remains ahead however, as women continue to shoulder extraordinary burdens.

From villages in India to urban centres in the USA, women movements have all along changed people’s lives step by step, bringing hope and renewal to families, countries and ultimately the world. Women groups gained recognition at various forums like the 1992 Earth Summit in Rio de Janeiro, World Conference on human rights in Vienna in 1993 and at the World Food Summit...
in Rome in 1996. India has one of the largest women associations “The Self Employed Women’s Association (SEWA)” which setup its own savings as the capital base for loan to its members. In Trinidad and Tobago, women formed an informal traditional women group called Susu to cater for socio-economic needs of women in the two islands when they failed to obtain funding from financial institutions (Sebro, 2006). In Sweden, during the meeting of the World Council of Churches in 1968, the religious organization developed a way of investing their resources to fight poverty by forming Ecumenical Development Co-operative Society which was later renamed Oikocredit to cater for needy people at the Household, Community and International level. According to World Bank report (2006), Oikocredit is the largest source of micro financing in the world and it has a great number of beneficiaries in Kenya.

According to the Department of Gender (2006) report on growth of women groups in Kenya, historical evidence indicates that African women participation in economic life was deeply rooted everywhere in the continent. In Ethiopia, men ploughed the fields and women weeded and harvested. In Cameroon, female farmers belonged to a special women’s society. In Kenya, women groups have a long history especially in the rural areas. According to Helena (2006), the age old “merry-go-rounds” of Kenyan women which once used maize and millet rather than bank notes as their currency have helped finance substantial real estate transactions, both urban and rural, as well as micro-enterprises. During the colonial days, women groups were used as a means of educating women. Later they took root and became independent and strong African women movements.

After independence, the focus changed when women realized that political independence did not translate into economic and social development especially for them and they started groups like; Mfangano Women Association (1973), Nyeri Women Association (1974), Breastfeeding Information Group (BIG), (1978), Kenya Women Finance Trust, (1981) and just to mention a few others. Women in Kenya have a long tradition of mutual assistance through informal groups such as Ngwatio for the Kikuyus and Mwethya among the Kambas. Some of the big organizations in Kenya like Maendeleo Ya Wanawake and Young Women Christian Association established in 1957 and 1912 respectively have their origins in women groups. Since 1963, women have been partners in the national development. The involvement of women in socio-economic activities has been influenced by the pooling together of resources in the
development process and in line with the current global development towards greater community participation, mobilization and empowerment.

As the exploitative burden of colonialism fell heavily on women, collective organization became more economically rooted. In most cases agricultural production cannot adequately sustain a rural family. Kenyan women use solidarity groups to address growing socio-economic needs that they cannot meet through formal waged labour or bank access. Increasingly, women are engaged in projects to generate extra income for their families. These projects are especially important for rural women whose husbands have no constant income. As Kenya’s economy continues to weaken, waged jobs become scarce, even for university graduates, many women have turned to informal small scale entrepreneurial businesses like craftwork, food selling, beer brewing, hawking and prostitution (http://66.249.93.104/search?q=cache.EZVVBCCXdmkj2004.)

Although in all provinces at least one group was in existence by 1960, in no province were half of the groups formed before 1981. In Central, Rift Valley and Coast Provinces, 61%, 52% and 50% respectively of the groups were formed by 1985. Only Central Province had more than 20% of the groups formed by 1980. The 1975 Women’s Decade Conference in Nairobi acted as a stimulus to the formation of women’s groups and saw a rapid growth of groups between 1985 to date. By the year 2006 the groups had increased to 128, 361 (Census on women groups, 2006, Dept of Gender, Ministry of Gender, Sports, Culture and Social Services).

However, central province was affected by colonialism in a slightly different manner as regards displacement of people from their land.

This affected families and men started working in Nairobi and depended entirely on the money economy while women were left behind to cater for the entire extended family systems. Against this background of displacement, scarce land and family unit breakdown, poverty intensified and women who were left behind joined hands in solving these socio-economic problems by forming groups to fight this common enemy of poverty (Growth of women groups in Kenya, Department of Gender, 2006).

All through, women have usually helped one another in times of need like when sick, during and after childbirth, cultivation, thatching and mudding houses. Diversification of women groups in Kenya gained momentum through encouragement by the Government which established the
Women's Bureau to oversee the creation and growth of women groups. Registration of groups therefore became mandatory.

In 1978, Dr. Mohammed Yunis of Bangladesh established the minimalist approach where women would form groups of 10 and benefit from loans from his personal savings. Later, he advised them to be meeting weekly and contribute money then lend to each other on rotational basis using the members themselves as the security for the loan. He later established the Grameen Bank with finances from the groups. By the year 2005 the bank had 4 million borrowers of which 94% were women http://www.occision.org/media-recent coverage-detail asp-Q-NEW-E-93.

The minimalist approach later gained worldwide acceptance taking the form of merry-go-round or revolving fund and is particularly very popular with Kenyan women both in the rural and urban areas. In 1984, the first NGO in Kenya to recognize the need for women to come together in merry-go-round groups was the Kenya Rural Enterprise Programme (K-REP). Besides the women's contribution, the NGO channelled donor funds to the members and registered groups from all regions of the country. The returns were very promising and in 2005 it graduated to a Bank in the same year the United Nations declared the year of microfinance in an effort to raise awareness of the importance of Microfinance in the eradication of poverty. The United Nations Secretary General, Koffi Annan also observed that "most poor people in the world still lack access to sustainable financial services and the global challenge is to address the constraints that exclude people's full participation in the financial sector and other inclusive sectors that help people improve their lives including women groups (http://www.accion.org/media_recent_average_detail.esp-Q-NEWS-E.193 )

Currently, K-REP, KWFT are the major competitors to the women groups not affiliated to them. According to Ouko- Riria (2006), Kenya Women Finance Trust (KWFT) had increased its capital base from Ksh 2million in 1981 to Ksh 2 billion in 2006. Likimani (1985) observed that the age old Merry-go-round of Kenyan women which once used millet rather than money had helped many women pay school fees and meet other emergencies at home.

Today the merry-go-rounds which are categorized under social-cultural organizations by the Gender Department (formerly Women's Bureau) have evolved from Social welfare activities such as home improvement to make more economic empowerment initiatives such as small
microfinance enterprises. The groups' objectives have also changed with time to embrace the socio-economic changes like the Anglican Church Mothers' Union which previously confined itself to social issues have graduated to a SACCO and invested heavily in real estates and provide loans to members.

According to the UNESCO report on World Commission of Culture and Development (Paris, 2000), it was emphasized that development embraces not only access to goods and services but also the opportunity to choose a good satisfying valuable and valued way of living together which women try to exploit by joining women-groups (http://www.accion.org/media_recent-coverage-detail.asp.Q-NEW-E-193).

In the Sessional Paper No. 5 of 2006 on Gender Equality and Development, the Government promises to support appropriate action to enable women have access to economic opportunities. With the enactment of the Microfinance Bill in 2006, women groups are bound to benefit because they are already established and their operations were only being curtailed by lack of legal framework through which they could expand their operations. The Women Enterprise Fund established by the Government in 2007 focuses on group lending through microfinance institutions like KWFT, Equity, Family Finance and K-REP banks.

2.2.1 HOUSEHOLD POVERTY

The effects of poverty are felt most at the household level with women and children taking the greatest share. When living standards are improved, indicators are also at the household level. The social development efforts so far implemented have not always seemed to solve the problems of women in economic development. By the year 2000, it was established that there were 870 million working women worldwide against 2.4 billion working men which is still a small number compared to the overall women population. In the poor countries of Africa, 70% of working women are in the agricultural sector of which 80% live in the rural areas engaged in the household work and agricultural production. Due to migration of men to the urban areas to look for employment, 40% of the rural households are headed by women who manage the household income and are amongst the poorest of the poor (UNDP report, 2006 at the KNATCOM, UNESCO)
A UNDP report of 2005 noted that women perform 2/3 of all world’s work yet they receive only 10% of the world income and own a meagre 1% of the world property, due to lack of modern means of production and decision making process, limited finances and limited access to knowledge and information. One of the biggest problems faced by women is that they cannot easily acquire the means by which to engage in economic activities causing them to remain below the poverty line despite their efforts to come out of it. A study carried out among the Rendille in northern Kenya hypothesized that; as women’s finances increase, so does nutrition and consequently the health of the family. This is because women’s ability to allocate resources has broad consequences and they allocate resources differently than men. When they can develop their earning power, children enrolment rises, families begin to save and men’s attitude towards their wives and daughters usually improve. However, when women are unable to develop their earning power, children enrolment drop, there is no saving for the families and men see women and their daughters as only consumers and not contributors to the socio-economic wellbeing of the family and poverty escalates at the household level.

Socio-economic and cultural factors make claims on the time of women like reproduction, production and maintenance which is time consuming and exhaustive. High dropout rate and illiteracy hinders the self reliance of women and major decisions about them in participating in the economy are made without their being consulted, considered or involved. The UN Nairobi Forward looking Strategies for Achievement of Women (1985) meeting adopted by 157 countries claimed that development meant total development including political, economic, socio-cultural, moral, intellectual and cultural growth of human being. Women have been active in trying to achieve total development in all the aforementioned areas but poverty at the household level bites so hard that in Kenya 52% of the population is living below one dollar per day.

The report also established that many families in the rural areas and in the slums in urban areas eat one meal a day and in extreme cases the total expenditure for the meal is Ksh 20/= for a family. Poverty among women cannot therefore be isolated as a purely economic feature since its effects and causes are diverse. Of the 40% households headed by women in the rural areas and slums in the urban areas, majority are amongst the poorest. The reasons for singlehood are; widowhood, war, migration by men to look for employment in the urban areas and single motherhood. According to the United Nations Development Programme (UNDP) report in 2005,
70-80% of all refugees in developing countries are women and children who are amongst the poor in society. Since they are the ones who carry the burden with insufficient supplies, this leads them to be in the forefront lobbying for justice and peace. Poverty and deprivation tend to affect women more adversely than men. Women therefore are a critical entry point for poverty alleviation in development programmes. Sessional Paper No. 5 on Gender Equality and Development underscored the fact that women's lives are constrained by poverty and there is need to ensure women empowerment. There is a deliberate move by the Government to mainstream Gender in all development programmes in order to address issues of poverty affecting women. (Economic Recovery Strategy report, 2006). The figure below shows some gender sensitive statistics.

