

**THE ROLE OF WOMEN GROUPS IN WOMEN ECONOMIC
EMPOWERMENT: A STUDY OF SELECTED WOMEN
GROUPS IN MAGUTU DIVISION, NYERI COUNTY,
KENYA.**

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DECLARATION

This thesis is my original work and has not been submitted for a degree in any other University.

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DEDICATION

This thesis is dedicated to all the women of my motherland- Kenya, who toil very hard to ensure the well - being of their families, despite their unfavourable economic status and their subordinate role in the society.

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DEFINITIONS OF TERMS

| | | |
|----------------------------|---|--|
| Women Group | - | Females who come together in an association, pool resources and start up activities with an aim of mutual benefit, mainly for economic purposes. |
| Leadership | - | Mode of guiding, offering direction and focus to members of a given women group |
| Economic Activities | - | Activities that women groups engage in to earn an income. They include cash crop farming and rearing of animals by the women. |
| Economic Empowerment | - | Capacity of women to participate in, contribute to and benefit from growth process in ways which recognize the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth |
| Merry go round | - | Engagement in a revolving activity which entails rotational contributions of money and material goods for members of the women groups. |
| Women Economic Empowerment | - | A process of involving women in income generating activities which can enable them have access to and control over the resources earned |
| Motive | - | A need or a driving force within a person. |
| Motivation | - | Why people do things. |

ABBREVIATIONS

| | |
|----------|--|
| DSSO | District Social Service Officer |
| ERE | Empowerment, Respect and Equality Programme |
| FAO | Food and Agriculture Organization |
| GOK | Government of Kenya |
| HIV/AIDS | Human Immunodeficiency Virus/Acquired Immunodeficiency Syndrome |
| IFAD | International Fund for Agricultural Development |
| KIPRA | Kenya Institute for Public Policy Analysis |
| MDG | Millennium Development Goals |
| NGO | Non-Governmental Organization |
| NRA | Nokia Research Africa |
| SDG | Sustainable Development Goals |
| SEWA | Self Employed Women's Association |
| UNDP | United Nations Development Programme |
| UNIFEM | United National Development Fund for Women |
| WEDF | Women Enterprise Development Fund |
| WIEGO | Women in Informal Employment Globalizing and Organizing |
| UNECE | United Nations Economic Commission for Europe |

ABSTRACT

This study examined the role of women groups in economic empowerment of women in Magutu Division, Nyeri County. This study arose from the need to evaluate the impacts of government, NGOs and policy makers' efforts to improve the socio-economic status of women in Kenya. Thus the study focused on the income generating activities that women get involved in, gender related factors that affect the performance of women groups, challenges facing them and strategies that can be employed to enhance women groups. The study was guided by Stromquist's and Sarah Longwe's empowerment model. The study applied a descriptive research design. Both qualitative and quantitative data were collected. The target population consisted of 320 members from 15 groups which had over 10 years of operation, and whose economic empowerment process was noticeable in terms of completed projects and revenues raised. A sample of 106 respondents was obtained which included group leaders, members and the County Gender Officer. The study employed questionnaires and an interview schedule as the instruments of data collection. The data collected was then cleaned, coded, analyzed and presented in percentage frequencies, tables, and narratives. The findings indicate that women groups in Magutu Division have devised various income generating activities to improve their income, have rules and regulations that govern their operations and demonstrate a commitment to their groups' activities in order to improve their economic status. The findings showed that when women band together in women groups, they were able to improve their economic status through the economic activity (ies) that they carried out. The study recommends that active engagement by the members of staff in the department of social services should be implored on as a measure to ensure that the women groups realize their objectives. The group members should equally be offered educative forums which will equip them on the challenges that cause difficulty in their groups. The department of gender should put in place mechanisms such as capacity building forums to ensure that its officers visit women groups in the field with an aim of empowering them and sensitize those not in groups to join them, as a measure of enhancing their participation in group activities. Policies should equally be put in place to ensure that women groups are empowered to be effective in the activities that they engage in. This will ensure that women groups in Magutu Division will become powerful economic tools, which can help the women generate regular incomes for themselves as well as their families.

CHAPTER ONE

INTRODUCTION

1.1 Background to the study

Women Economic Empowerment is critical to the development of both the individual woman and the world at large. According to some estimates one billion women-roughly one-seventh of the world's population - are unable to achieve their full economic potential and ensure their own well-being as compared to their male counterparts (Eyben & Comwall 2008). Women economic empowerment is a process of acquiring, providing, bestowing resources and the means or enabling the access to and control over such means and resources (Lazo, 1998). Empowering women economically gives them more control over their choices and more options for their future and is clearly linked with achieving the Sustainable Development Goals (SDGs). However, all over the world women have borne the brunt of being marginalized economically (Negash, 2010). For instance, women work longer hours and are paid less for their output, a woman's wage contributes to her household's income and she invests a higher proportion of her resources to her family's welfare than her male counterpart. Additionally, women's unpaid work within the home provides an invaluable, yet unmeasured good to any economy.

According to Organization for Economic Cooperation and Development (OECD, 2011), women's work has not resulted in the same level of economic empowerment as that of men. Women have therefore, been targeted for economic empowerment by international, regional and national state and non- state actors.

OECD (2011) further argued that when a woman is economically empowered she can meaningfully contribute to and benefit from economic activity occurring around her. She also has the opportunity to use the resources acquired and has control over them. Although both men and women have the opportunity to engage in economic activity, women's chances of acquiring resources and having control over them is relatively diminished compared to those of men across countries and societies.

A study by Fletscher (2009), shows that women's access to financial resources is mostly limited by biased lending practices that emerge when financial institutions in the area consider them smaller, less experienced and therefore less attractive clients, or when these institutions lack knowledge to offer products to women's preferences and constraints. There is therefore an urgent need to economically empower women through alternative means of financing. Women groups play a vital role in women economic empowerment by encouraging them to save as a group in order to protect themselves against unwanted financial demands from friends and family (FAO, 2000). This study indicates that this particularly empowers women among the poor in rural homes where there is intense family and social pressures to share all resources.

Owing to their economic disadvantages women tend to organize themselves into women groups for financial, social, religious or physical support. Lewa (2000) identifies a woman group as an association of two or more women who interact to accomplish a shared purpose. Scholars have therefore pointed out that, members of women groups normally pool physical, financial; economic or human resources to

achieve a common task. For instance, women collectively ploughing members farms, pooling resources for joint income-generating activities or contribute a certain amount of money on a weekly or monthly basis which is received by each of the members in turn. This contribution can be used for social welfare or for a merry go round scheme which can range from home renovations, purchase of household equipment or payment of school fees (Lewa, 2000; Malombe, 2000 & Karanja, 2013). Women economic empowerment, however, may not be achieved if the women group members do not go beyond these household purchases or social welfare objectives.

Women can readily identify their needs. This is made possible by conscious effort of bringing them together in women gatherings. Studies by Davis and Negash (2005) noted that women groups provide a means of collective action, used in communities worldwide especially in rural areas as safety nets to cope with risks and for mutual assistance. Often participation in a solidarity group is considered crucial for empowerment. In this regard, Lazo (1995) suggests that “empowerment of women is maximized by collectivization”. Supportive networks are critical for women’s ability and opportunities to protect their individuals and collective interests on micro and macro-levels. Mayoux (1999) and Stromquist (1995) underline collective participation outside the household as necessary for empowerment. Thus women can benefit economically when they band together.

One of the challenges faced by women is collateral to acquire loans from financial institutions. For this reason, women groups are formed to help women meet their needs for friendly credit (Krishnaiah & Mishra, 2003). Thus, group solidarity act as

collateral since the group members are able to guarantee each other loans. Without access to credit rural women often lack the capacity to deal with risk and the costs associated with innovation such as establishing or growing a rural enterprise or improving their productivity. Other constraints to women's access to financial services include policy and legal barriers as well as cultural norms that prevent women from keeping bank accounts or entering into contracts without approval of their husbands or other men (Food and Agricultural Organization, 2011). Approaches to this problem have included group collateral through associations. Through membership of women groups, women can access credit which they can use to start up an income-generating activity. These associations can help strengthen their links to markets and diversify their economic activities (World Bank; FAO; IFAD Report, 2009). Therefore, group formation becomes a strategy for the women to get more resources to fulfil their strategic and practical needs as well as market their produce (Classens, 1993). Consequently this enables them increase their income.

Studies by Womens Bureau (1980), Kabeer (2001) and Karanja (2013) indicate that involvement in women groups enabled women acquire resources that impacts on their socio- economic conditions. Therefore, women groups are key to womens earning.

Globally, women groups, have played a significant role in ensuring women' economic empowerment. In this regard, Kay (2003) carried out a study in Narathiwat, a province in Southern Thailand which illustrated women's empowerment both within the household and at the community level after their involvement in group activities. The groups were formed to manufacture products such as batik and embroidered

articles. This project fostered participation of all members from which they earned an income and led to enhancement of women's status in the household and also at the community level. Some members of the women group reportedly engaged in local community management structures and issues. The study found out that when women come together for a common purpose, they were able to achieve social and economic empowerment.

A study by OECD (2011), in India indicated that collective action through women groups brought women especially those in the informal sector together to address their problems by envisioning change and putting it in practice after an empowerment programme. The study through Self Employed Women's Association (SEWA), is a unique example of empowerment where women come together and discuss issues of training and communication among others. The women group hopes to empower women through equipping them with skills that enable them improve on their skills while carrying out their businesses. The same study indicated that when women come together, they are well placed to negotiate for collective loans for their members. For instance, Women in Informal Employment Globalizing and Organizing (WIEGO) in India, is such an organisation that is able to reach out to government and private sector to seek institutional support for womens' income generating activities (OECD, 2011). This then is an indication that when women pool together, they can become empowered through acquisition of skills through educative forums as well as seek financial support from various organisations.

In Africa, different studies have shown that collective action, through women groups, empower women. A study by World Vision (2012) showed that, Empowerment, Respect and Equality Program (ERE) in Zambia which sought to significantly improve the well-being of girls and women through academic scholarships, business training and small loans; indicated that the lives of women were being transformed together with those of their families. A report by World Vision (2012) showed that, ERE created opportunities by forming saving groups of up to 25 people each, this enabled the women pool their resources and in turn either received individual loans from the group or invested in a shared activity such as planting of crops. The lives of women involved were transformed as they saved money with the groups, borrowed from the group, started new businesses and improved existing businesses. The study showed that this had enabled a transformation on the women's livelihood together with those of their families.

The mobilization of women in Kenya dates back to the women's councils of the Kikuyu in the nineteenth century. In the 20th Century women in areas like Vihiga, Kakamega, Murang'a and Machakos formed mutual assistance groups. Neighbours and relatives helped each other during birth, disease and death times. Later in the early 1950s was the formation of Maendeleo Ya Wanawake (MYWO), which was set to promote the advancement of African women and to raise their living standards (Mutoro, 1997). The formation of women groups since then has endeavoured to address welfare objectives. Mutoro (2007) in a follow up study in North Maragoli observed that women formed groups with welfare objectives; hence the formation of

women groups with the purpose of income generating objectives was not a very common phenomenon.