2.2.2 MAIN ACTIVITIES OF WOMEN

Munoko, (1985), indicated that in order to enhance directly the quality of life for Kenyans, activities of many voluntary agencies and self help efforts were necessary. This would help communities to become self reliant especially in the rural areas. Women programmes were encouraged to promote and improve the position and lives of women and the welfare of the entire family. These involved income generating activities and rehabilitate the already
maladjusted and socially disorganized individuals and reduce and prevent social problems. He identified the following as the major activities of women groups.

i. **Agricultural Activities**

Food crop production including cereals and horticultural production is the mainstay of most rural women groups. Examples includes the Wonawiki self help group in Mwingi District which add value to millet, sorghum and green grams by cooking chapatis, cakes and buns to sell. These are nutritious and easily grown in the region. Also Kithesyo women group in Miwani has been trained by staff from Jomo Kenyatta University of Agriculture and Technology (JKUAT) in value addition of mango and pawpaw. They make juice from mango and pawpaw, package and sell in big towns. (Standard Newspapers, August 26, 2008).

ii. **Livestock Activities**

These includes; dairy farming, sheep keeping, bee keeping, poultry keeping, pig rearing, rabbit and goat keeping. The Dagane women group of Garissa prepares Nyirinyiri (meat preserved through the sun which can stay for eighteen (18) months without going bad) which they sell to the locals and to towns like Nairobi and Mombasa.

iii. **Income Generating Activities**

These includes; shop keeping, posho mills, bakeries, weaving, vegetable and fruit selling, labour activities and small and medium enterprises (McCormic, 1998)

iv. **Socio-economic activities**

These includes; improving homes, constructing houses, buying household equipment, visiting the vulnerable in society and entertainment (Ouko-Riria, 2006)

**Water Project Activities**

These includes; digging trenches, sinking boreholes, buying water pipes and water tanks.
Educational Activities

Educational activities includes; paying school fees, repairing schools, running nursery schools, baby care centres, primary schools in the informal setup and school feeding programmes for orphans and destitute pupils.

Health related Activities

The groups encourage members to go for family planning, child immunization, nutritional clinics and therapeutic clinics for their mental wellbeing.

Other activities are welfare in nature like taking care of orphans, the aged and fundraising for the needy. For example the Presbyterian Church of East Africa (PCEA) Women Guild provided iron sheet to IDPs in Mt. Elgon and gave them money to construct new houses (Daily Nation, 11th September, 2008)

2.2.3 MANAGING THE WOMEN GROUPS

The bottom line of every group is to have each member live a better life. Women deal with their disadvantages through the groups which serve as effective coping mechanisms. Co-operation is the method of self help for them and merry-go-rounds are the most common form of women groups in Kenya and graduate to revolving funds.

Women groups are formed through various avenues including churches, neighborhood, occupation or kinship affiliation. Membership can be limited and regulated by age, social status, marital status, occupation, interest or the discretion of the group leaders.

The groups are narrowly focused on specific areas serving the needs of particular women in a particular area.

The groups undergo the four stages of group evolvement as advocated by Armstrong, (2001) of forming (giving the members all the requirements of the group, responsibility, statutes and any other information they require), storming (leaders give directions to the members), norming (operations of the group are normalized- every one knows what they have to do) and performing (this is the point of performing to achieve the goals of the group).

Women groups come up as a result of women realizing their inadequacy in meeting their basic and developmental needs and they come together to benefit from each other’s contribution both moral and financial. They register the group with the Department of Social Services in the Ministry of Gender, and Children Affairs at the District level with the District Social Development Officer (DSDO) and the group’s name is entered in the District register of women
groups. Prior to registration, the office bearers must be elected and they comprise of; chairperson, vice-chairperson, secretary, vice-secretary, treasurer, seven committee members and a Prefect. A registration fee of Ksh 300 is paid and a group must have a minimum of Ksh 5000 for opening a bank account and membership must be between 10 to 50 members. The District Social Development Officer must ascertain that the constitution of the group has been drawn and objectives of the group are achievable and in line with the development programmes for the particular region.

The government regulations stipulate that decision-making powers within the group lie with the women through the elected office bearers. Registration of the group has advantages which include; access to government funds, access to local authorities funds, the group is able to meet without the fear of being suspected that it is an illegal gathering, access material support from government or donor agencies, the group is recognized by the Government on what it is doing, members are able to build capacity on decision making and recorded development of the group is entered into national output and national development programmes.

Women groups are a good vehicle for economic, social and cultural development among their communities. They have contributed a lot to their socio-economic empowerment and there can be no serious discussion about women and development without recognition of the vital part the women’s groups have played. The success of the groups is attributed to conducting business through meetings on regular basis, contributing money without fail, disbursement of loans every time they meet, repayment of loans on the meeting day and taking sometime to socialize through eating and drinking after the meeting and dancing as way of releasing stress brought about by the many burdens they carry.

The socializing session is also used for sharing burdens and other issues affecting them like HIV/AIDS, their rights, nutrition, childbearing, family planning, fidelity and counselling. Labour rotating groups are also used in crop production activities, building houses and doing construction work like classrooms. Business oriented groups contribute money and send little money to buy the merchandize and distribute for each one to sell according to their contribution. This intensifies good relationships and they consider each other as sisters and therefore command respect in the community. The groups are well organized and conduct annual elections for office bearers and returns filed with the District Social Development Officer.
Most of the meetings are held weekly as women borrow money for emergencies like sickness, food, school fees and also for development like construction of houses. Each member is issued with a personal account through which the financial transactions are reflected. All meetings are held in members’ houses and it is mandatory to attend as non-attendance or lateness calls for penalties. The interest charged on loans currently stands at 10% on reducing balance and the repayment period depends on the type of loan ranging from one week for necessities to 3 years for development loan. Dividend is paid as per the constitution while short term loans are repaid within a month as they are considered an advance on ones saving (Ngumbato for Kikuyu). A loaner must provide a guarantor who must be one who knows her well and her capability to repay. Both the guarantor and the loaner must provide security in the form of a tangible asset like television set, refrigerator or a sofa set which would be repossessed in the event of default in repayment.

Women groups also benefit from a number of raining programmes mounted by the Ministry of Gender, and Children Affairs which includes; book keeping, project management, leadership skills, agricultural development, environment protection and family Life.

The management team develops the rules and regulations, which govern the operations of the group which must be agreed upon by the members and adopted. The groups have norms which range from dressing code, observing time and serving high nutritious food and drinks especially the traditional ones (no junk food should be served). The group’s prefect oversees strict adherence to the regulations and norms. Groups may last for many years, fold or break into new ones depending on group dynamics (either dormant or active dynamics) and success in accessing resources. For the very poor women, they opt to join unregistered groups whose entry and exit requirements are easy. However, the major disadvantage of belonging to such groups is that they cannot access Government or Development Agencies funding. Over time, activities in the groups lead to slow but profound changes in the social status and economic position of women (Women groups of Kenya, Facts and Figures, Department of Gender, 2006)

2.2.4 STRATEGIC OPTIONS

Strategy is a means by which an organization moves to attain its long term aims

Strategic Management on the other hand is the art and science of formulating, implementing and evaluating functional decisions that enable the organization to achieve its objectives
Some of the reasons why strategic plans fail are; inability to predict environmental reaction, over-estimation of resource competence, underestimation of time requirements and failure to focus.

Critical success factor is the driver, a means for identifying the important elements of success. The critical success factors among women groups are; ease of group formation( no entry barriers), ease of exit of groups (no exit barriers) and stability of clientele (members are from the same locality), mandatory weekly meetings and involving members in decision making thus owning the decisions made.

According to Ohmae, (2000), the main elements of strategic management include; environmental scanning, planning, formulation of strategy, implementation of strategy, monitoring and control of strategy and allocation of resources. He points out that the benefit of having strategies is that it forces management to think through the possible future actions of competitors. Strategic planning was pioneered by General Electric in the 1960’s, widely adopted in the corporate world in the 1970’s, and adopted in the Education organizations in early 1980’s. In the 1970’s when it was widely applied, events were stable unlike today when the environment is turbulent calling for a thorough scanning of the environment. Women groups therefore need to continuously scan the environment if they have to remain afloat and meet their goals. Figure 2.2 below shows the relationship between environmental assessment, organizational assessment, strategy direction, strategy planning and implementation

**Figure 2.2- Strategic Management Model**

![Strategic Management Model](http://horizon.unc.edu/Courses/papers/scenario-wisp.asp)


A scan of the internal and external environment is an important strategic planning process which provides information that is helpful in matching the firm’s capabilities and resources to the
competitive environment it operates in. The goal of environmental scanning is to alert decision makers to potentially significant impingements before they have crystallized so that decision makers may have as much lead time as possible to consider and plan for the implications of the change. Strategic planning being a responsibility of top management involving long term plans was broadened by Prof. Ansoff, (1965) into multi disciplinary process adding individual and group dynamics, political process and organizational culture.

His strategic success hypothesis contends that the financial performance of a firm is maximized whenever both strategy and management capability match the turbulence of the firm’s environment. Before formulation of the strategies, there is need to evaluate the group’s strengths, weaknesses, opportunities available and the threats that could be facing the group which are outside their control (SWOT analysis). Examples of strengths include; resources like human, material and financial resources, good reputation and quality products. Weaknesses may include; poor reputation, lack of resources and lack of skills, threats may include; shifts in consumer tastes, availability of substitutes and new regulations; Opportunities may be in the form of unattained market segment and weak competition (http://www.quickmba.com/strategy/competitive/advantage)

Prof. Ansoff, (1965) emphasizes that if a company becomes self-serving and fail to consider the environment it is operating in, it soon loses track and direction and dies. He believed long-term profitability results from commitment to understanding the political and social fabric of a community (Http/www.signonsasndiego.com.).

The Strengths of the groups include availability of the members to attend the meetings regularly, knowing each other well as they are friends, neighbours or relatives. Some of the weaknesses within the groups are; lack of knowledge on financial management, lack of bank accounts, lack of regular income and lack of leadership skills by the leaders. In the external environment, threats are in form of competition from microfinance institutions, banks, religious organizations and government legislation. Examples of the current situation on competition is K-REP bank’s strategy of its officers going to the market places on the market day to advertise and recruit members as they have a well developed product on women groups, Co-operative bank has the Haba na Haba account for low income earners who enjoy credit facilities at 10% interest rate, Bank of Africa has introduced a new product called Chama Account which is specific for groups, Kingdom Welfare Association, a religious organization which offers loans to members
majority who are women at 0.8% interest rate per month and Kenya Women Finance Trust which has networks all over the country. These groups are aware of unreached women which are an opportunity they should be seeking to exploit.

These include the house technicians, shop attendants, petrol station attendants, those selling food to quarry workers and in building sites, those employed in hotels and cafeterias and those employed in the horticultural farms. The operational strategies are well defined and therefore implementation, monitoring and evaluation are quite elaborate. The strategies are formulated when the regulations are being set detailing how money will be raised and repayment methods. Implementation of these strategies involves the disbursement of loans, penalties and the distribution of dividends. Monitoring and control is done through the records of attendance and repayment schedules and any default in repayment is corrected by repossessing the items earlier used to guarantee the loan and lateness or absence calls for fines which is recovered from the individual member’s savings.

McCarthy, (1991) identifies four types of strategies under the marketing mix which are; product strategies, promotion strategies, pricing strategies and distribution strategies. So far, the product strategies in place are reviewed frequently to embrace innovation and add value to the existing products. The loans are either emergency or developmental loan. The competitors of the women groups have continuously been repackaging their products like K-REP bank which has introduced religious groups account and youth account to widen the scope of the customer and increase their market share. Bank of Africa has introduced Chama Account which is specific for women groups.

With the enactment of the Microfinance Bill (2006) and the establishment of the Women Enterprise Development Fund in 2007 the groups face greater competition than before as more Microfinance institutions come in. For the groups to have a competitive edge, they need to embrace the work of Porter, (1965) on the theory of competitive strategy which defines it as the art of relating a company to the economic environment within which it exists. He gave five major factors that determine the environment which are; ease to enter the industry customer bargaining power, supplier bargaining power, ease of introducing substitutes and the extent of competition. For the women groups’ entry to the industry is easy as the government has not put in restrictive conditions but rather it is encouraging women group formation to benefit from the
finances under the Women Enterprise Development Fund. Customer bargaining power is high since the running of the groups receive its mandate from the members who are also the customers and they set the operational regulations and rules. Supplier bargaining power still lies with the members as they provide the finances, or any other resources required for the group and agree on the disbursement of dividends. Ease of introducing substitutes cannot be ignored as it now poses a challenge as the microfinance institutions have a legal framework within which to operate and Banks are once again focusing on the small income earners like the Barclays bank which is opening branches in the rural areas once again and has attractive products together with accounts whose minimum balance is as little as Ksh 500 and their target is women. Competition is getting stiffer by the day as commercial banks target groups and develop products specific to groups. Religious organizations are also organizing their members and pooling resources to enable them alleviate poverty.

Pricing strategies, which include registration fee, interest rate and penalties are reviewed regularly to reflect economic situation, and what the competitors and middle income earners who sometimes are discouraged from joining the groups by what Stefanou, (1993) said is perception of the quality of the product. She argues that if the product is really so good, if it is so cheap, it scares off potential well to do customers. In order to achieve socio-economic empowerment, women embrace the following strategies.

2.2.4.1 RECRUITMENT STRATEGIES

In order to increase the capital base, women groups embark on strategies to recruit more members by giving incentives to whoever recruits a new member. An example is Mwito women group in Ngara, Nairobi which pays 5% dividend on one’s shares for every new member recruited. Promotional strategies take the form of advertising through participation in social work like entertaining guests in social functions like weddings and government public barazas (public meetings) like the Mwala women group in Kitui. The use of word of mouth is also extensively used to recruit new members who may either be friends, relatives, neighbours, or workmates. This ensures the more members a group has, the more the funds they raise.
2.2.4.2 SURVIVAL STRATEGIES

Women endure all odds to face life with confidence. Even those affected with HIV/AIDS decide to soldier on by joining groups of HIV positive and learn skills like cookery and tailoring. They meet to talk to each other and how they live with the virus, share experiences and overcome trauma. They also engage in income generating activities to meet their basic needs and learn new skills to improve their lives. Some living in abject poverty adopt a survival strategy of taking in foster children most of who lost their parents to Aids. Organizations like ANPPCAN and UNICEF give each woman fostering a child six thousand shillings (6,000) a month. In 2007/2008 financial year, each foster parent received twenty two thousand shillings (22,000) from the Kenya government for taking care of orphaned and vulnerable children (OVCs). In the process the women’s’ children also benefit from such funds. Development partners are also supporting such women (Kenya Times, Wednesday September, 2008)

2.2.4.3 HOUSEHOLD STRATEGIES

Household strategies help women cope with their total physical, social and economic environment. The most important factor behind different socio-economic strategies is wealth creation. Household strategies articulate on the level of ethnic units, kin and age-set networks, villages and co-operatives. (Herren, 2003)

Women employ the strategy of growing food crops as opposed to men who grow cash crop. In the recent past, cash crop prices have been affected by global trade restrictions and tariffs while food crops have gained popularity because of the general awareness of healthy eating. A survey carried out by Orvis (2001) in Kisii revealed that women rent idle land and plant chewing sugarcane which is in great demand in big cities like Kisumu, Nairobi and Mombasa. They can hardly now meet the demand. Other food crops like pineapple, sweet potatoes and groundnuts are also in great demand which ensures that women are able to access finance for household use constantly.

2.2.4.4 PRODUCTION STRATEGIES

Honey and fruit juice processing has helped women from Arid and Semi-Arid lands to break away from the vicious cycle of poverty. In Samburu District, women groups in Kisima, Poror,
Loosik, Kirisia, Para and Malaso have established a refinery to process honey with the help of African Wildlife Foundation (AWF). Due to their nomadic lifestyles, whenever they move to look for pasture for their cattle, they carry the beehives but bring the beehives to the refinery. They supply honey to leading supermarkets in Nairobi and sell for local consumption. They are currently producing ten (10) tons of honey per month and they are aiming at producing fifty (50) tons per month in future.

2.2.4.5 COST MINIMIZATION STRATEGIES

According to McCormic, (2001), women in small scale manufacturing entrepreneurship use family labour, manufacture standard products for known markets use simple tools and technology like items for tourism market to minimize costs of production and increase additional income which reduces unemployment nationally.

2.2.4.6 RISK MANAGEMENT STRATEGIES

Women who are entrepreneurs use diversification and flexibility as risk management strategy. Under these strategies, the business moves in whatever direction that will increase profits or minimize losses. McCormic, (2001) says that they survive on uncertain environment by being highly flexible, adapting to changing circumstances and use of free or inexpensive workplace.

2.2.4.7 ECONOMIES OF SCALE STRATEGIES

Women in small garment production make standard garments that change little like men’s shirt/trousers, boy’s shorts, school uniforms and workers uniforms as they offer economies of scale due to bulk purchase of material and mass production.

2.2.4.8. DIVERSIFICATION STRATEGIES

Small manufacturing firms owned by women use simple tools and equipment which enable them to easily shift locations in order to succeed. Metal workers in Nairobi Eastlands are manufacturers and traders. They buy metal drums from the factories in industrial area, sell some to traders, others to metal workers or convert them into jikos (small charcoal stoves), cooking
basins or tubs by cutting the drums into two parts and add handles. When demand for tubs is high like during times of drought when animals require feeding, at this moment they are manufacturers while other times they are traders and are therefore able to shift activities without leaving expensive equipment idle (McCormic, 1991).

2.2.4.9 STRESS MANAGEMENT STRATEGIES

Mutoro (1996) says that most women who are forty five (45) years or older have cases of hypertension, depression, arthritis and ulcers due to what they believe are frustrations and stress caused by their husbands, family worries, responsibilities and the large amount of work they do. In order for them to manage stress, the groups set aside days when they meet to socialize by eating together, dance, share burdens and other issues affecting them like their rights, nutrition, family planning and fidelity. These sessions are used as a way of releasing stress brought about by the many burdens they carry. Counseling services are also available during these sessions.

2.2.5 SOCIAL INSTITUTIONS

Women consciously join social institutions, which they consider good channels to access resources, which they would otherwise not access. Social institutions include marriage, clientele, clan lineage, and kinship. They continue to be important channels of access to resources such as land and money and to gain and defend property rights. Sibling relations also provide another important channel to access resources. Maintaining good relationship ensures that one who is economically able in the family or clan help the poor ones. Also important for accessing resources are social organizations, descent (clans and lineage), seniority (age), territorial residence, sector or market or a combination of households, initiation groups and ad hoc labour groups.

Women group membership is highly valued as it provides women with a collective avenue and an important opportunity to state and access development agencies resources provide a venue to substantiate negotiate and expand their autonomy.

According to a study carried out in Western Kenya, farmers clearly demonstrated that marital relations alone do not provide a secure or reliable channel for women to access resources such as land, labour and cash which lead to increased stress and pressure for women in their everyday struggles for survival. This leads them to look for opportunities to diversify their sources of
income. They must use their energies in a variety of social institutions to diversify their options, opportunities and channels of access. A number of husbands were opposed to their wives joining groups fearing that they will stop submitting to them after joining the groups. However, due to the success achieved by the women through the groups, the men have come to accept the benefits of the groups and are supporting their wives to the extent of giving them the weekly contribution.

The social institutions provide them with opportunities to negotiate resources. Paid for institutions do not guarantee outcomes or produce stable and consistent social relations. They have also realized that their happiness depends on themselves.

Due to heavy workload, they have seen the need to relax at least one afternoon per week. They eat, drink and dance for a while each time they meet. They also discuss individual problems affecting them and counsel each other. This is a therapeutic session and they value it a great deal. Women groups are segmented through demographic variables of gender, age and income and behavioral variables of benefits sought. They are at different levels of needs. The very young ones join groups that facilitate them meet basic needs like buying food for their young children while the middle aged women join groups that concentrate on disbursement of loans for paying school fees, building residential houses, improve farming and keep or expand their businesses. Those who have overcome the aforementioned needs join groups to fulfill social needs where they will feel loved and have a number of activities like visiting ageing parents in the rural areas, holding parties for their families offering material and psychological support during weddings and bereavement. Women who do not have pressing family needs, as their children are mature join groups for personal fulfilment like ascending into political positions of councilors or leaders of big women associations. It is the conviction of the researcher that with training in relevant areas and application of strategic management principles, those women could venture in areas that have got long-term social and financial benefit. There is therefore need for the departments of Gender and Social Services to embark on training programmes that would help women manage finances for worthwhile projects which should also help these women reach self actualization and contribute more to the overall economy. Men also need to be educated into accepting the need to empower women so that they can be more supportive.
2.2.6 SINGLE AND OLDER WOMEN CONTRIBUTION

Both single and older women make a very useful contribution in the socio-economic empowerment of women. Women left behind in their communities by men who migrate to the urban areas to look for jobs have to confront not only economic uncertainty but also emotional stress and insecurity. For this reason, they join Social groups that offer them the possibility of having access to additional cash through rotating credit groups and/or through small productive projects that generate extra income to improve on their socio-economic wellbeing.