A study on women groups in Makuyu Division, Murang'a County, indicated that women in this area were more concerned with welfare of their members. Therefore, they selected group activities such as purchase of water tanks, household items, food stuffs, paying own dowry locally called 'Kamweretho', paying school fees for members' children among others. A few women groups were, however, involved in income generating activities such as offering catering services and hiring out equipment such as plastic seats and utensils, but income from these, has not been meaningful. This was mainly because; some of the women groups operate for a short period of time then disintegrate (Karanja, 2013). Thus, a study on the performance of these groups was needed if the women were to attain economic empowerment and sustainable income generation that would be deemed regular and sufficient from the initiatives.

Kariuki and Place (2002) examined the performance of rural groups in Kenya. They found that groups were diverse and dynamic, taking on new projects and abandoning others. They also found that women tended to join groups in order to purchase household items or for social insurance. In a follow up paper Kariuki and Place (2005) observed that women and men engaged in similar activities but for different reasons. Women tended to join the group activities to empower their households. The question of if the groups enabled women acquire resources that could be deemed sufficient and regular was therefore considered important.

Studies carried out by Jivetti (2008) in Vihiga District indicated that women groups open up new opportunities to generate, save and invest the income earned. The groups assisted women in responding to dynamic socio-economic changes as individuals, family heads or as community members. He noted that the groups helped complement bottom-up community development and correct failures where national policies may have stymied growth. The author however, observed that the groups faced numerous challenges such as lack of capital, organization, limited market, issues of group dynamics, moreover, team building strategies, record keeping, leadership skills, monitoring and evaluation of projects needed to be addressed. Therefore, there was need to look at the challenges that women experience if the members of the groups are to attain economic empowerment and if the women are to benefit with a regular yet sufficient income from the projects undertaken.

The economic and social welfare activities that women engaged in through women groups served to harness women's economic power at the community level (Government of Kenya, 2009). Women groups represented the primary decision making forums for women in Kenya. Such activities often allow women access to household decision making by creating a realm and resources that they control, although the household as a whole was a beneficiary (World Bank, 2013). A Republic of Kenya study on role of group indicated that the number of women groups in Kenya increased from 133,135 in 2004 to 143,792 in 2011. Membership in these groups also increased from 5,574,639 in 2010 to 5,618,064 in 2011. Their contributions increased from Kshs.551.2 million in 2010 to kshs.553.8 million in 2011. The government therefore, recognized the important role played by these groups. Consequently, it

established the Women Enterprise Development Fund (WEDF) in December 2006 as a strategy to address socio-economic empowerment of women. The aim of the WEDF is to facilitate women's access to microfinance credit and other financial services at affordable rates. In 2013, the Uwezo Fund was initiated. This was as a result of a pledge by president Uhuru Kenyatta of Kenya to allocate kshs. 6 billion for youth and women groups. The main objective of the fund was to expand access to credit for the promotion of youth and women businesses and enterprises at the constituency level. It was hoped to enhance growth towards the realization of the vision 2030 goals as well as fund community driven development. Youth and women groups that met the conditions set qualify to be beneficiaries of this fund (Waiguru, 2013)

Human beings are social beings and are always set to make contacts and build networks from social nodes acting as points of interaction (Dekker, 2009). These networks can translate to mutual friendship, trust and pooling together resources for common purposes. Thus women have come up together and formed groups where they pool their resources for economic growth. Despite the formation of these groups it is not clear if economic empowerment of women in relation to access of resources that are regular and sufficient and which women have control over has been attained. Many of the studies carried out by different scholars focused on a social welfare perspective. It was not clear if the women have access to regular yet sufficient income and if they have control over the resources acquired. This study therefore, sought to establish the role of these groups in economic empowerment of women. It was carried out in Magutu Division, Nyeri County.

1.2 Statement of the Problem

As noted in the background, women economic empowerment is a critical means of addressing the imbalances between men and women that have so far marginalized the welfare of one half of the world's population. Women groups have been used to equip them with some productive resources. The number of women groups has increased tremendously. Both the government and private organisations have gone ahead to support these groups. For instance, the Kenyan government has set aside 6 billion shillings for youth, individual women and women groups. With all the effort in place, the extent to which it has led to empowerment was not clear as women continue lagging behind their male counterparts in terms of access to and control over resources.

With regard to the study site, the study noted that many women in Magutu Division were members of women groups. They assisted one another in times of need. They met regularly for group activities for instance on weekly or monthly basis. In addition they collected individual contributions during these meetings. It was therefore, clear that a substantial amount of money changed hands in these fora. Some groups started income generating activities. It was however, not clear to what extent involvement in such groups activities led to economic empowerment of the group members. This then raised the question: did women groups' activities really result in women economic empowerment? Are women groups a development tool towards realization of SDG: 5? The study was therefore aimed at establishing the roles of the women groups in women economic empowerment in Magutu Division, Nyeri County.

1.3 Research Aims and Objectives

The aim of this study was to find out the role of women groups in empowering women economically, in Magutu Division, Nyeri County, Kenya.

1.3.1 Research Objectives

- (a) To establish the main economic activities carried out by women groups that result to economic empowerment of members.
- (b) To examine gender related factors that influence performance of women groups in enhancing their economic empowerment.
- (c) To discuss the major challenges women groups face in enhancing their economic empowerment.
- (d) To identify which strategies are employed to enhance women groups' economic empowerment programs.

1.4 Research Questions

- (a) What are the main economic activities carried out by women groups that contribute to economic empowerment of members?
- (b) What are the gender related factors that influence performance of women groups in enhancing economic empowerment?
- (c) What are the major challenges that women groups face in ensuring the economic empowerment of members?
- (d) Which strategies can be employed to enhance women groups economic empowerment programmes ?

1.5 Justification and Significance of the study

In Kenya, women are considered vulnerable in terms of economic marginalization (Wainaina, 2011). Women groups are a useful tool for development plans. It is through these groups that women are able to access funds that they can use to start up income generating activities for instance the WEDF and Uwezo Funds both of which are a government's initiative. Access to these governments' funds has the prerequisite of membership in women groups. The study thus sought to find out if the membership of women in these groups and the involvement of economic activities has had a turn around on their fortunes in terms of economic empowerment.

This research hopes to add information on policy as well as what can be done to assist the women of Magutu in regard to women having adequate resources acquired through income generating activity (ies) via the collective action. It can also be used as a reference by other researchers in this field or related fields.

The Millennium Development Goals (MDGs) adopted by the Worlds Heads of Governments/States at a Special United Nations Summit in 2000 included quantified and monitorable goals for development and poverty eradication by the year 2015. These goals were later reviewed to Sustainable Development Goals (SDGs) on September 2015. Main interest in this paper was SDG 1: on eradication of poverty in relation to SDG 5: on empowerment of women. The study sought to find out the extent to which economic empowerment had been realized by the members of the women groups in the study area which is Magutu Division, Nyeri County.

Women pooling resources and joining their efforts in the way of participating in women group activities have taken root in Magutu Division and many parts of Mount Kenya region for long. Little has been evident on the livelihoods of the members of the groups in terms of economic empowerment. The number of women groups increased tremendously over the recent years and the government of Kenya has realized the effort made by the women groups and it has gone ahead to set aside 6 billion shillings for youth, individual women and women groups. This fund would expand access to credit for both women and youth, which is mostly channelled through groups. Despite all these efforts, women continue to lag behind their male counterparts in regard to economic growth.

1.6 Research Premises

The study was guided by the following premises;

1. The women groups in Magutu Division carry out activities geared towards member's economic empowerment.
2. There are factors influencing the performance of women groups in empowering women economically.
3. The women groups face some challenges in ensuring members economic empowerment.
4. There are strategies which can be employed to ensure the success of economic activities undertaken by women with an aim of empowering them.

1.7 Scope and Limitations of the study

The study was carried out in Magutu Division, Nyeri County. The division is divided into seven administrative locations namely Gathehu, Gaikuyu, Gatei, Konyu, Magutu, Chehe and Ragati. The study limited its scope to the geographical area covered by the seven locations. The study area has women groups that date back to the nineteenth century. The introduction of the WEDF by the government in 2006 saw the mushrooming of many groups. However many groups are formed and some end up dissolving before the start of an income-generating activity (Karanja, 2013). Hence the researcher focused on women groups within the area of study that had been actively in operation up to the year 2015 and those that were involved in income generating activities.

In order to achieve its objectives, the study considered the economic aspect of the groups including the groups' books of account. This proved to be challenging due to the confidential nature of this information. The researcher was viewed with a lot of suspicion due to the questions posed to the respondents; other respondents felt that the information was too personal to be shared out to non-members termed as 'strangers'. To overcome this, the researcher gave the group members the assurance that the information they gave was to be treated confidentially and would be used for the purpose of the study only.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviews the literature on the previous works by other scholars in relation to the present study. The sub-items included are as follows: women groups and economic activities, factors influencing performance of women groups, challenges faced by women groups and strategies that can be employed to economically empower women.

2.2.1 Women Groups & Economic Activities

According to Moser (1993), women have a subordinate role in society, which impedes their participation in development on equal terms with men. Empowerment is related to the process of internal change (Mayoux, 1998) and to the capacity and right to make decisions (Kabeer, 2001). The World Bank defines empowerment as the process of increasing the capacity of individuals or groups to make choices, and to transform these choices into desired actions and outcomes (World Bank, 2001). This then, implies that women need to get involved in economic programmes of their choice if they have to get access and be in control of resources, thus becoming economically empowered. Studies by Women's Bureau (1980) have shown that women groups are key to women's earning in rural areas. This suggestion is further highlighted by Mehta et al (2011), who suggest that women groups are formed to address common economic problems that are not being met by existing organizations.

According to a study by Mikkola (2005), as indicated by a GOK survey (2008); gender hierarchy shows in family, inheritance laws and customs, valuations of

women's work as opposed to men's work and the power to make decisions in the society and in their families. This is further indicated by a study by Institute of Economic Affairs (2008) that men have control over resources and mostly the wealth that man and wife build together belongs to the man. In some communities where commercial farming is practiced, the woman contributes in not only keeping the home and reproductive activities but also in contributing labour for commercial farming. The study further argues that without control on property women are therefore vulnerable to dispossession and are thus constrained from initiating long-term projects. Therefore there was a need to assess if women in Magutu have access and control of resources when they joined women groups.

Studies by Mehtra et al (2011) of a sample of 10 women groups of 162 members taken for a study in the Jammu region, India, found that most members were economically weak prior to the group formation period. The group formation had a considerable positive impact on the socio-economic conditions and the reduction of poverty of the group members and their households. The study further indicated that empowerment through the group had also contributed to increased self-confidence and positive behaviour change for instance involvement in outdoor activities as compared to the pre-group period. This position is also held by Karanja (2013) and Kabeer (2001) involvement in women groups enabled women acquire resources thus impacting on their socio-economic conditions. They noted that women groups have appeared a popular method of working in the company of people in recent years. This study concluded that women groups can contribute to changes in economic

conditions, social status, decision making and increases women in outdoor activities, thus playing an important role in social change.

Braun (2010) observes that when women band together in a cooperative structure, both their economic and social standing in the household improves. She gave an example of one rural community in Bangladesh, where women have formed an organic farming cooperative where they have pooled their resources. The cooperative is now able to extend loans to its members to buy seeds and other farming inputs. The study observed that members have started economic activities such as crop farming. The women members are now reaping the benefits of being in this cooperative. However, the study noted that the women prefer not to enter into micro credit loan as they fear that 'they will lose everything', as the loans are inflexible, have an exorbitantly high interest rate attached to them and re-payment starts immediately. This is further noted by Fisher and Sriram (2002), who argued that credit hardly pool women and their households out of poverty. However, Mishra (2003) argued that women groups were formed to help women meet their needs for friendly credit. Therefore, there was a need to look at the preferred groups' source of capital.