Sessional paper No 2 of 1992 on Small and Medium Enterprises identified that women were better borrowers and repaid loans better than their men counterparts. This was also echoed by K- REP as confirmed in its annual report of 2004 that single women repaid their loans faithfully and they are their majority customers. This shows that single motherhood or age have therefore not inhibited these women from being in the forefront of socio-economic development despite the stigma associated with their plight. Angeline Nandwa, a successful single mother founded the Single Mothers Association of Kenya, which has helped very many unemployed members who started by contributing only 20/= per week and has a lot of support from donors outside Kenya. Older women on the other hand have their share of contribution. Majority of them are the leaders of the groups as they are perceived to have more time for community activities due to reduced burden of bringing up children.

Nelson, (2000) noted that in Mathare valley, Nairobi, there were single women who were heads of households who had formed social economic groups and were brewing traditional liquor to sustain their families. Single and older women make a great contribution to the general welfare of the groups as they also perceive groups as a place where they can be loved and they feel secure that in the event that they will have Social or Economic challenge, there are people whom they can rely on for support (http://www.timesnews.co.ke/25 man06/magazine6/html)

A survey conducted in Kebirigo KTDA factory Limuru revealed that most of the farmers were single women who were defacto heads of household. The youngest were between 30 - 40 years and the oldest were eighty (80) years and above (Alila et al, 2007).

2.2.7 WOMEN IN ECONOMY AND DEVELOPMENT

Thomas, et.al (2002) argues that while entry and exit costs into the informal economy are low, other constraints limit the economic potential of women. They have no property rights or titles to
their homestead workshops, own few assets of value, and find it hard to access credit, Activities that provide access to cash over time lead to slow but profound changes in the social status and economic position of women as women’s ability to allocate resources has broad consequences.

Women throughout the world are actively involved in economic development activities either consciously or otherwise. The basic concept of women in development is to see them not only as beneficiaries of development but as people who make development happen. They have a vital role to play in economy, education, health, environmental protection and other fields. It is therefore indispensable for women to be included in all areas of development. However, the contribution of women to economy has always been underrated.

Early images of the African woman depict her with a heavy load on her back, a baby strapped on top and hands left free to weave a kiondo (bag) as she walks. Her back is bent over and she is fulfilling four roles at once; worker, provider, manager and mother. These images are still seen today in Sub-Sahara Africa as women strive to support their families and contribute to the national development. In rural areas; women provide at least 70% of subsistence needs by growing or gathering food, work as traders in urban areas though they face constraints in the context of HIV/AIDS. Women also play a significant role in development both in the rural and urban areas. They ensure the livelihood of their households as manifested in their role of producing and or fending for food and its preparation.

They also ensure that the required household energy and water are available regardless of the distance they will travel and are entrusted in caring for the sick, elderly and young ones. However, through women groups, women have organized self-help for themselves meeting on a weekly or monthly basis and collectively pooling the money. Labour rotating groups are also popular as they take turns helping each other on their farms to increase productivity. According to the Central Bureau of Statistics report of 2008, employment in Kenya stood at 1.8 million in the formal sector as compared to 4.9 m in the informal sector where majority are women, due to low entry and exit costs. Unfortunately, women own few assets of value and find it hard to access adequate credit from formal banking institutions (Central Bureau of Statistics report, 2005)

A World Bank study carried out in Kenya in 2004 suggested that if women had the same human capital endowments and used the same production factors and inputs as men, the value of their output would increase by 22%. Women were engaged in various development projects to uplift their standard of living. Kimbimbi women group in Kirinyaga district embarked on a project of
buying iron sheet to roof their grass thatched houses in 1999. By the year 2002, they had roofed all the houses for the entire group members who had increased from 20 to 60. Yatta women group in Machakos District on the other hand repair terraces, build roofs of houses, construct roads, repair schools and raise school fees. The Kenya Economic Recovery Strategy Paper for Wealth and Employment Creation (2003-2007) noted under the social economic sector that women are the key in ensuring food security through local production and nutritional security and were expected to make a great contribution in this area (Kenya Gender Data Sheet, 2008).

Women groups use materials that would otherwise go to waste and make a living out of them. A Catholic Nun, Sister Veronica Wambui Thiga has mobilized women into groups in the entire Thika district. She has taught them how to make fireless cookers from old clothes and selling the cookers throughout the country and in the East African region. These groups who in 2003 were only 10, by 2005 the number had risen to 230 with a membership of 2740. The proceeds from the sale of these cookers have improved their income levels alleviating poverty to a large extent. They are now in the process of registering a SACCO for credit extension (Parent’s Magazine, November, 2005).

They also make Jiko Kisasa (a modern stove) made from clay in parts of Western, Nyanza, Central and Rift Valley provinces which is earning women groups a lot of money in Kenya and the COMESA region. The Jiko use very little charcoal as the type of clay used conserves heat hence the great demand in this day and age of forest conservation and high household energy costs.

In Homa Bay District, Kinda women group is using a highly nutritious type of sweet potato to make bread, buns and wedding cakes. The benefits of this project are economic empowerment for the group members and the community’s benefit is improved health and constant income for the sweet potato farmers.

Women groups also use very simple farm implements to raise money as in the case of Ereto women group of Nkoile village in Mashuru Division of Kajiado District. With the help of only a Jembe (hoe), the women have managed to uproot a notorious weed (Olt-Lametetei) which a German NGO (SADREP) together with KARI had failed to eradicate. One of the first beneficiaries of their services was the Chief Executive of Kenya Airways Titus Naikuni. The group says they have never worked for less than Ksh 10,000 per day and the demand for their services has risen to a point where they cannot cope as the community realizes that there is hope for their livestock. 

The 2005 UNDP Human Development report established that women contributed 80% of the time spent in all activities of global economy while men contributed 20%. The report says the work women do in the households and community produces the labour force and secures the environment for market and state activities. The longer it takes women to do care work, the less available they are to working in the paid economy. This raises the issue of justice for women and the overall economic efficiency. In the conference of African Women (UNESCO) and NEPAD held in Ota, Nigeria in 2005, it was agreed that all development projects should include the needs of women explicitly because of the critical role they play in the development of the family and the economy of their individual countries. Women also represent the primary resource for agricultural products. Dr Okoth of Naivasha Hospital pointed out that Naivasha has more than 40 flower farms accounting for 70% of the industry and women workers are more than men (Daily Nation, 10th January, 2007)

A study carried out by JICA on women in development in 2005 indicated that women are active in the informal economic sector, which is characterized by lack of services and legal protection. They are basically involved in all the sectors of economy including education (they are the first to interact with the blank minds of the new born babies; environment (they are the primary users of natural resources and managers for the environment especially environmental protection); health (the health status of individual families depends so much on them); political (they form the largest number of voters). However, the contribution of women in development has largely remained unrecognized and unrecorded. The Kenya Seventh Development Plan (1990-1994) recognized that development projects had tended to marginalize women in spite of the fact that women have all through been active in ensuring the survival of households and families. Federico, (2004) identify women as a principal force, one of the pillars of New Social Contract which encompasses a new Social Contract, a New Pact with Nature, a New Cultural Contract and New Ethical Contract adopted by UNDP.

2.2.8 WOMEN IN CULTURE PROGRAMMES

According to Makau (2005), women contribute significantly to the anchoring of identity and transmission of cultural values and traditional knowledge. They are the interface between tradition and modernity as they inspire a new kind of sensibility into national policies for sustainable development. They are involved in the education and training of the young, occupy a
position as leaders of innovative ideas and actions within their communities, drawing on natural resources in order to sustain development. They also play a great role in teaching language and cultural heritage to their children and equip them with life giving skills. Women groups that have a socializing session on the days they meet where they recap on the cultural values that seem to be fading with civilization and they have taken it upon themselves to revive them and this is evident during weddings of their children or relatives, when visiting those with newborn babies and the revival of use of traditional food and drinks which has been accepted by many causing their prices to shoot as the demand is higher than supply and the farmers are making good profit. When they visit their sons and daughters in foreign countries, they take the gifts with cultural attachment like kiondo (traditional bag), omena (type of local fish) and so on, with the aim of inculcating cultural values to future generations.

2.2.9 PROPERTY OWNERSHIP BY WOMEN IN KENYA

Fieldman (1981) observed that women who did not join women groups for instance missed out on the essence of assistance extended to groups through the Government, Donor Agencies and NGOs. He felt that with time, being a member of women group should be the norm rather than the exception. Today belonging to women group is the order of the day and it is like a taboo not to belong to a women group. Some women join as many as four (4) groups after realizing the benefits of being a group member. Through groups, women own a number of properties as shown here below even though most of their income is utilized for household purchases.

Figure 2.3 - Property Ownership by Women in Kenya
2.2.10 Boosting Growth Through the Women Enterprise Development Fund


The fund facilitates enterprise and development initiatives among women through a revolving loan disbursement to individuals and groups. The fund is disbursed through banks, NGOs, SACCOs and Microfinance Institutions. Each of the two hundred and ten (210) constituencies has an allocation of Kshs.1 Million and it is managed by the Divisional Women Enterprise Fund Committee (DWEFC). Capacity building for women groups and the institutions is also financed from the fund. In order for the groups to be funded, they must be registered and must have been in existence for three (3) months. Members must be female Kenyans aged 18 years and above.

The loan attracts interest rate of 8% per annum on the reducing balance. The collateral is flexible and includes: Group guarantees (social collateral), household items, financial assets, fixed assets and insurance cover. Any group that pays the principal amount within six (6) months is eligible for refinancing. At least 10% of the funds are allocated to groups of women with people with disabilities. A lot of women have accessed funds as groups or individuals to expand existing businesses and establish new ones. The fund is also empowering groups and individuals to venture into small-scale enterprises especially in food production and processing using modern technology (Guidelines for Women Enterprise Fund, Ministry of Gender and Children Affairs 2008).