Through collective action, women's associations are able to reach out to government and private sector organization and seek institutional support. They are also, well placed to negotiate collective loans (OECD, 2011). Through group collateral, financial service access from financial institutions women can become economically empowered through the use of credit, savings and insurance to promote their own economic activities (World Bank et al, 2009). A case of Empowerment, Respect and

Equality Program (ERE) in Zambia which is funded by World Vision seeks to significantly improve the well-being of girls and women through its microfinance work. ERE enables women to pool their resources and either receive individual loans from the group or invest in a shared activity such as planting of crops. The ERE program has increased the number of saving groups formed and savings have increased from \$ 1, 188.40 in September 2011 to \$ 5.951 in December 2011, with a total of 71 saving groups and 1,073 members. The lives of women are being transformed as they save money with the group, borrow from the group, start new businesses and improve existing businesses. This has enabled a transformation on the lives of the women who have changed the livelihood of their families and have had an increased self-esteem in their lives.

Malombe (2000) studied the Mabati Women Groups in Nyeri, Kenya; which constituted a movement of poor women in central Kenya who came together to address the immediate welfare needs of the members. They started off with an objective of house improvement, then to purchasing building materials for water tanks construction, later to construction of rental houses and conducting sewing and knitting classes. These groups have been in operation for a long time and their activities have significantly benefited the communities in this part of Kenya. Their activities have enabled the members to change the situation of their families, send their children to school and some bought property having borrowed from the revolving loan fund with their groups as collateral.

Women groups empower women economically. A study by Maino (2002) showed that women in Kenya are finding there is strength in numbers if they pool their resources together in groups of their own creation, and that they can radically change their lives and that of their families and communities. He gave various test case examples of women groups, which had excelled and uplifted the livelihood of the individual members. One example is Nzoia Muungano Group (Western Kenya) where members pooled resources together. Some members have borrowed from the fund and bought dairy cows and are now reaping the benefits of selling milk. With the resources earned, they are able to send their children to school. The health of their children has improved as they are able to buy food and clothing from the proceeds. The study further indicates that men who were adamant against their wives joining these groups are enjoying the benefits accrued from them. Thus, this study sought to find out if women in Magutu Division were also denied the opportunity to join the women groups by their husbands.

Women Enterprise Development Fund (WEDF) executive officer in Kenya reported that the women fund has so far advanced loans to 245,000 women with four hundred and eight million shillings disbursed since inception (Wainaina, 2011). The fund has transformed the lives of many women especially the rural women. Farming projects took the bulk of the money sourced from the fund. He gave an example of Mzambarao Women Group (Western Province), where members borrowed from the fund and bought dairy cows. They are now reaping greatly from the proceeds of the dairy farming which has boosted their incomes and ensured good nutrition for their families compounded by an increased purchasing power and financial independence. He also gave an example of Wakesho Women Group from Kisauni, Coast Province

where members were engaged in weaving. A loan from the fund enabled them to purchase a weaving machine thus boosting their production capacity. With time they have diversified and started baking and teaching their youth life skills. They have succeeded in rehabilitating twenty five former street children (Wainaina, 2011).

Studies carried out by Kamande (2009) showed that women have in their hearts a special place for their families. Women groups in the SabaSaba area of Murang'a County engaged in the planting of tissue culture bananas. They have totally transformed the livelihoods of their households and changed the welfare of their children by having afforded good meals and greatly shaped their own destinies. This identifies with studies carried out by Africa Harvest in Imenti South (2011) which showed that women operated their own accounts, hire farms for personal growth and development and greatly improved their livelihoods at the advent of partnerships with the farm. This is a clear indicator of the success of women empowerment initiative which has yielded good fruits, after the firm initiated programmes targeting women groups in the planting of tissue culture bananas. These studies show that women can achieve economic empowerment via solidarity groups. They can start up activities, through which they can earn an income.

Women lending groups as premiered and modelled by the Grameen bank model were based on the premise of members contributing and borrowing from the programme (Kibet, 2009). The scheme entailed members pooling and self-financing the loans, credit advancing programme by way of having own contributions aiding growth, the programme firing up the move by way of having money pooled and borrowed from within the group. The financing was then driven by prevailing social attachments and

borrowing was based on trust. The group contributions acted as the pool from which all would access credit from and grow their fortunes. This concurs with the previous work carried out by Sande (2006). He argued that the social ties and common pooling of resources assured the members of access to credit thus having the groups funding their own operations and activities with regard to acquisition of resources by making it accessible to members.

The table banking programme gained currency and has served good use to group members belonging to lending groups which have evolved from the previous revolving fund schemes. The group lending methodology in which members would make contributions, have their own resources and have a credit officer from an accredited institution help in accounts reconciliation and general book keeping while having members retain their money (Mwaura, 2009). With time an increase in resources, forced a change of tact with the members having defined systems and structures of having their contribution pooled and converted into share-holders funds for common access by all and later have dividends pay-outs at the close of the year. This spurred growth in the sector with formalization of the business and eventual handover to professionals to manage the groups.

The reviewed activities are a clear indication that when women band together in a group, pool their resources and start up an income generating activity they get economically empowered from the sale of the products. They can use these earnings to boost themselves as well as their households. The study thus aims to find out what

economic activities women get involved in and if the activities translate to economic empowerment in Magutu Division, Nyeri County.

2.3 Gender Related Factors Influencing Performance of Women Groups

Women frequently encounter greater limitations and fewer opportunities than men, especially in regards to income-generating activities (OECD, 2011). The study indicates that they may face social and economic constraints that perpetuate poverty. Studies carried out by Mungumi (2011) indicate that significant opportunities exist in the informal, small-scale enterprises for which women may be advantaged. This results to community groups becoming popular institutions in Kenya's rural areas. Kenyan women appear to be driven not just by profits but by the need to provide for their families thus join these groups for economic benefit. They see any enterprise or venture as a means of setting them free from begging from their spouses' money for the basic necessities of their families such as food, clothing and health. What they earn is spent for the benefit of the entire family (Mungumi, 2011).

Studies have shown that women have greater regards for others and are more effective in applying social sanctions to elicit cooperation. It is therefore unsurprising that they function better in social groups than men (Barr and Kinsley , 2002). This conclusion is further supported by Kivatsi (2011) who observes that women are less selfish than men hence strategically best function in supportive groups like merry go round women groups. The study further argues that the financial services accessed by members of MGR groups such as savings and loans, enables them to improve their livelihoods in different ways. Through these groups women get access to funds for

such needs as school fees for their children, capital for running small businesses, for their farming activities and other income generating projects. This is further highlighted by a study by Nokia Research Africa (NRA, 2010) that indicates that MGR groups will often take a step further in impacting positively on the livelihoods of their members by equipping their members with necessary skills and know-how to better run their businesses.

A discussion paper by Kenya for Public Policy Research and Analysis (KIPRA, 2002) indicated that social norms are still characterized by cultural practices that accord lower status to women and perpetuate the dominance of men in access and control of property and other resources within the family, for example, decision making remains the prerogative of men and the household authority is such that the woman has to ask for permission from the husband before undertaking an economic venture. This study agrees with a study by Munyasa (2003) who indicates that even where women managed business the man controls the finances. These scenes can be changed through the empowerment of women. Thus, this study evaluated the access to and control of resources of the women in the study area of Magutu Division, Nyeri County.

Women's empowerment consists of gaining the ability to generate income and exercise bargaining power, developing a sense of self-worth, a belief in one's ability to secure desired changes and the right to control one's life (UNIFEM, 2000). The process of increasing the capacity of individuals or groups to make choices and to transform these choices into desired actions and outcomes, should be actions that

build both individuals and collective assets as well as improve the efficiency and fairness of the organizational and institutional context which govern the use of these assets (World Bank, 2001). Therefore the performance of a groups needs to be addressed if the group is to be a tool to empower women economically.

2.3.1 Formation of Groups and Performance

Studies have shown that women have greater regards for others and are more effective in applying social sanctions to elicit cooperation. It is therefore unsurprising that they generally function better in social groups than men (Barr and Kinsey, 2002). This conclusion is further supported by Eckel and Grossman (1998) who observed that women are less selfish than men hence strategically best function in supportive groups. According to Nokia Research Africa (2010), many of the rural communities are geographically isolated from the rest of the country. Most women therefore, have little access to other regions where they can get more exposure and learn new skills or ideas which they can use to better their livelihoods. By joining groups the women become better off by getting some level of exposure through interacting as compared to those who do not belong to any strategic group. These studies show that it is beneficial for a woman to join a women group, however, the question of if the women benefit economically by merely joining in the women group is not clear.

Members of any given groups are networked together; the connections or ties may be based on strong bonds, like links between members of a family or a clique of close friends (Backstrom, 2006). Performance of a group is determined by the quality of groupness or solidarity. This is determined by group cohesion, where cohesion is the

integrity, solidarity and unity of a group. All groups require a medium of cohesiveness; else the group would disintegrate and cease to exist as a group (Backstrom, 2006).

The group formation process starts by forming what can be designed as a process of pretending to get along with others (Junes, 2010). Following this is the storming stage, which is the situation of getting down to issues even if tempers flare up. Third is learning whereby the members get used to each other and develop trust and productivity follows. Performing is the fourth whereby the individuals get to accomplish tasks and common goals in the group on an efficient and cooperative basis follows this. The fifth stage to the group forming process is the dissolution stage. It is the adjourning or nourishing stage when the group members feel they can no longer work together and the group disintegrates. This formation process is further highlighted by Armstrong (2001) who gives the forming stage as the first step. This is the giving the members all the requirements of the group, responsibility, statutes and any other information they require. Second is the storming where leaders give directions to the members. Third is the norming stage where operations of the group are normalized and everyone knows what they have to do. Finally is performing stage and this is the point of performing to achieve the goals of the group. While Junes (2010) and Armstrong (2001) study was on the formation of the group; this study aims at looking at the fourth stage of the group formation process where the group starts performing on togetherness for a common purpose – economic empowerment.

Conditions that increase the chances of the group's success can be driven by members of the group being a real team. This is possible if the members have shared tasks, have clear boundaries which clarify who are inside and outside the group for purposes of bringing about stability in the group. The group members should always have a compelling direction which results from having tasks which have a variety, group members who have at least moderate social skill and strong norms that specify appropriate behaviour. Expert coaching may as well come in handy when the group feels it needs help with interpersonal issues (Bion, 2010).

Aspects of group process include patterns of communication and coordination. This has a great influence in the performance of the group as regards how policy and governance issues are articulated. Patterns of influence equally hold a major sway in the group in that they greatly determine who has a stake in influencing issues and decision making. Patterns of roles, relationship and responsibility have to be assigned to members depending on how they relate with each other. Patterns of dominance as to who dominates and who differs also hold a lot of sway in a group. A balance of task focus versus social focus equally determines the group process (Bion, 2010). The level of group effectiveness and how conflict resolutions are handled equally is a very critical aspect of group performance and success.