The main objective of establishing the fund was to enable women groups expand their activities through increased capital. Since the fund is disbursed in all constituencies this has seen more women join hands and form bigger groups to qualify for bigger loans and in turn establish small scale enterprises departing from the traditional way of running sole traders business.
2.2.11 EMPIRICAL LITERATURE

A survey carried out by the Steadman group in February 2009 in Shirere sub location of Kakamega District revealed that women groups were in the form of merry go round, savings and lending groups, chamas, investment clubs, clan welfare and social welfare groups. The reasons for saving through the groups was for meeting day to day ordinary household needs, emergencies like burial and medical, social reasons like weddings and bride price, personal reasons like buying clothes, shops and travel, improving the house, acquiring household goods and buying agricultural inputs like fertilizer, seeds and insemination for the livestock. They preferred joining ROSCA’s as many do not have bank accounts and therefore they only receive their accumulated savings through the group since majority confirmed that it is not easy to save on their own citing reasons like the money being too little to save in a bank, they needed extra money to start saving in a bank, they needed referees to open a bank account, income being very little to repay a loan, refusal by their spouses to take a loan, lack of collateral and fear of losing property or assets used to guarantee a loan. These groups control what one buy with the money given. Women who are engaged in income generating activities and have excess money after meeting their basic needs prefer to join ASCA’s where they accumulate savings and get loans for start up or expansion of business.

Odondo (2005) in his survey on small enterprises in poverty reduction in Rongo Division established that women joined groups and received loans which they used to start up businesses which included food kiosks, salons, hardwares, restaurants, tailoring shops and cereal shoes. The groups also get guidance from the Social Development Officer on how to invest the accumulated savings. He further established that although the groups were participating in economic empowerment of women, they were not doing enough due to constraints like insecurity and poor infrastructure.

Mwangi (2007) in her study on women entrepreneurs in Uhuru market, Nairobi found out that most of the women were the source of livelihood and take total responsibilities for their families. She interviewed sweater, clothes and bag makers and established that majority of them had joined women groups which enabled them to buy knitting yarn and cloth in bulk thus enjoying economies of scale. Since these are items that do not change much like school uniforms, sweaters and bags, they had been in business for long as they did not suffer the effect of change in tastes and fashion ensuring survival of the businesses. (The Steadman Group Survey: 90109, 2009)
The groups also created a platform for meeting and discuss social issues empowering them economically, socially and politically.

Malombe et al (2008), in a survey on Mabati women groups in Nyeri district established that the groups were formed in the 1960’s by poor women to address their immediate welfare needs. Their main preoccupation initially was to improve their houses like purchase of building materials for water tanks construction, construction of rental houses and conducting sewing and knitting classes.

The groups started in Mathira division. Other women saw what was happening and started similar groups which spread to all the Nyeri districts.

The women’s main aim was to move from the annual roofing of the grass thatched huts because the grass was becoming less and they had to look for a more lasting solution.

Their activities have brought progressive of shelter including services which is evident by the fact that there are very few grass hatched roofed huts. The group’s activities have benefited 18000 women and has enabled these women to change their situation and that of their families.

The groups have addressed poverty issues, educated children, bought property, and met other basic needs of the family, accessed credit from the revolving fund with their group collateral.

Their efforts have enhanced community development. The impact has been benefits to 126,000 people in terms of improved housing and related services, 18,000 women empowered, income levels of many women increased, many have bought property and majority have been able to educate their children.

The groups have survived the test of time and are some of the most stable groups in the country. The activities of the groups have also encouraged the Provincial Administration as a way of bringing development in the area (http://www.unesco.org/Africa/).

2.2.11 CRITICAL REVIEW OF LITERATURE

The literature that was reviewed showed that there is a great contribution by women groups in improving the standard of living of the individual members, their families, the community at large and the national economy of any given country.

The study revealed that women are actively involved in all sectors of the economy. Their social status or level of income has not inhibited them from achieving their goal.

It is therefore important that the government give more focus to the role of women in Socio-economic development as recommended in the Sessional Paper No 2 of 1992 on Small and
Medium Enterprises. The Women Enterprise Development Fund established by the Government in 2006 and disbursed One (1) billion Kenya shillings in 2007/2008, enhanced to two (2) billion shillings in 2008/2009 fiscal year and enhanced to 2.7 billion in 2009/2010 fiscal year should be increased further to enable more women to engage in income generating activities as a contribution to the fulfillment of the two MDG's which affect women namely alleviation of poverty and women empowerment considering that current statistics indicate that women population is slightly above fifty two 52% of the total population (Women Enterprise Fund guidelines, 2008).

2.2.13 SUMMARY OF LITERATURE REVIEW

The study revealed that women contribute immensely to the socio-economic development of the Individual member, families, communities, nations and the entire globe. However, government support is not commensurate to the efforts of women considering the government funding viz a viz the entire women population. There are no deliberate initiatives by the government to enhance group formation but women form groups out of their own volition. The number of women who are members of groups is still small compared to the total women population. A national census of women in unregistered groups should be carried out with an aim of encouraging them to register the groups in order to benefit from the Women Enterprise Development Fund as this would also call for increase in funding. The census would help gather information on the women operating from backstreets where they squat on public or other peoples land and have limited access to formal credit, public utilities and infrastructure. Yet these activities occupy market niches out of the reach of the formal sector, often utilizing human, financial and other inputs not particularly useful to the formal sector. These activities are labour intensive and promote more equitable income distribution.

The researcher supports the recommendation by KIPPRA (2005) contained in the Discussion Paper series that women groups should be provided with workspaces through the Ministry of Local Authorities so that they can conduct business with ease just like the Jua Kali traders who have been allocated land in designated places within their respective Local Authorities. The disaggregated data of unregistered groups particularly among peers, workmates and neighbours should be harnessed. A monitoring and evaluation unit should be established in the department of Gender to continuously monitor the activities of the groups and inform the Government on the kind of assistance such groups would require from time to time and necessary incentives which should be given to increase their participation in socio-economic development.
2.2.14 CONCEPTUAL FRAMEWORK

Dubois et al (1996), says that empowerment is the state of mind such as feeling of worth and competence or a perception of power and control. It also refers to the realization of power that may result from democratically modifying social structures and relationships between citizens and social structures. To achieve social economic empowerment, women employ strategic options as depicted in the model below.

Figure 2:4 Strategic options

<table>
<thead>
<tr>
<th>(Independent Variables)</th>
<th>(Dependent Variables)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stress management Strategies</td>
<td>SOCIO-ECONOMIC EMPOWERMENT</td>
</tr>
<tr>
<td>Survival Strategies</td>
<td></td>
</tr>
<tr>
<td>Household Strategies</td>
<td></td>
</tr>
<tr>
<td>Production Strategies</td>
<td></td>
</tr>
<tr>
<td>Cost minimizing Strategies</td>
<td></td>
</tr>
<tr>
<td>Risk Management Strategies</td>
<td></td>
</tr>
<tr>
<td>Economies of scale Strategies</td>
<td></td>
</tr>
<tr>
<td>Diversification Strategies</td>
<td></td>
</tr>
<tr>
<td>Recruitment Strategies</td>
<td></td>
</tr>
</tbody>
</table>

Source: Researcher (2009)
CHAPTER THREE
RESEARCH METHODOLOGY

3.0 INTRODUCTION

This chapter outlines the methodology that was used in the research study. It describes research design, target population, sample design and size, data collection methods, instruments and procedures and data analysis. The research was carried out at Ruiru Division in Ruiru District.

3.1 RESEARCH DESIGN

The descriptive research design was used to discover the associations among different variables. The research was carried out through a survey as a census could not be carried out due to limited time and finances. According to Cooper (2003), descriptive design is suitable for social science research. Mugenda & Mugenda, (1999) says that descriptive research design provides tools for describing collections of statistical observations and reducing information to an understandable form. This involved administering questionnaires and interview was carried out in illiterate women.

3.2 TARGET POPULATION

The target population was 568 women in 36 registered groups as per the records held in the District Social Development office, Ruiru as at July 2009. The total population is as shown below.

<table>
<thead>
<tr>
<th>Socio-economic Activities</th>
<th>No. of Groups</th>
<th>Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social welfare activities</td>
<td>9</td>
<td>107</td>
</tr>
<tr>
<td>Economic Activities</td>
<td>15</td>
<td>230</td>
</tr>
<tr>
<td>Welfare/Economic Activities</td>
<td>8</td>
<td>180</td>
</tr>
<tr>
<td>Community Empowerment</td>
<td>4</td>
<td>51</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>36</strong></td>
<td><strong>568</strong></td>
</tr>
</tbody>
</table>

Source: Ruiru Divisional Social Development Office Register (July, 2009)
3.3 SAMPLE SIZE

A sample size of 80 women was selected based on 30% of the population of 262 women in 10 women groups. The groups were selected based on the various activities they are involved in. According to Tramp et al (2006), a sample size of 10% is representative. A sample of 30% was considered representative.

3.4 SAMPLING STRATEGY

Data was collected through random sampling which involved dividing the population into groups in three sub-locations. After stratifying the data into sub-locations, simple random sampling was used in each sub-location. The samples were selected in such a way that certain groups in the population were represented in the sample being 30% of the population of the group. This was to increase the response rate.

The groups studied are reflected in table 3.2 below.

Table 3.2- Women groups and their membership

<table>
<thead>
<tr>
<th>Women Group</th>
<th>members</th>
</tr>
</thead>
<tbody>
<tr>
<td>Joy of hope women group</td>
<td>15</td>
</tr>
<tr>
<td>Kahumba women group</td>
<td>29</td>
</tr>
<tr>
<td>Haki women group</td>
<td>27</td>
</tr>
<tr>
<td>Dagofa Women group</td>
<td>22</td>
</tr>
<tr>
<td>Esikwao Sisilako women group</td>
<td>31</td>
</tr>
<tr>
<td>Murera IDP’s women group</td>
<td>26</td>
</tr>
<tr>
<td>Sunshine women group</td>
<td>33</td>
</tr>
<tr>
<td>Immanuel people living with Hiv/ Aids</td>
<td>32</td>
</tr>
<tr>
<td>Bariki women group</td>
<td>22</td>
</tr>
<tr>
<td>Shauri Yako women group</td>
<td>25</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>262</strong></td>
</tr>
</tbody>
</table>

Source: Ruiru Divisional Social Services Office Register (July, 2009)
3.5 DATA COLLECTION INSTRUMENTS AND PROCEDURES

Primary data was collected from respondents through a semi-structured questionnaire comprising of closed and open ended questions and interview for illiterate women and focused groups mainly those involved in community empowerment. The researcher, with the help of two research assistants visited the groups on their meeting days and distributed the questionnaires and conducted interviews on illiterate women and members of groups involved in community empowerment. The questionnaire and the interview sought to establish whether the strategic options employed by the women have contributed to their socio-economic empowerment as identified in the conceptual framework model.

3.6 DATA ANALYSIS

Descriptive statistics were used to analyse the data collected. Closed questions were analysed through the help of the statistical package for social services (SPSS) computer software by assigning numbers to responses for analysis of qualitative data as it is efficient and further analysis was done through the use of Likert scale while open ended questions were analysed through percentages, frequencies, tables and bar graphs.
CHAPTER FOUR:
FINDINGS

4.1 INTRODUCTION

This chapter presents analysis and findings of the research. From the sample population target of 80, 60 women responded and returned the questionnaire hence the study achieved a 75 percent response rate.

4.2: Background information

4.2.1 Marital status

In this area, the study aimed at establishing the marital status of the respondents.

Data presented in the table 4.1 shows that most of the respondents were single (47 percent) while 40 percent were married. Only 13 percent were widows.

Table 4.1 Marital status

<table>
<thead>
<tr>
<th>Status</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>22</td>
<td>40</td>
</tr>
<tr>
<td>Single</td>
<td>24</td>
<td>47</td>
</tr>
<tr>
<td>Widow</td>
<td>14</td>
<td>13</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
<td>100</td>
</tr>
</tbody>
</table>

4.2.2 Age in years

In this section, the aim was to determine age of the respondents in years.

Data presented in the figure 4.1 shows that majority of the respondents were between ages 31 to 40 (47 percent) while 20 percent had 21 to 30 years and 41 to 50 years. Only 13 percent were above 50 years in age.
4.2.3 Highest education level

In this section, the aim was to establish the highest level of education that the respondents had attained.

As shown in Figure 4.2 majority of the respondents had attained a secondary level of education (67 percent) while 27 percent had attained a primary level of education as the highest level. Only 6 percent of the respondents had attained a college level of education.
4.2.4 Number of children
The study proceeded to establish the total number of children that the respondents had.
Results from the Figure 4.3 shows that majority of the respondents had 1 to 3 children (73 percent) while 9 percent had three to six children. Only 5 percent had more than 6 children.13 percent however, had no children.

Figure 4.3

<table>
<thead>
<tr>
<th>Number of Children</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>More than 6</td>
<td>5</td>
</tr>
<tr>
<td>3 to 6</td>
<td>9</td>
</tr>
<tr>
<td>1 to 3</td>
<td>73</td>
</tr>
<tr>
<td>None</td>
<td>13</td>
</tr>
</tbody>
</table>

4.2.5 Source of income
In this section, the study sought to determine the various sources of income that the respondents had.
Data presented in the table 4.2 shows that most of the respondents got their income from the various groups (33 percent) while 30 percent operated small scale businesses. 27 percent of the respondents’ were employed while 10 percent got their income from their husbands.

Table 4.2

<table>
<thead>
<tr>
<th>Source</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Small scale business</td>
<td>18</td>
<td>30</td>
</tr>
<tr>
<td>Employment</td>
<td>16</td>
<td>27</td>
</tr>
<tr>
<td>Husband</td>
<td>7</td>
<td>10</td>
</tr>
<tr>
<td>Profit from group</td>
<td>19</td>
<td>33</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
<td>100</td>
</tr>
</tbody>
</table>
4.2.6 Type of employment
The study proceeded to further determine the type of employment that the respondents' had.
Data portrayed in the figure 4.4 shows that most of the respondents were self employed (17 percent) while 10 percent were casual employees. 10 percent however gave no response.

![Figure 4.4](image)

4.2.7 Income
In this area, the aim was to determine the amount of income that the respondents earned.
Table 4.3 shows that most of the respondents earned between Kshs.5100 to Kshs.10000. 33 percent earned below Kshs.5000 17 percent earned Kshs.10100 to kshs.20000 while 7 percent of the respondents earned over kshs.20000

![Table 4.3](image)

<table>
<thead>
<tr>
<th>Income</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 5000</td>
<td>16</td>
<td>33</td>
</tr>
<tr>
<td>5100 to 10000</td>
<td>23</td>
<td>43</td>
</tr>
<tr>
<td>10100 to 20000</td>
<td>13</td>
<td>17</td>
</tr>
<tr>
<td>Above 20000</td>
<td>8</td>
<td>7</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>60</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

40
4.2.8 Dependents

The study proceeded to establish the various dependents that the respondents had. Data presented in the figure 4.5 shows that most of the respondents’ had children as dependants (50 percent) while 17 percent had orphans as dependants. 13 percent of the respondents had parents as dependants while 10 percent had husbands as dependants. 3 percent gave no response.

Figure 4.5

4.3 Bank account

In this area, the aim was to establish the number of the respondents who had bank accounts. As shown by the table 4.4, 24 out of 30 respondents had bank accounts while 6 out of 30 did not have bank accounts.

Table 4.4

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>yes</td>
<td>48</td>
<td>80</td>
</tr>
<tr>
<td>no</td>
<td>12</td>
<td>20</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
<td>100</td>
</tr>
</tbody>
</table>

4.4 Name of Bank

The study then proceeded on establishing the name of bank that the respondents had. The results in figure 4.6 show that most of the respondents had bank accounts with Equity bank comprising of 43 percent while 23 percent had bank accounts with Family bank. 7 percent had bank accounts with Cooperative bank while 3 percent had accounts with Kenya commercial bank. 20 percent gave no response.
4.4 Owner of the house

The study proceeded to establish the owner of the house.

As shown in figure 4.7, most of the respondents had their own houses (40 percent) while 23 percent had houses owned by their husbands. 17 percent had rented houses from landlords while 10 percent lived in their parents' houses.

Figure 4.7
4.4.1 Who introduced you to the group?

In this section, the aim was to identify the person who was responsible for introduction to the group.

Data presented in figure 4.8 shows that a majority of the respondents had been introduced to the groups by their neighbours (44 percent) while 30 percent had been introduced to the groups by their relatives. 20 percent had been introduced by their friends while 3 percent had been introduced by their fellow church goers.

Figure 4.8

4.4.2 Amount of contribution

The study proceeded to establish the amount of money that the respondents contributed.

Data presented in figure 4.9 shows that a majority of the groups contributed Kshs. 50 to Kshs.250 (36 percent) while 28 percent of the groups contributed between Kshs.251 to Kshs.500. 24 percent of the groups contributed 501 to Kshs.1000 while only 12 percent contributed over Kshs.1000.
4.4.3 Frequency of contribution

The study proceeded to establish the frequency of contributions.

As shown in the table 4.5, most of the groups contributed on a weekly basis (30 percent) while 27 percent contributed on a monthly basis. 23 percent contributed on a daily basis while 20 percent contributed annually.

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Daily</td>
<td>15</td>
<td>23</td>
</tr>
<tr>
<td>Weekly</td>
<td>17</td>
<td>30</td>
</tr>
<tr>
<td>monthly</td>
<td>15</td>
<td>27</td>
</tr>
<tr>
<td>annually</td>
<td>13</td>
<td>20</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
<td>100</td>
</tr>
</tbody>
</table>

4.4.4 Type of people that the group consists

In this section of study, the aim was to establish the type of people that the group consisted.

Data presented in the figure 4.10 shows that majority of the groups consisted of neighbours (43 percent) while 27 percent consisted of relatives. 20 percent of the groups consisted of friends while only 10 percent consisted of workmates.
4.5 Extent to which groups have assisted in socio-economic empowerment

In this area of study the aim was to establish the extent to which the groups were involved in various activities.

Data portrayed in the table 4.6 shows that all the respondents agreed to a very great extent that their groups were involved in collecting money and give to members (100 percent). In addition 80 percent also agreed to a very great extent that their groups were involved in lending money. However, 70 percent strongly disagreed that their groups were involved in investing member's money.

Table 4.6

<table>
<thead>
<tr>
<th></th>
<th>To a very large extent</th>
<th>To a large extent</th>
<th>To a small extent</th>
<th>To no extent</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lending Money</td>
<td>80</td>
<td>0</td>
<td>7</td>
<td>13</td>
<td>1.5333</td>
<td>.44857</td>
</tr>
<tr>
<td>Collect Money and give to members</td>
<td>100</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1.0000</td>
<td>.33129</td>
</tr>
<tr>
<td>Invest member’s money</td>
<td>0</td>
<td>3</td>
<td>27</td>
<td>70</td>
<td>3.6667</td>
<td>1.02410</td>
</tr>
<tr>
<td>Welfare</td>
<td>8</td>
<td>14</td>
<td>0</td>
<td>0</td>
<td>1.1429</td>
<td>.33129</td>
</tr>
</tbody>
</table>
4.5.2 Reason for joining group

The study proceeded to inquire the various reasons given by the respondents for joining the groups.

Results from Figure 4.11 shows that a majority of the respondents joined the groups in order to save money (57 percent) while 36 cited they joined the groups in order to buy household items. 7 percent joined the groups in order to get a bigger icon.

Figure 4.11

![Bar chart showing reasons for joining groups](image)

4.5.3 Extent to which the group has assisted the women

In this area of study, the aim was to establish the extent into which the groups had assisted the members in various ways.

Results from the table 4.7 shows that a majority of the respondents agreed to a very great extent that the groups had assisted them to buy food (70 percent) and buy household items (0 percent). 17 percent of the respondents also agreed to a large extent that the groups had assisted them in paying school /college fees. 50 percent however strongly disagreed that the groups had assisted them in building houses.
Table 4.7 Extent to which the group has assisted the women

<table>
<thead>
<tr>
<th>activity</th>
<th>To a very large extent</th>
<th>To a large extent</th>
<th>To a small extent</th>
<th>To no extent</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pay school/ college fees</td>
<td>53</td>
<td>17</td>
<td>27</td>
<td>3</td>
<td>1.8000</td>
<td>.50485</td>
</tr>
<tr>
<td>Build House</td>
<td>33</td>
<td>6</td>
<td>10</td>
<td>50</td>
<td>2.766</td>
<td>.85967</td>
</tr>
<tr>
<td>Buy food</td>
<td>70</td>
<td>10</td>
<td>20</td>
<td>0</td>
<td>1.5000</td>
<td>.41906</td>
</tr>
<tr>
<td>Buy household items</td>
<td>60</td>
<td>14</td>
<td>26</td>
<td>0</td>
<td>1.6667</td>
<td>1.03653</td>
</tr>
</tbody>
</table>

4.5.3 Extent to which the group is involved in the various activities

The aim of the study in this section was to establish the extent into which the groups were involved in various activities. Data was analyzed by the use of a likert scale where 1 = To a very large extent to 5 = To no extent.