Most women groups are formed from the initial idea of members of a particular locality. This is driven by the aspect of having individuals who know each other, who have similar challenges and issues that bond them together thus the essence of having them get together for common purposes (Bion, 2010). It causes them to always have

solace in their members and have the group as the concern that binds them together as an entity devoid of any underlying challenges. The members always strive to outgrow their sibling rivalry common in the village folk only in the knowledge that there is power in numbers and they have little choice but to hold together or risk suffering individually. This is confirmed by previous works by Katwa (2009) when he argued that socialization of individuals of similar statures and standing in society enabled the growth of networks and formation of groups for political, social and economic empowerment.

2.3.2 Leadership and performance

Leadership is the ability of an individual to influence, motivate and enable others to contribute towards the effectiveness and success of the organization (s) of which they are members (Wango, 2009). Leadership is critical and integral to managing people in a group and has defining effect as to how a group governance and internal democracy would be (Tuckman, 2011). In the initial stages of group performance and formation natural leaders will occur. These individuals should always try to serve as sources of information and should try to be conversant with the phases of group formation process and possess skills necessary to capitalize on stages to accomplish the objective of forming a productive and cohesive team (Wilfred, 2009).

The leadership style depends on the personal attributes of the leader. Transformational leadership is where the leader transforms the group with shared thoughts about the future. This identifies with a social group because a social group comes into being for purposes of transformation of the individual members which is only possible when the

members have a vision of where they are headed to, because they believe in it and own it (Wango, 2009). A democratic leader allows members to ventilate issues and contribute their views as regards the management of the group. This approach places the burden of responsibility on the shoulders of the individual members and it assures the group of cohesiveness because every member has a stake in the decision – making and owns it for having partaken in it (Tuckman, 2011). An autocratic leader exercises absolute power over the group and wields a lot of control over the members. The leader exhibits dictatorial tendencies and always wanted his views and opinion to hold sway over the rest of the member (Richard, 2003). These kind of leaders wants everything done by the book and they were always quick to pass down judgment and in many cases do not accommodate changes; they wanted the status-quo maintained, their kind of leadership may have bad implications on the performance of the group as in instances of divergence of opinion; disintegration and lack of cohesiveness can easily set in. A group should thus seek to have a leadership style that will enable the members achieve their objectives such as transformational leadership.

Group leadership involves cross-functional teams. A team of people with diverse skills and from all parts of an organization assembles to lead a project. A team structure can involve sharing power equally on all issues but more commonly use rotating leadership. The team member (s) best able to handle any given phase of the project becomes (s) the temporary leader (s). According to Ogbnna (2007) effective leadership is the ability to successfully integrate and maximize available resources within the internal and external environment for the attainment of organizational or societal goals. Ogbnna (2007) defines an effective leader as an individual with the

capacity to consistently succeed in a given condition and be recognized as meeting the expectations of an organization or society.

The success or failure of a group would be determined by the leadership style employed by those with the mandate of steering the group. Many at times groups tend to coalesce around a figure commanding influence and power over it and the group would always look up to the figure for directions and guidance especially in times of turbulence. For the group to be cohesive and exhibit the much required internal democracy devoid of personal interests over-riding the group interests, a strong moderating voice should command influence over the group (Benet, 2010). This was the defining mark of how long the group can hold and whether mutual respect can be cultivated in the group. This is because many at times the group members would be members of the same community and at times have the same station in society thus tend to exhibit sibling rivalry. This if not checked would lead to disintegration of the group in the long run.

Social groups should always strive to have a leadership structure which is accommodative and takes the feelings, views and aspirations of all members into account. This is the only way to guarantee the group of cohesion, respect and an assurance of longevity in terms of existence so as to achieve the set out objectives.

The researcher was thus keen on finding out if the women groups in Magutu Division were getting to the performance stage where members benefit economically. Do they have control over resources acquired from the activities undertaken? Are the women

groups cohesive? Do the women groups have a mode of leadership that is accommodative to all members? Are the groups transforming the lives of women in Magutu Division?

2.4 Challenges Faced by Women Groups in Ensuring Economic Empowerment.

Groups do not automatically generate benefits: their positive impact depends on how they operate and according to which principles they are organized. Women groups need a common goal and a good management system otherwise a few members reap all the benefits (Simojoki, 2003). According to Mersland and Eggen (2007), most of the challenges in women groups are due to poor organization of the group. The same study further suggests that illiteracy among members of women groups is another challenge. This is further highlighted by Krishnair (2003) who in her study suggests that most of the women in the groups lack formal education. This then suggests that women groups should be given a form of education, if they are to be used as a vehicle for economic empowerment of the members.

Women solidarity or organizations can suffer from bad management or leadership because most women are less educated and less exposed to modern institutions than men. Also their literacy and numeracy skills might be poor and they have less experience of modern organizational procedures. Women groups tend to coalesce around a figure commanding influence and power over it and the group would always look up to the figure for directions and guidance especially in times of turbulence (Benet, 2010). Leadership problems can also include conflict of interests, group's dependency on a powerful leader, or leaders who are influential but do not have

sufficient leadership skills (Simojoki, 2003). It is important then that women groups should have an internal democracy devoid of personal interests over-riding the group's interests, decision-making is not left exclusively to the leader and that leaders change over time.

A common difficulty of the women group members is an understanding of the group system. For instance, in case of credit repayment, if default occurs, group members are not aware of their role and responsibilities as guarantors (Simojoki, 2003). One member's default hinders others members from getting new loans. Sometimes individual members use money for their own purposes hindering growth of the group as a unit. It is therefore imperative that members should be committed to repaying off their loans (Munga, 2010). What happens if members default? Does this result to disintegration of the group?

In Kenya, the welfare monitoring survey indicates that the progress of women is unsatisfactory. The report suggests that general participation of women in contribution to the economy is under rated. Social, economic and cultural factors take up their time for instance multiple roles in reproduction, production and maintenance are time consuming and exhausting women's ability to acquire skills is associated with overburdening household chores, impacting negatively on access to opportunities for gainful livelihoods. Thus women groups should strive to empower the women without overburdening them further (GOK, 2000). In the Kenya Institute for Public Policy Research and Analysis Discussion Paper No. 20, (November, 2002), it indicated that social norms are still characterized by cultural practices that accord

lower status to women and perpetuate the dominance of men in access and control of property and other resources within the family, still remains a prerogative of men and that the household model is that a woman has to ask for permission from the husband before undertaking any economic venture. A study by Syombua (2011,) suggests that skewed power relations between men and women might affect participation of some levels in community projects. Syombua (2011) quoted an official in Kotido district, Uganda as asking 'How can a woman who does not make decisions at home participate in community meetings and make decision?' The study further suggests that even when women managed their businesses or projects, the man controls the finance.

Women groups are challenged by lack of networks. Studies by Mahbub (2010) show that most existing networks are male dominated and sometimes not particularly welcoming to women but prefer to be exclusive. Even when a woman does venture into these networks, her task is often difficult because most network activities take place after regular working hours. Few women are invited to join trade missions or delegations, due to the combined invisibility of women dominated sectors or sub-sectors and of women as individuals within any given sector. Women groups should thus strive to ensure that their members are networked not only within their groups but also with other groups to access information that would be of help to empower the members.

2.5 Strategies to Empower Women Groups Economically

Women groups or organizations can suffer from bad management or leadership. This is because women are less educated and less exposed to modern institutions than men; their literacy and numeracy skills might be poor and they have less experience of modern organizational procedures. To this end women need a form of education that can equip them with the knowledge of different things such as book-keeping and business management skills. Distant education appears a “woman friendly” form of acquiring education and formal qualifications (Krishnair, 2003). Other studies show that education is considered as a vehicle for poverty reduction and for economic empowerment (Mwabu et al, 2000). To this end women in the groups need to be given some form of education that would enable them manage their groups effectively. Simojoki (2003) noted that the most common difficulty of the group members is to understand the group system. If defaults occur, group members are not aware of their role and responsibilities as guarantors. Thus to help empower women groups, literacy is a key so that members can run their affairs without any hiccups; and thus meet their set objectives.

The government, civil society, NGOs private sector and other relevant organs should step up awareness campaigns on empowerment of women and enhance awareness on the policy interventions already in place targeting women and women groups. For instance the availability of the WEDF which is a government initiative, yet many women are still not taking up the loan (Wainaina, 2011) and the Uwezo Fund which is also a government fund for women groups.

Partnering with local initiatives could also help strengthen the women groups and women can improve their households through such initiatives. For instance, in the pastoralist areas livestock are a source of food security. Women empowerment through market participation assures the communities of access to food. Strategies to improve livestock value chains have always had the net effect of improving the community's welfare and bettering the capacities of women folk and their families (Njuki, 2009).

Networking and proactive participation is important to the growth and empowerment of women. It is important to encourage women to participate in both national and international associations to share their experiences and expose them to local and international economic opportunities. Women can attend gender forum to showcase their undertakings on their specialization this could help build on their self-confidence and self-esteem; as well as gain control over factors of production on an equal basis with men (Mahbub, 2010).

2.6 Summary of literature review and gaps to be filled

The literature reviewed indicates that women groups have been in operation for a very long time. Studies by Malombe (2000) showed that the association in groups by women facilitated the building of water tanks, rental houses and skills acquisition in sewing and knitting. This encouraged the membership to have a change of fortunes and immediate economic development. Most of the reviewed literature indicate that when women band together, start up an income generating activity, overcome the obstacles that are likely to arise in the course of the groups' operations, they can

acquire resources. However, it is not clear from the reviewed literature if the women in these groups have control over these resources that they accrue from the groups' activities. On performance, women attend regular meetings and make their monthly contributions. Therefore, a lot of money changes hands during these meetings. However, it is not also clear if, partaking in the group activities and pooling of the resources resulted to economic empowerment. This study therefore, sought to address this gap by focusing on women groups drawn from Magutu Division

2.7 Theoretical Framework

This study was premised on an integrated development approach as modelled by Stromquist (1995). She clearly identifies the creation of women's organization as central; to the design and implementation of strategies for gender transformation. This approach is guided by the principle of a holistic approach with regard to the development of women and turning around their lot and fortunes to better their positions and standing in society. It is guided by four principles; cognitive, psychological, political and economic components. The approach was complemented by Women Empowerment Analytical Framework by Sarah Longwe (2001) to highlight the tenet of access and control over resources.

According to Stromquist (1995) **the cognitive approach** is geared towards women's understanding of their conditions of subordination and the causes. It involves understanding the self and the need to make choices that may go against cultural and social expectations. **The psychological approach** includes the development of

feelings that women can act at personal and societal levels to improve their conditions as well as the formation of the belief that they can succeed in their change efforts.

The economic approach of empowerment requires that women be able to engage in productive activities that will allow them some degree of financial autonomy. The women would thus get involved in an income generating activity through which they can earn some income for themselves and for their households. **The political approach** of empowerment entails the ability to analyze the surrounding environment in political and social terms; also means the ability to organize and mobilize for social change. An empowerment process must involve individual awareness and collective action is fundamental to the aim of attaining social transformation. This would mean that the women through groups can attain economic empowerment and that they can make own choices on how to use their resources.

These four tenets guide the study in that they were used to explain that women need to understand their disadvantages towards economic empowerment, the need to realize that they can be the Centre of change, identify a project they can carry out to earn an income and lastly create for themselves an environment for social transformation. Whereas Stromquist (1995) approach addresses the basis of this study it does not address the gap of the study which is women groups enabling women earn an income that is regular and sufficient as well as have access to and control over the resources acquired from the activity thus the need for Longwe's (2001) approach.