The table 4.8 shows that most of the groups were involved in small scale businesses as was shown by mean of 2.033, followed by dairy farming as was shown by a mean of 2.06. In addition, the groups were also involved in mixed farming as was shown by a mean of 2.60. The least activity that the groups were involved in was buying plots as was shown by a mean of 2.97.

Table 4.8

<table>
<thead>
<tr>
<th>activity</th>
<th>Minimum</th>
<th>Maximum</th>
<th>Mean</th>
<th>Std deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dairy Farming</td>
<td>1.00</td>
<td>4.00</td>
<td>2.0667</td>
<td>1.41259</td>
</tr>
<tr>
<td>Mixed Farming</td>
<td>1.00</td>
<td>4.00</td>
<td>2.6000</td>
<td>1.42877</td>
</tr>
<tr>
<td>Small scale business</td>
<td>1.00</td>
<td>4.00</td>
<td>2.033</td>
<td>1.3515</td>
</tr>
<tr>
<td>Buying plots</td>
<td>1.00</td>
<td>4.00</td>
<td>2.966</td>
<td>1.32570</td>
</tr>
</tbody>
</table>

4.5.4 Extent to which various factors help to assist cut costs

The study proceeded to ascertain the extent into which various factors helped to assist in cutting costs.

Data portrayed in the table 4.9 shows that use traditional methods of production was the most used method of cutting costs as was shown by a mean of 1.33, followed by providing own labour as was shown by a mean of 1.73 and selling fast moving items as was shown by a mean of 1.93.
The least chosen method of cutting costs was trade on low cost premises as was shown by a mean of 2.63.

### Table 4.9

<table>
<thead>
<tr>
<th>Method</th>
<th>Mean</th>
<th>Std deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provide own Labour</td>
<td>1.7333</td>
<td>1.11211</td>
</tr>
<tr>
<td>Trade on low cost premises</td>
<td>2.6333</td>
<td>1.42595</td>
</tr>
<tr>
<td>Sell fast moving items</td>
<td>1.9333</td>
<td>1.31131</td>
</tr>
<tr>
<td>Change product with demand</td>
<td>2.3333</td>
<td>1.4223</td>
</tr>
<tr>
<td>Use traditional methods of production</td>
<td>1.633</td>
<td>1.0662</td>
</tr>
</tbody>
</table>

### 4.6 Extent to which various factors help increase profits

The study proceeded to determine the various factors that helped to increase profits.

As shown in the table 4.10, most respondents cited to a very large extent that buying materials in bulk helped increase profits (50 percent) while 37 percent cited recruiting new members. In addition, 50 percent agreed to a small extent that mass production helped increase profits.

### Table 4.10

<table>
<thead>
<tr>
<th>Factor</th>
<th>To a very large extent</th>
<th>To a large extent</th>
<th>To a small extent</th>
<th>To no extent</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Buy materials in bulk</td>
<td>50</td>
<td>23</td>
<td>17</td>
<td>10</td>
<td>1.866</td>
<td>.44857</td>
</tr>
<tr>
<td>Mass production</td>
<td>13</td>
<td>7</td>
<td>50</td>
<td>30</td>
<td>2.9667</td>
<td>.33129</td>
</tr>
<tr>
<td>Recruit new members aggressively</td>
<td>37</td>
<td>23</td>
<td>33</td>
<td>7</td>
<td>1.900</td>
<td>1.02410</td>
</tr>
</tbody>
</table>

### 4.7 Reasons for not joining some groups

The study went further to establish the various reasons given as to why respondents did not join some groups. Data was analyzed by the use of a likert scale where 1 = To a very large extent to 5 = To no extent.

Data from the figure 4.12 shows that most respondents cited the reason for not joining some groups as that they did not know the members well as was shown by a mean of 1.83, and that the people stole money as was shown by a mean of 2.0. In addition, the respondents also cited that some groups took too much time in meetings as was shown by a mean of 2.03. The least cited
reason was that the respondents did not want any services from them as was shown by a mean of 2.73.

**Figure 4.12 Reasons for not joining some groups**

![Reasons for not joining some groups](image)

<table>
<thead>
<tr>
<th>Reason</th>
<th>Mean</th>
<th>Std dev</th>
</tr>
</thead>
<tbody>
<tr>
<td>My spouse hates them</td>
<td>0.889917987</td>
<td>3.366666667</td>
</tr>
<tr>
<td>Some groups take too much time in meetings</td>
<td>0.764890496</td>
<td>2.033333333</td>
</tr>
<tr>
<td>I don't need any services from them</td>
<td>0.52083046</td>
<td>2.733333333</td>
</tr>
<tr>
<td>I don't know the members well</td>
<td>0.5920935</td>
<td>1.833333333</td>
</tr>
<tr>
<td>People steal money</td>
<td>0.58722022</td>
<td>2</td>
</tr>
</tbody>
</table>

**4.8 Extent to which group has assisted women**

The study proceeded to determine the extent into which the groups had assisted in various activities.

Data portrayed in the table 4.11 shows that most of the groups assisted their members to a very large extent in times of sickness (93 percent) and in counselling (73 percent). In addition, the groups assisted their members to a large extent during funerals (76 percent). However 37 percent strongly disagreed that the groups assisted them in times of dowry.

**Table 4.11**

<table>
<thead>
<tr>
<th>Activity</th>
<th>To a very large extent</th>
<th>To a large extent</th>
<th>To a small extent</th>
<th>To no extent</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Funerals</td>
<td>24</td>
<td>76</td>
<td>0</td>
<td>0</td>
<td>2.4634</td>
<td>.50485</td>
</tr>
<tr>
<td>Weddings</td>
<td>23</td>
<td>43</td>
<td>34</td>
<td>0</td>
<td>2.6122</td>
<td>.59674</td>
</tr>
<tr>
<td>Dowry</td>
<td>17</td>
<td>37</td>
<td>37</td>
<td>10</td>
<td>3.0659</td>
<td>.48765</td>
</tr>
<tr>
<td>Counselling</td>
<td>73</td>
<td>20</td>
<td>0</td>
<td>6</td>
<td>1.4634</td>
<td>.50485</td>
</tr>
<tr>
<td>In sickness</td>
<td>93</td>
<td>7</td>
<td>0</td>
<td>0</td>
<td>1.0667</td>
<td>.33129</td>
</tr>
</tbody>
</table>
4.9 Extent to which group is involved in recruiting new members

The study also proceeded to determine the extent into which the groups were involved in recruiting new members.

The results in table 4.12 shows that most groups recruited their members by word of mouth as was shown by a mean of 1.83, through social work as was shown by a mean of 1.30 and through entertainment as was shown by a mean of 1.83

<table>
<thead>
<tr>
<th>Activity</th>
<th>Minimum</th>
<th>Maximum</th>
<th>Mean</th>
<th>Std deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entertaining</td>
<td>1.00</td>
<td>3.00</td>
<td>1.8333</td>
<td>.59209</td>
</tr>
<tr>
<td>Social Work</td>
<td>1.00</td>
<td>3.00</td>
<td>1.3000</td>
<td>.65126</td>
</tr>
<tr>
<td>Word of mouth</td>
<td>1.00</td>
<td>4.00</td>
<td>1.0000</td>
<td>.00000</td>
</tr>
</tbody>
</table>

4.10 Extent to which group is involved in various activities

The study proceeded further to establish the extent into which the groups were involved in various social activities.

Results from table 4.13 shows that all the respondents agreed to a very large extent that their groups were involved in sharing burdens (100 percent) and visiting each other while 53 percent agreed to a large extent that their groups were involved in entertainment.

<table>
<thead>
<tr>
<th>Activity</th>
<th>To a very large extent</th>
<th>To a large extent</th>
<th>To a small extent</th>
<th>To no extent</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eating together</td>
<td>76</td>
<td>13</td>
<td>10</td>
<td>0</td>
<td>1.4634</td>
<td>.50485</td>
</tr>
<tr>
<td>Sharing burdens</td>
<td>100</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1.0000</td>
<td>.59674</td>
</tr>
<tr>
<td>Entertainment</td>
<td>37</td>
<td>53</td>
<td>10</td>
<td>0</td>
<td>2.3659</td>
<td>.48765</td>
</tr>
<tr>
<td>Visit each other</td>
<td>100</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1.0000</td>
<td>.50485</td>
</tr>
</tbody>
</table>
CHAPTER FIVE
SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

This chapter presents the summary of the findings from chapter four, conclusions and recommendations of the study based on the objectives of the study.

5.0 SUMMARY OF THE FINDINGS

On marital status, the study found that most of the respondents were single 47 (forty seven) percent while 40 (forty) percent were married. In addition, majority of the respondents were between ages 31 to 40, 47 (forty seven) percent while 20 (twenty) percent had 21 to 30 years and 41 to 50 years. On education level, the study established that majority of the respondents had attained a secondary level of education 67 (sixty seven) percent while 27 (twenty seven) percent had attained a primary level of education as the highest level. The study also established that majority of the respondents had 1 to 3 children 73 (seventy three percent) while 9 (nine) percent had three to six children.

For source of income, the study found that most of the respondents got their income from the various groups 33 (thirty three) percent while 30 (thirty) percent operated small scale businesses. 27 (Twenty seven) percent of the respondents’ were employed. In addition, most of the respondents were self employed 17 (seventeen percent) while 10 (ten) percent were casual employees. The study also found out that most of the respondents earned between Kshs. 5,100 to Kshs. 10,000 33 percent earned below Kshs.5000. 17 (seventeen) percent earned between Kshs 10,100 to Kshs 20,000. On the issue of bank accounts, the study established that most of the respondents had bank accounts with Equity bank comprising of 43 (forty three) percent while 23 (twenty three) percent had bank accounts with Family bank. 7 (seven) percent had bank accounts with Cooperative bank. In addition, the study also ascertained that most of their respondents had their own houses 40 (forty) percent while 23 (twenty three) percent had houses owned by their husbands.

The study also found that majority of the respondents had been introduced to the groups by their neighbours 44 (forty four) percent while 30 (thirty) percent had been introduced to the groups by their relatives. On the topic of contributions, majority of the groups contributed Kshs 50 to Kshs 250 (36 percent) while 28 percent of the groups contributed between Kshs 251 to Kshs 500 Kshs. The study also established that most of the groups contributed on a weekly basis (30 percent) while 27 percent contributed on a monthly basis. 23 (twenty) percent contributed on a daily basis.
On who constituted the groups, the study found that majority of the groups consisted of neighbours 43 (forty three) percent ,while 27 percent consisted of relatives.