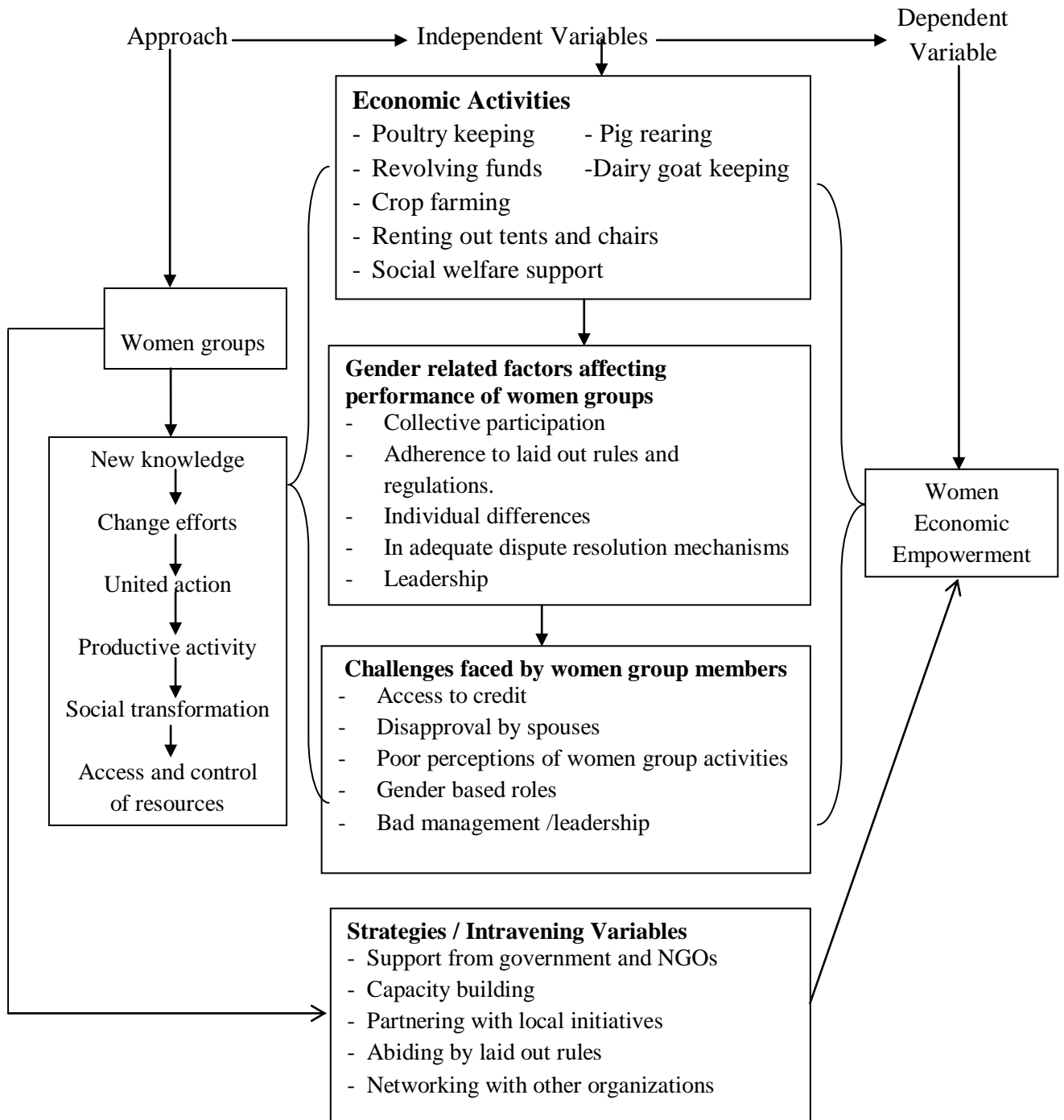
Women's empowerment framework also called the Longwe framework developed by Sarah Hlupekile Longwe of Zambia emphasizes the assessment of women's

empowerment and equality with men regarding equal participation in the development process to achieve control over factors of production on an equal basis. The levels are: welfare, access, conscientisation, participation and control in a hierarchical order.

Longwe's framework explains **Access** as women's ability to make use of factors of production such as land, labour, credit, training, marketing facilities, public services and benefits; **conscientisation** indicates conscious understanding of differences of sex and gender and the awareness that gender roles are cultural and can be changed. **Participation** refers to women's equal participation in the decision making process, policy making, planning and implementation and finally **control** indicates that women can gain improved access to resources and therefore have improved welfare for themselves and their children.

Empowerment requires mobilization and women being able to organize themselves (Longwe, 2001). According to Longwe (2001) mobilization is a means towards conscientisation where women's collective analysis reveals the extent to which they have common problems and face common obstacles that arise from structural discrimination which affects all of them. The essence of mobilization is collective action. Thus women come together in a collective action and form women groups so as to remove unjust discrimination such as lack of credit from financial institutions as they lack collateral.

2.8 Conceptual Framework



From the conceptual framework, it is noted that first the economic activities carried out by the group members determined the capacity of the group to be gainfully engaged with regard to economic mainstays and provisions. These also influenced the member's financial positions and the ability to have them realize good proceeds from their ventures.

Second, the framework was used to underline the varying factors that affect the capacity of the groups to hold and coexist mutually. The leadership systems in place, the different member personalities and allied factors influence the groups' performance and capacity to carry out economic activities.

Third, the challenges which would hold down the groups from actualizing their dreams included failure to access collateral; gender based labour activities occasioned to the women and the poor perception of women group activities by spouses.

Finally, that there were strategies which women groups would employ to counter the challenges posed by way of having linkage with government and donor agencies, capacity building and ensuring enhanced literacy programmes in financial and related activities.

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CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter focused on the research methodology that was employed in the study. It explained the area where research was conducted. It describes the sample selection procedures, target population, the development and administration of research instruments used. The method of data collection, data analysis and presentation, as well as, the ethical measures to be considered are described.

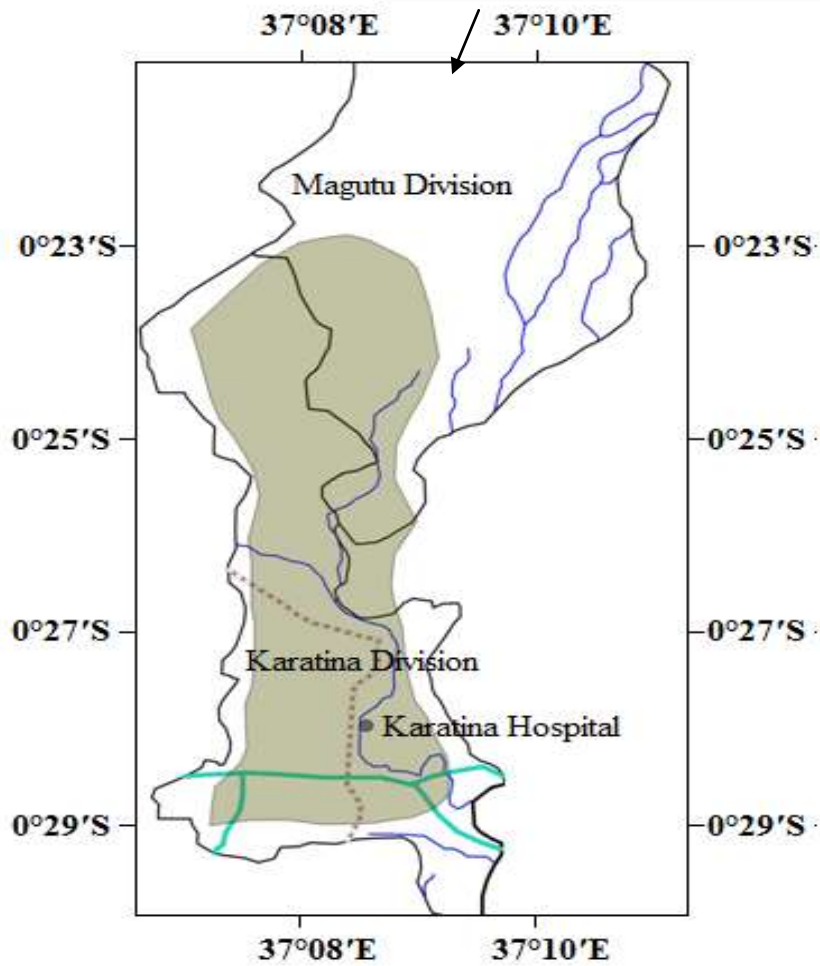
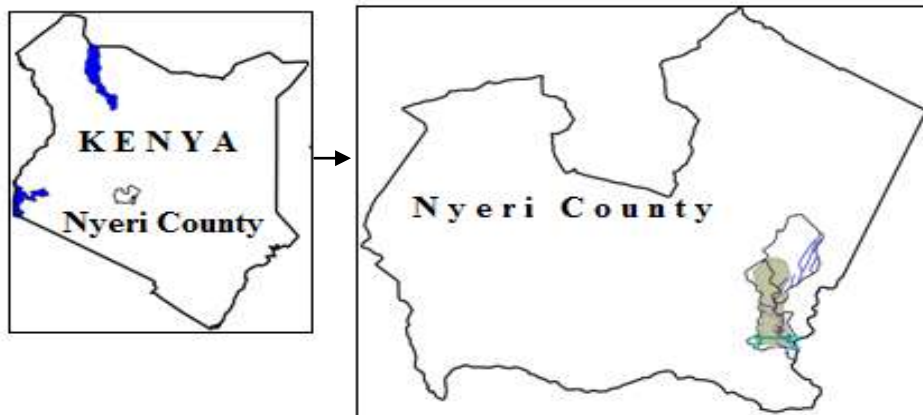
3.2 Research Design

The study applied a descriptive survey design to collect both qualitative and quantitative data. It was appropriate as it described the state of affairs as they existed. The researcher then reported the findings which resulted to formulation of important principles of knowledge. It involved the collection of information by interviewing or administering a questionnaire to a sample rather than the entire population at one point in time which ranged from one day to a few weeks. The study employed this design to establish: the economic activities that women groups were involved in; that enabled them earn an income/access resources, identify their successes and failures as well as challenges encountered in their pursuit to economically empower their members, in Magutu Division, Nyeri County. The information gathered was summarized and interpreted to meet the purpose of the study.

3.3 Research Site

The study was carried out in Magutu Division, Nyeri County. The area was purposively selected as the study location, as it had groups that had been in existence since the 19th century (Mutoro, 1997). This was imperative as this was an area where women group activities had existed for a long time. Consequently, the site was appropriate for a study whose aim was to find out to what extent women groups/membership has led to economic empowerment of members over time. The study area is divided into 7 administrative areas namely Gathehu, Gaikuyu, Gatei, Konyu, Magutu, Chehe and Ragati. It is a rural community. It was noted that the majority of the people in Magutu Division were predominantly engaged in subsistence and cash crop farming. Many women are involved in women group's activities. The women groups act as a good vehicle of ensuring the membership access to economic opportunities for their own good. The area is as shown on map 3.1.

Map 3.1



LEGEND

- Study Area
- Ragati River
- Road
- Railway



3.4 Target Population

The target population of this study consisted of all the women groups/members in Magutu Division. The introduction of WEDF in 2006 saw the inception of many women groups. However many of these groups disintegrate before involvement in an economic activity (Social Service Department, 2014). The researcher therefore targeted the groups which were actively involved in income generating group activities. There were 141 registered women groups. Out of these 141 registered groups, 43 were actively involved in income generating activities; the others were involved in merry go round schemes, buying of household items like tanks, and social welfare programmes. The researcher thus, targeted these 43 women groups.

3.5 Sampling techniques and sample size

According to Orodho & Kombo (2002) sampling is a process of selecting a number of individuals or objects from a population such that the selected group contains elements representative of the characteristics found in the entire group. Purposive sampling was used to select two locations out of the seven locations that constitute Magutu Division. The main economic activity and variability like length of stay in the groups were considered in selecting the women groups.

The sample population was drawn from members of active women groups, involved in income generating activities, which had existed for 10 years or more. The period of 10 years was considered to be long enough to support economic empowerment for the group members. The respondents were selected from members and group leaders

drawn from two locations namely Gathehu and Ragati as the women groups in these locations were more in number as compared to the other locations.

A total of 15 income generating women groups, which had existed for over 10 years, with a target population of 320 respondents; 8 of them from Gathehu and 7 from Ragati were selected purposively for the study as they had groups that were involved in more economic activities as compared to the others. Purposive sampling was used to select a group leader for each of the groups and the gender officer; while a simple random sampling technique was used to select six non-officials members per group, giving a total of 90 non-officials, 15 group leaders and 1 gender officer. A total of 106 respondents were, thus, selected for the study. Simple rolls of paper with numbers were passed round to the members. Every member, therefore, had a chance of becoming a respondent. The one who picked 1- O, become the respondent representing the group leaders, while those who picked 1-M to 6 - M, were selected to become the respondents representing the non - officials. The gender officer was purposively selected for an interview. She was deemed to have a deeper understanding of the operations of women groups. She is also involved in monitoring and evaluation of the women groups hence relevant for the study.

The responses for the questionnaires and the interview schedule were expected to complement each other.

Table 3.1: Sample Size

| Location | No. of Groups | Economic Activities | Number of members in the groups | Sample size |
|-----------------|----------------------|--|--|--------------------|
| Gathehu | 8 | Merchandizing, weaving and dairy farming | 170 | 56 |
| Ragati | 7 | Merchandizing, crop husbandry, weaving and dairy farming | 150 | 49 |
| Total | 15 | | 320 | 105 |
| Gender Officer | | | | 1 |
| Total | | | | 106 |

3.6 Research Instruments

The study used questionnaires and an interview schedule as the instruments for the study.

3.6.1 Questionnaires

The required data was collected using questionnaires. The questionnaires were deemed suitable in that they have a large group of respondents; they have the benefit of self-administerability, anonymity and the standardization of questions for the purpose of easing the data analysis procedures (Orodho, 2005). The questionnaires

were used to collect data from the women group leaders and women group members. They had both closed and open ended questions, this enabled the researcher collect data based on the objectives of the study. The questionnaires were hand delivered to the respondents, who in turn self-administered them.

3.6.2 Interview Schedule

An interview schedule was used to collect data from the District Gender Officer. The interview schedule comprised of open-ended questions, they give details on information, views, attitudes and opinions on women groups as it allowed probing of the gender officer further on issues relating to women groups. It was designed to yield qualitative data based on the objectives of the study.

3.7 Data Collection Procedures

This research collected qualitative and quantitative data. The qualitative data was derived from the interview. Quantitative data was derived from the closed questions. This identified with (Kombo & Tromp, 2006) who were of the opinion that the employment of qualitative and quantitative data collection methods gives a leeway to the study to give the respondents an opportunity to provide information in a structured manner and equally room for comparison with other documented studies in the field that is being researched on.

3.8 Validity and Reliability of Research Instruments

Validity is the degree to which a test measures what it purports to be measuring. Validity can also be said to be the degree to which results obtained from analysis of data actually represent the phenomenon under investigation (Orodho, 2005). The researcher tested the validity of the questionnaire by doing a pilot study which was conducted in the neighbouring Karatina Division, which had not been selected for study. The results of the pilot study test were analyzed for clarity, consistency, accuracy and relevance. Changes were made to the research instruments by reconstruction or removal of the unclear or irrelevant items.

3.9 Data Analysis and Presentation

After all the data had been collected, data cleaning followed for the purposes of identifying any incomplete, inaccurate or unreasonable data. Coding of the data thereafter followed. Quantitative data was imputed and analyzed using descriptive statistics such as frequency, percentages, means, standard deviation etc ; and they were presented in tables, graphs and pie- charts. Qualitative data obtained from the research instruments and was analyzed according to themes and patterns formed. They were presented in narrative and verbatim quotation marks.

3.10 Data Management and Ethical Consideration

Prior to conducting of the research, permission was sought from the relevant institution offices. These included the National Commission for Science, Technology and Innovation (NACOSTI), the County Commissioner, the County Education Officer and the District Sub-County Officer. The importance of the research was

explained to the respondents and their permission to be included in the study sought. The respondents were guaranteed of confidentiality and assured that any information they gave would only be used for the current research.

CHAPTER FOUR

FINDINGS AND DISCUSSIONS

4.1 Introduction

This chapter presents the findings on the role of women groups in women economic empowerment efforts. It is divided into five sections. The first section gives the general overview of the sampled population in terms of age, marital status, level of education, length of membership, motivation for joining the groups and mode of awareness of the existence of the group. The second part discusses the group activities that women groups engage in, while the third analyses some factors that affect the performance of women groups. The fourth part discusses the challenges facing women groups in their endeavour to empower members economically and finally the proposed strategies to enhance the women groups

4.2 Response Rate

The study sampled population was 106 respondents derived from 15 active women groups who participated by filling and returning the questionnaires. The researcher took into consideration 96 questionnaires that were considered fit for the study. This was a representation of 91.4%, which was deemed good enough for the study.

4.3 The demographic characteristics of the respondents

This section presents some general characteristics of the research participants in terms of age, marital status and education level, length of membership, motivation for group formation and mode of awareness of the group's existence. According to Bernard and Ryan (2010), the background information, in any research, is considered crucial not

only for subsequent discussions of the findings but also for the authenticity and generalization of the results. The findings are discussed below.

4.3.1 Age distribution of respondents

The age of the women group members was considered important in order to identify the age brackets of women who were keen on economic empowerment through women groups. Several scholars have pointed out that age determines the involvement of a person in any activity (Sproll, 2004). The findings are presented in table 4.1 below.

Table 4.1 Age Distribution of Respondents

| Age bracket | Number | Percentage |
|--------------------|---------------|-------------------|
| Less than 20 years | 0 | 0 |
| 21-30 years | 23 | 24 |
| 31-40 years | 32 | 33 |
| 41-50 years | 24 | 25 |
| 51-60 years | 12 | 13 |
| Over 60 years | 5 | 5 |
| Total | 96 | 100 |

From table 4.1, the study established that 24% were aged 21-30 years, those aged 31-40 years had the highest number of members at 33% while those aged 41-50 years were at 25%. Another 13% were at the age of 51-60 years and 5% of the respondents aged 60 years and above. This can be interpreted to mean that young women between ages 20-50 years (82%) of the society had gradually realized the essence of membership in women groups as avenues of personal growth and economic advancement thus their membership in the groups. The fact that majority of the

participants were between 20-50 years implies that these women are balancing family roles and economic empowerment related activities.

4.3.2 Education Level

The study examined the level of education of the respondents with a view of understanding the composition of the women engaged in groups. The level of education is critical to a group's success and sustainability due to issues of records and book keeping. Research has shown that education plays a vital role in the socio-economic well -being of the society. For the purpose of this study, 3 categories of education level were presented to the respondents: below form four, form four and college levels. The findings for this variable are presented in table 4.2 below.

Table 4.2: Education level of Respondents

| Education level | Number | Percent |
|------------------------|---------------|----------------|
| Below Form Four | 52 | 54 |
| Form Four | 29 | 30 |
| College | 15 | 16 |
| Total | 96 | 100 |

From the above table, 52(54%) of the respondents had not attained form four level of education. 29 (30%) of the respondents had attained form four level of education and another 15(16%) had attained a college level of education. This could be interpreted to mean that most of the women engaged in group activities are not highly educated and join these groups for economic benefits while others join the groups to boost their income.

4.3.3 Marital Status of the Respondents

Marital status of the respondents was studied to understand the composition in relation to marital status of women engaged in group activities. For the data analysis and categorization three choices were presented to the respondents – married, single and widowed. The researcher did not probe more on this aspect and details of establishing polygamous, divorced or cohabiting status were ignored. The findings are as indicated in Figure 4.1.

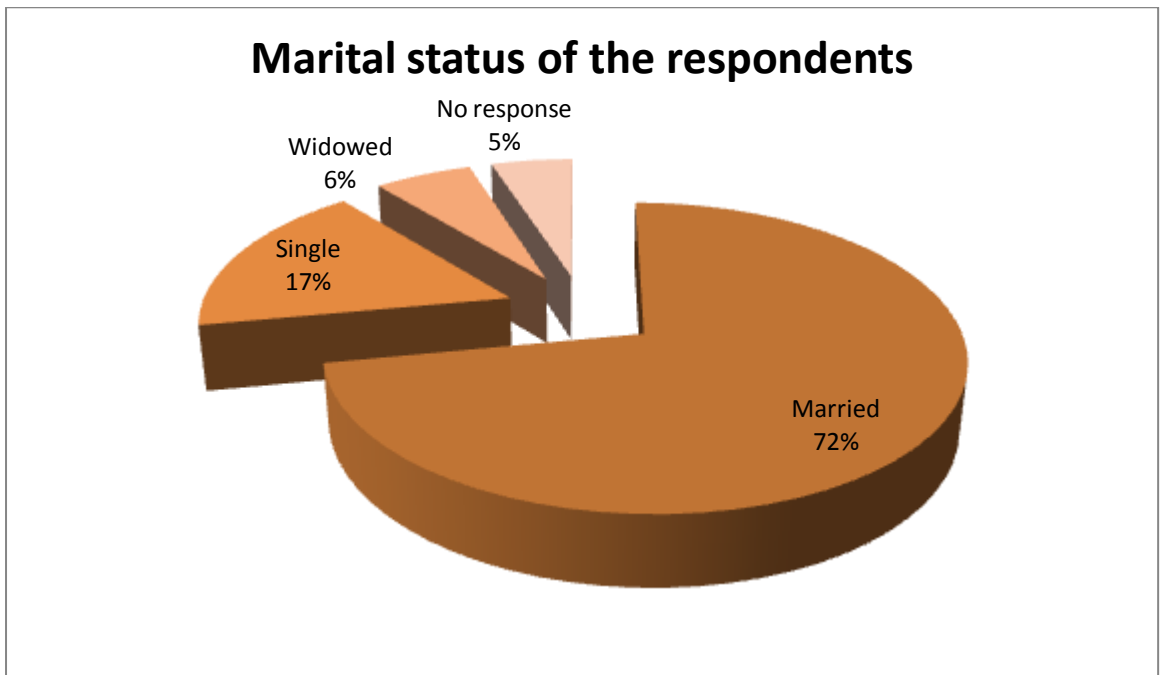


Figure 4.1 Marital Status of the respondents

The findings from figure 4.1 above revealed the percentages of respondents who were married was 72% while 16% were single, 6% were widowed and 5% of the respondents did not indicate their status. In the African society, being married and having children is the expected norm of every woman above every other achievement in her life (ibid). The high numbers of married women in the groups show that majority of the respondents are balancing family roles and group activities.