On group activities, the study found that all the respondents agreed to a very great extent that their groups were involved in collecting and giving money to members (100 percent). In addition 80 percent also agreed to a very great extent that their groups were involved in lending money. On reasons of joining the groups, the study found that majority of the respondents joined the groups in order to save money (57 percent) while 36 percent cited they joined the groups in order to buy household items. The study also found that majority of the respondents agreed to a very great extent that the groups had assisted them to buy food (70 percent) and buy household items (60 percent).17 percent of the respondents also agreed to a large extent that the groups had assisted them in paying school /college fees. On the type of business involved in, the study found that most of the groups were involved in small scale businesses as was shown by mean of 2.033, followed by dairy farming as was shown by a mean of 2.06.In addition, the groups were also involved in mixed farming as was shown by a mean of 2.60.

The study also established that traditional methods of production was the most used method of cutting costs as was shown by a mean of 1.33, followed by providing own labour as was shown by a mean of 1.73 and selling fast moving items as was shown by a mean of 1.93.On the issue of increasing profits, the study found that most respondents cited to a very large extent that buying materials in bulk helped increase profits (50 percent) while 37 percent cited recruiting new members. In addition, 50 percent agreed to a small extent that mass production helped increase profits.

The study found out that most respondents cited the reason for not joining some groups as not knowing the members well which was revealed by a mean of 1.83, and that the people stole money reflected by a mean of 2.0. In addition, the study also found that most of the groups assisted their members to a very large extent in times of sickness (93 percent) and in counselling (73 percent). In addition, the groups assisted their members to a large extent during funerals (76 percent).

On recruitment of new members, the study found that most groups recruited their members by word of mouth as was shown by a mean of 1.83, through social work as was shown by a mean of 1.30 On the topic of group activities, the study found that all the respondents agreed to a very large extent that their groups were involved in sharing burdens (100 percent) and visiting each
other while 53 percent agreed to a large extent that their groups were involved in entertainment.

5.1 CONCLUSIONS

The study concludes that the women groups have employed various strategic options on their socio-economic empowerment through groups. This was through the groups which consisted many members who contributed money regularly. The groups also were involved in various activities such as farming, small scale business and social activities like counselling and meeting for entertainment and eating together.

The study also concludes that the groups had assisted women improve their socio-economic status which is reflected in the properties they own like houses and improvement on their health as they under go counselling to help them cope with stress associated with their heavy workload and activities. Through the contributions, the women have been able to start their own businesses and other income generating activities like dairy farming. In addition, the groups also have assisted women during times of financial crisis such as when paying school fees and hospital bills and other household emergencies.

5.2 RECOMMENDATIONS

The study recommends that for women to be effective in their strategic options on their socio-economic empowerment, they need to invest the members’ money in profitable businesses in order to increase the capital. The profits can be shared by the members while the initial capital is ploughed back into the business.

The study also recommends that the groups members’ need training on the management of the funds in order to be able to make the correct business decisions.

5.3 LIMITATIONS OF THE STUDY

The study experienced various limitations such as resistance of some respondents to disclose vital information such as salary amount and amount of contribution. The study also experienced lack of enough time and finances to cover a larger sample size.

5.4 RECOMMENDATIONS OF FURTHER RESEARCH

From the study, the researcher suggests that further research should also be conducted in other types of organizations such as community based organizations to establish the various strategic options on socio-economic empowerment.
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APPENDIX I
INTRODUCTION LETTER

Dear respondent
My name is Mary Kamicha, a student from Kenyatta University carrying out a research on "the strategic options employed by women on their socio-economic empowerment through groups"
Kindly respond to all the questions on the attached questionnaire. I assure you that the information you give will only be used for academic purposes and will not be disclosed to any other party whatsoever.

Thank you

Mary N M Kamicha
D53\RI\11395\04
APPENDIX II

QUESTIONNAIRE

The purpose of this study is to analyse the strategic options employed by women for their socio-economic empowerment through groups

SECTION A (General Information)

1. Name (optional) ____________________________

2. Contact Tel. No. ____________________________

3. Marital Status (Tick as appropriate)

4. Married

   Single  □  Widow  □  Other (specify)

5. Age in Years (Tick as appropriate)

   18-20  □  21-30  □  31-40  □  41-50  □  Above 50 □

6. Highest completed education level (Tick as appropriate)

   Primary school  □  Secondary school  □  College level  □  University level  □

7. Number of children □

8. How do you get your income? (Tick as appropriate)

   Small scale business □  Employment □  Husband □  Profit from the group □

9. If employed in 7 above, what kind of employment? (Tick as appropriate)

   Permanent □  Casual □  Self employed □  Other (specify)

59
11. Monthly income in Kshs. (Tick as appropriate)

- Below 5,000
- 5,100-10,000
- 10,100-20,000
- Above 20,000

12. Who among the following depend on you financially?

- Husband
- Children
- Parents
- Orphans
- Relatives
- Physically challenged
- Other (specify)

13. Do you have a bank account?

- Yes
- No

14. If yes in 11(above), name of the bank

15. Who owns the house you live in?

- Husband
- Self
- Parents
- Relative
- Land Lord/ Land Lady

16. If you live in a rented house, how much do you pay monthly rent (in kshs)

- Below 1,000
- 1,100-2,000
- 2,100-3,000
- Above 3,000

SECTION B (About Groups)

1. Name of group you belong to
2. Who introduced you to the group?

- Relative
- Neighbour
- Colleague/workmate
- Friend
- Fellow church goer

3. What is your regular contribution to the group? Kshs. __________

4. How often do you contribute?

- Daily
- Weekly
- Monthly
- Annually
- Other (specify) __________

5. What kind of people does the group mainly consist of?

- Relatives
- Friends
- Neighbours
- Workmates
- Others (specify) __________

6. How many women have you recruited to the group? __________

7. Which of the following does the group have?

- Bank Account
- Certificate of Registration
- Receipt Book
- Lockable Money box
- Cheque Book

SECTION C - HOW GROUPS HAVE ASSISTED IN SOCIO-ECONOMIC EMPOWERMENT

1. Indicate to which extent the group is involved in the following activities

<table>
<thead>
<tr>
<th></th>
<th>To a very large extent</th>
<th>To a large extent</th>
<th>To a small extent</th>
<th>To no extent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lending Money</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Collect Money and give to members</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Invest member’s money</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Welfare</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
2. Why did you join the group?
To buy household items
To save money
To get a bigger loan
Other (specify)

3. Indicate the extent to which the group has assisted you

<table>
<thead>
<tr>
<th></th>
<th>To a very large extent</th>
<th>To a large extent</th>
<th>To a small extent</th>
<th>To no extent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pay school/ college fees</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Build House</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Buy food</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Buy household items</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

4. Indicate the extent to which the group is involved in the following activities?

<table>
<thead>
<tr>
<th></th>
<th>To a very large extent</th>
<th>To a large extent</th>
<th>To a small extent</th>
<th>To no extent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dairy Farming</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mixed Farming</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Small scale business</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Buying plots</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

5. To what extent do the following assist you minimise costs?

<table>
<thead>
<tr>
<th></th>
<th>To a very large extent</th>
<th>To a large extent</th>
<th>To a small extent</th>
<th>To no extent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provide own Labour</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trade on low cost premises</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sell fast moving items</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Change product with demand</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Use traditional methods of production</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
6. To what extent do the following assist you increase profits?

<table>
<thead>
<tr>
<th>To a very large extent</th>
<th>To a large extent</th>
<th>To a small extent</th>
<th>To no extent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Buy materials in bulk</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mass production</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Recruit new members aggressively</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

7. Why wouldn’t you join some groups?

<table>
<thead>
<tr>
<th>Strongly agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>People steal money</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I don’t know the members well</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I don’t need any services from them</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Some groups take too much time in meetings</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>My spouse hates them</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

8. Indicate to which extent the group have assisted you?

<table>
<thead>
<tr>
<th>To a very large extent</th>
<th>To a large extent</th>
<th>To a small extent</th>
<th>To no extent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Funerals</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Weddings</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dowry</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Counselling</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>In sickness</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
9. Indicate to what extent the group has assisted you in the following activities

<table>
<thead>
<tr>
<th>Activity</th>
<th>To a very large extent</th>
<th>To a large extent</th>
<th>To a small extent</th>
<th>To no extent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Growing cash crops</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Growing food crops</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

10. Indicate to what extent the group is involved in recruitment of new members

<table>
<thead>
<tr>
<th>Method</th>
<th>To a very large extent</th>
<th>To a large extent</th>
<th>To a small extent</th>
<th>To no extent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entertaining</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social Work</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Word of mouth</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

11. Indicate to what extent the group is engaged in the following activities

<table>
<thead>
<tr>
<th>Activity</th>
<th>To a very large extent</th>
<th>To a large extent</th>
<th>To a small extent</th>
<th>To no extent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eating together</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sharing burdens</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Entertainment</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Visit each other</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

THANK YOU
### APPENDIX III

#### WORK PLAN

<table>
<thead>
<tr>
<th>Activity</th>
<th>Time (weeks)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Proposal writing</td>
<td></td>
</tr>
<tr>
<td>Data Collection</td>
<td></td>
</tr>
<tr>
<td>Data Coding</td>
<td></td>
</tr>
<tr>
<td>Data Analysis</td>
<td></td>
</tr>
<tr>
<td>Report Writing</td>
<td></td>
</tr>
<tr>
<td>Presentation</td>
<td></td>
</tr>
</tbody>
</table>

- Proposal writing: 65 weeks
- Data Collection: 58 weeks
- Data Coding: 47 weeks
- Data Analysis: 34 weeks
- Report Writing: 28 weeks
- Presentation: 24 weeks
## APPENDIX IV

### BUDGET

<table>
<thead>
<tr>
<th>ITEM</th>
<th>COST (KSHS)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Typing/ Printing</td>
<td>4,000</td>
</tr>
<tr>
<td>Printing questionnaires</td>
<td>5,000</td>
</tr>
<tr>
<td>Binding Proposal</td>
<td>700</td>
</tr>
<tr>
<td>Travelling expenses</td>
<td>15,000</td>
</tr>
<tr>
<td>Research Assistant’s allowance</td>
<td>10,000</td>
</tr>
<tr>
<td>Data Processing</td>
<td>5,000</td>
</tr>
<tr>
<td>Meals</td>
<td>5,000</td>
</tr>
<tr>
<td>Analysing Data</td>
<td>4,000</td>
</tr>
<tr>
<td>Printing Project</td>
<td>1,000</td>
</tr>
<tr>
<td>Contigencies</td>
<td>5,000</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>54,700</strong></td>
</tr>
</tbody>
</table>