Consequently, women may achieve economic empowerment through group activities if there is no denial from their spouses to partake in the group activities (ibid). This is because of patriarchy which places the man as the decision maker and the head of the family (Fraser, 1998).

4.3.4 Length of Membership

The study examined the length of membership of the respondents with a view to understanding the duration the respondents had been members of groups before the commencing of group activities as an entity. This is critical to the success of the groups especially on the basis of cohesiveness and the settling down to performing. The findings are as discussed in table 4.3 below.

Table 4.3: Length of membership in women groups

| Length of membership | Number | Percent |
|-----------------------------|---------------|----------------|
| Less than 1 year | 5 | 5 |
| 1-5 years | 24 | 25 |
| 6-10 years | 50 | 52 |
| 11-15 years | 14 | 15 |
| 16-20 years | 3 | 3 |
| Total | 96 | 100 |

Table 4.3 showed presence of varying time spans in terms of membership in the women groups. As evident, 5% of the respondents had been members for less than a year while, 25% had been members for a period of between 1-5 years. Majority of the respondents (52%) had been in groups for a period of between 6-10 years. The rest (18%) were noted to have been members for over 11 years. This showed that most of the respondents started up group activities but as the years progressed they tended to walk out of the groups, notably as the lengths of time increased. This study agreed

with Backstrom (2006) & Junes (2010) findings, that performance of a group is determined by a groups' cohesion which is achieved through time and a process. First is pretending to get along, second is the storming stage where the group settles down to issues, third is learning where members get used to each other and develop trust and the fourth is performing where members get to accomplish tasks and common goals. Finally is the dissolution stage where the group disintegrates.

4.3.5 Motivation for Group Formation

The study examined the factors that motivated the respondents to form the women groups. This was aimed at identifying why the women joined the women groups and why they performed the group activities. The results of this variable of motivation generated the following outcome as summarized in figure 4.2 below.

Motivational factors for Group Formation

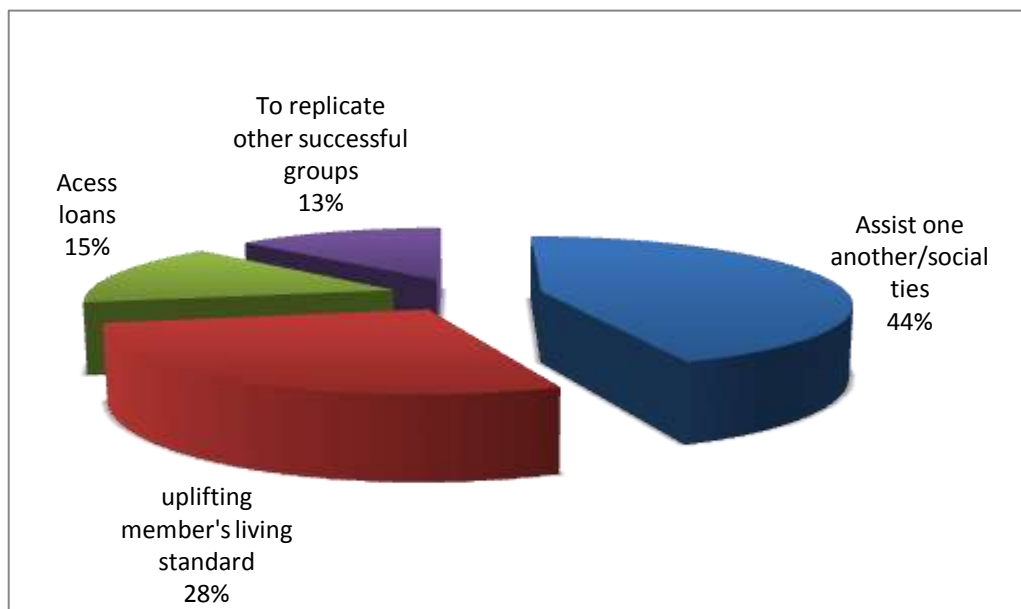


Figure 4.2: Motivational factors for Group Formation

From the figure 4.2 above 44% of the respondents maintained that they formed groups mainly to assist one another, while 28% stated that they joined the groups to uplift their living standards. In addition 15% of the respondents said they joined the women groups to access friendly loans and another 13% were driven by other successful women groups. According to Lazo (1995) and Davis et al. (2005), women groups provide a means of collective action used in communities worldwide especially in rural areas for economic empowerment and for mutual assistance thus the motivation behind women's joining and partaking in group activities. The need to effect economic changes in ones prospects, identify with the common causes in the communities, seek social support for members and acquire new avenues for personal growth are thus factors contributing to the formation of the women groups.

4.3.6 Awareness of the groups' existence.

The respondents were asked to state how they got to know of the women groups. This was considered important as it gives suggestions of how women groups get their members. The findings are as presented in Figure 4.3 below.

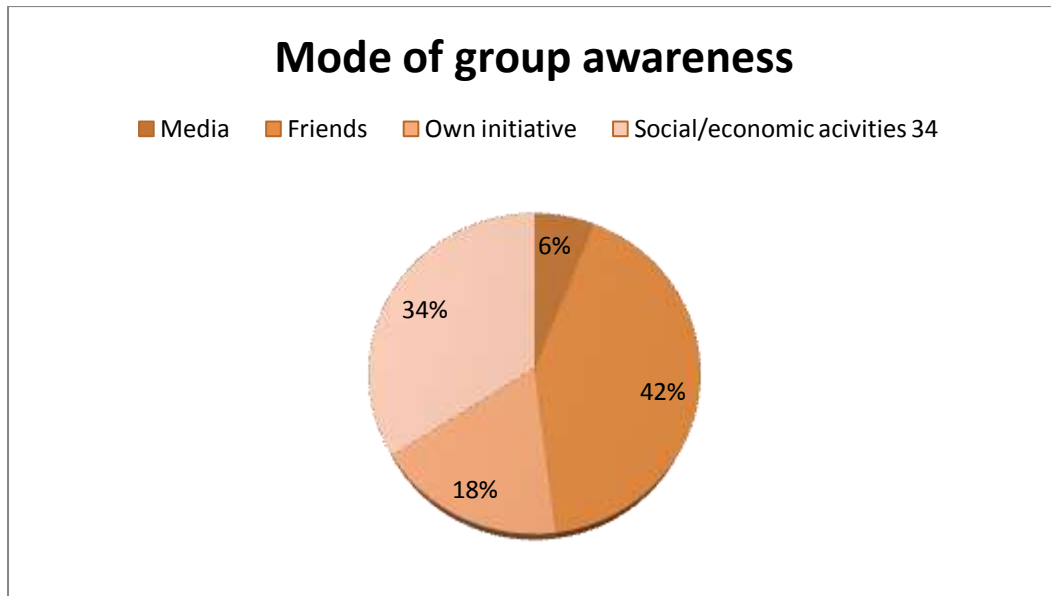


Figure 4.3 Mode of group awareness.

Figure 4.3 above reflects a situation whereby most (42%) of the respondents were informed of the group's existence by friends, while 6% got to know of the group through the media. In addition, another 34% were attracted to the groups by the socio-economic activities carried out while another 18% stated that it was their own initiatives that the group came into existence. The responses denoted the capacity of the activities undertaken to make the members feel attracted and want to participate in them. The media was confirmed to have influenced a negligible percentage (6%) of the respondents to join the women groups. The responses can be interpreted to mean that there were varied modes of group awareness by the local community. According to Bion (2010), most women groups are formed by aspects of individuals who know each other, who have similar challenges and issues that bond them together thus the essence of their coming together for common purposes, thus, friends being confirmed to have played significant roles in the creation of awareness about the group's activities

4.4 Economic Activities carried out by Women Groups in Magutu Division that result to Economic Empowerment

This first objective of this study was to establish some of the women group activities that members were involved in for enhanced economic empowerment. To this end the study posed an open- ended question that sought to document various economic activities the women groups of Magutu are involved in. The findings are presented under the following sub-sections: specific economic activity the groups engage in, the type of benefit conferred by the economic activity carried out, the role of the members in group activities and the status of the economic activities.

4.4.1 Specific Economic Activity the Groups Engage In

Economic activities were taken to refer to those activities undertaken by women whose aim is to generate revenues/income. This study found that all the respondents were engaged in an economic activity. The table 4.4 below presents activities carried out by the women groups.

Table 4.4: Specific economic activity (ies) the groups engage in

| Activity | Number of groups |
|------------------------------|-------------------------|
| Pig rearing | 2 |
| Revolving funds | 6 |
| Dairy goat keeping | 2 |
| Poultry keeping | 1 |
| Renting out tents and chairs | 6 |
| Crop farming | 2 |
| Social welfare support | 10 |

NB Some groups were involved in more than one economic activity.

From the table above the activities carried out by the women entailed: pig rearing 2, revolving funds 6, dairy goat keeping 2, poultry keeping 1, renting out tents and chairs 6, crop farming 2, as well as social welfare support 10. These findings are further discussed under the following sub-themes: crop farming, animal husbandry, revolving funds and renting out of tents and chairs.

(i) Crop farming

The study revealed that various crops were grown by the women in different women groups in Magutu Division. These included crops such as maize, cabbages potatoes and vegetables. They then sell the produce; this makes them earn an income. Ndungu (2012) noted that most of the crop farming in the rural areas is normally done by women. To this end it is apparent women then, are key players in the agricultural sector. FAO (2011); Buvinic et al (2010) and GOK (2011) noted that women produce most of the food that is consumed locally and re responsible for household food security in many rural areas. The women in Magutu Division have not been left out and they grow the crops for partly for family subsistence and the rest for generation of income.

(ii) Animal Rearing

The study also noted that women were involved in animal husbandry as an economic activity. This included: rearing of poultry, pigs and goat farming. The women in the groups borrowed some credit from their various group and started the rearing of animals. One of the members noted that,

I am a member of the Imani Kanjuri Women group in Magutu Division. I borrowed from the group kitty and started a poultry keeping project five years

ago. I sell eggs on a weekly basis and earn approximately kshs.2000. This has boosted my livelihood. (OI Wanjiru*, 2/2/2015).

Another member of a different group said that;

I am a member of the Kimuri Kiega Women group. I borrowed Kshs 5000 from the groups fund and started a pig rearing project. I have been rearing and selling the pigs for the last four years and from the sale I have been able to take care of my households needs. (O.I. Wanjira* 2/2/2015).

The above findings were consistent with Wainaina (2011) and Maino (2002) whose findings concluded that women pooled resources, borrowed from their groups and started up economic activities in order to boost their income.

(iii) Revolving funds.

The women in Magutu Division were also involved in table banking. This enabled them to repay and borrow from the group's fund. The study observed that the members would contribute some amount as shares. At the end of the year they would look for a credit officer who would help them with accounts reconciliation. He/she would assist in the calculation of dividends that each member had acquired throughout the year. Some members said that,

We are very excited at the end of the year. This is because; this is the time to receive our dividends. This is based on what each one of us has saved in the course of the year. We can enjoy our Christmas and buy for our children new outfits. (O.Is Wambui*, Njeri*, Wambere*, 2/2/2015).

Mwaura (2009) observed that, table banking programme had become a popular phenomenon with the women groups. He further stated that women made contributions and pooled their resources into a share-holders fund by all; later dividends would be paid out at the close of the year.

(iv) Social welfare support

The study observed that the women groups provided good platform for social welfare support. The women band together and helped one another in times of need. This would be in times of joyous occasion such s weddings or even during bereavement. Studies have shown that women have greater regards for others and thus function better in social groups than men (Barr and Kinsey, 2002 and NRA, 2010).

4.4.2 Type of benefits accrued from the economic activities

The study examined whether the economic activities were carried out by the members either for collective or individual benefits. The respondents were asked to indicate if the benefits accrued were collective or individual. The responses on this inquiry were as presented in Figure 4.4 below.

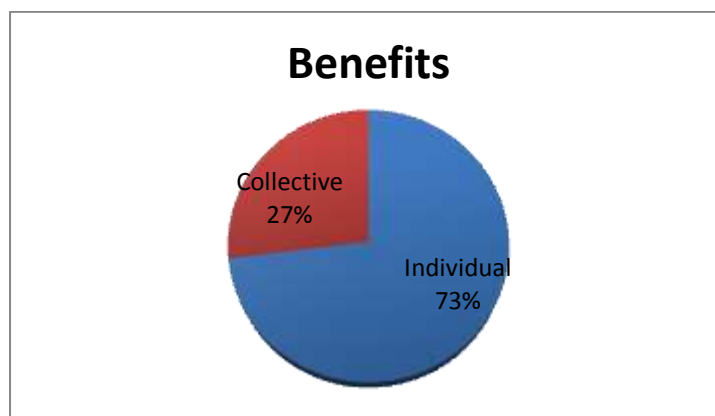


Figure 4.4: Types of benefits conferred by economic activities carried out by the group

Figure 4.4 above showed that most of the respondents (73%) confirmed that the benefits conferred to them by the activities carried out in the groups were individual. This could be interpreted to mean that groups engaged in activities which played a

role in changing the mainstays of the individual members. In relation to benefits, Mumbi* (* Not her real name) one of the group members (OI 2/2/2015) states that:

I am a member of Kumagara Sisters Welfare group. I borrowed Kshs 5000 from the groups fund and started a poultry rearing project. I have been selling the chicken for the last four years earning an income of Kshs 10 000 in six weeks. As a result, my life as she said, and that of my household has greatly improved.

From the same figure 4.4 the situation of collective benefits conferred to the members were also evident at (27%). This can be interpreted to mean that the groups had varied engagements as regards the activities carried out. Whereas some focused on individual benefits others placed an emphasis on the collective gains of the group. These findings support Barr and Kinsey (2002) who opined that women generally function better in social groups. This is also consistent with World Bank (2001) findings and Stromquist (1995) approach that women can act at personal and societal levels to improve their financial conditions.

4.4.3 Role of the members in Group Activities.

The study sought to determine the role of the members in group activities. To respond to this, the study asked the respondents to confirm to selected factors on the economic activities carried out and their effects on the members livelihoods. The study sought to document various variables on the role of members in group activities. They were categorized as follows; input by members on the economic activity, individual contributions, members' specific roles and sharing of the proceeds. The findings are as presented in the table 4.5 below.

Table 4.5: Economic activities carried out by the group members and their effects on the members' livelihoods

| | Economic activities | Comments | Frequency | Percentage |
|---|---|-------------------|------------------|-------------------|
| a | Our group seeks the input of the membership before settling down on an economic activity to be undertaken | Strongly Disagree | 0 | 0 |
| | | Disagree | 0 | 0 |
| | | Undecided | 0 | 0 |
| | | Agree | 16 | 16 |
| | | Strongly Agree | 80 | 84 |
| | | Total | 96 | 100 |
| b | The members make contributions to carry out collective economic projects for the benefit of all group members | Strongly Disagree | 6 | 8 |
| | | Disagree | 18 | 13 |
| | | Undecided | 0 | 0 |
| | | Agree | 54 | 26 |
| | | Strongly Agree | 18 | 53 |
| | | Total | 96 | 100 |
| c | The members share specific roles in undertaking the designated economic activity carried out by the group | Strongly Disagree | 9 | 9 |
| | | Disagree | 12 | 13 |
| | | Undecided | 0 | 0 |
| | | Agree | 24 | 25 |
| | | Strongly Agree | 51 | 53 |
| | | Total | 96 | 100 |
| d | The proceeds from the economic activities carried out are shared equally among the group members | Strongly Disagree | 0 | 0 |
| | | Disagree | 0 | 0 |
| | | Undecided | 0 | 0 |
| | | Agree | 66 | 69 |
| | | Strongly Agree | 30 | 31 |
| | | Total | 96 | 100 |

From the table 4.5 above, most of the respondents (84%) confirmed that their groups sought the input of the membership before settling down on an economic activity to be undertaken. The same was supported by another 16% who also agreed with the proposition. This was by way of them agreeing to the attribute. It was an indication

that the groups valued the diversity of the membership as regards their interests and by extension capacity to make investments in varied spectrums.

The response was an indication of the fact that many of the women groups allow democratic space in decision making on the economic activities to be undertaken. This enabled the groups to settle on economic activities that were favoured by the majority. The study agrees with Backstrom (2006) findings that performance of a group is determined by the quality of groupness or solidarity. This is by way of involving all the members in regard to decision on the economic activity (ies) to be undertaken

As table 4.5 above further informs, 87% agreed that members made contributions to carry out economic projects where another 13% disagreed with the proposition. The capacity of the members to make contributions for collective economic projects geared to realize common benefits for the membership was also confirmed by most of the respondents. The responses were an indication that some of the groups had put in place modalities for economic programmes, which entailed the participation of the membership in totality by way of making individual contributions for collective activities. This was a pointer to the realization of the power in numbers as regards the capacity to exploit the membership for programmes which individuals would seldom accomplish on their own.

The findings are in line with Maino (2002), who observes that women are finding that there is strength in numbers. Therefore, when they pool their resources together they can change their lives and that of their families.

We contribute kshs.100 per month for our crop farming project. We buy seedlings, plant and weed collectively. When the crops are ready for harvesting, we sell them collectively. Upon selling the produce we put aside some of the profits and share out the rest. The money put aside is used for social support welfare. This has improved our livelihoods. (OIs Njeri*, Wambui* and Njoki* 2/2/2015).

In regard to sharing of specific roles, 69% agreed that members shared specific roles in undertaking the economic activity carried out while 22% of the respondents disagreed with the statement. The responses were a confirmation of defined hierarchical chains of command and specific responsibilities allocated to the members as regards the tasks carried out. It can thus be interpreted to mean that the economic activities carried out by the groups had been well defined. This study is consistent with Bion (2010) findings that there is need for the members of a women group to share out tasks and have clear boundaries on who carries out any given task.

From the same table 4.5 above, the study found that 44% of the respondents disagreed that the proceeds were equally shared among the group members 56% of the respondents agreed that the proceeds were shared equally among the group members. The capacity to have proceeds from the economic activities carried out shared equally among the group members was also confirmed by most of the respondents. This can be interpreted to mean that all the respondents had joined the different groups with a conviction that the groups would act as vehicles of their economic empowerment.

4.4.4 Status of Economic Activities

The study sought to determine the actual ways which the members' livelihoods had been affected by membership in women groups. To respond to this inquiry, the study posed an open –ended question and the respondents were asked to state actual ways in which their livelihoods had been affected. The findings are as presented in figure 4.5 below:

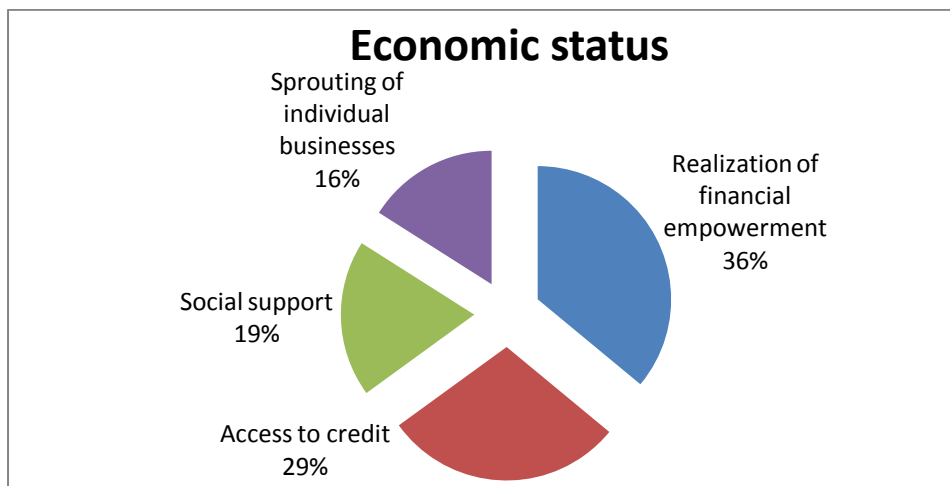


Figure 4.5: ways in which members livelihoods were affected by the economic activity

From the above figure, the study established that (36%) of the respondents had realized financial empowerment from being members of women groups. From the same figure (29%) had access to credit, while (19%) had realized social support by being members of groups and another (16%) had been able to start up individual businesses.

The respondents had different views of how the membership in the groups had helped them realize good prospects in their day to day life. The most predominant aspect was

the capacity to realize financial empowerment by virtue of access to credit at subsidized rates. They confirmed that they borrowed from the groups' kitty and repaid back at rates, they considered lower than the prevailing financial institutions rates. This had positively impacted on individual members' financial stability.

Access to friendly credit was confirmed to have raised the living standards in the membership. This had facilitated them with regards to school fees payments, access to medical care, food and nutrition and the ability to meet the day to day personal needs.

In regard to this Waithiegeni* (OI 2/2/2015) noted that:

Before joining the women group, I had financial constraints. I borrowed from the group kitty and started growing horticultural crops on my farm. This has really boosted me financially as I am now able to pay my children's school fees and provide what my family needs. I am no longer worried about medical bills for my children because I can afford to pay them.

This was an indication that the ways of life of the members had gradually realized good tidings as pertains to their enhanced financial positions. This study agrees with the findings by Classens (1993) and FAO (2011) that women are constrained by lack of collateral and one way of accessing credit is to join groups which act as collateral for the members.

Social support was confirmed as a benefit accruing from the group membership. This study agrees with Lazo (1995) and Stromquist (1995) findings that social support networks are critical for women's ability to participation outside the household as necessary for women's empowerment. The capacity to access utensils, tents and chairs from the groups' investments in times of need was attested to by most of the respondents. Hiuko* (O.I 2/2/2015) exemplifies this by stating:

I recently had my son's graduation party. The members of my group came to help me cook and take care of my guests. I was given utensils, plastic seats and a tent by the group. I was so happy because the occasion was so colourful. If I was not a member of the group I do not know what I would have done because I did not have enough money to take care of the whole ceremony. This was a confirmation that the group members were helped to shoulder their burdens by the ability to get the utility implements in an easier manner than those who were not in the groups. Access to an extra source of income by virtue of the gains realized from the hiring of tents and utensils to non-members of the groups was also confirmed. This was an indication of the personal growth accruing from the subsidiary business.

Individual businesses were equally confirmed to have sprouted in the study area and this was a benefit accruing from the membership in the groups. It was a confirmation that the access to credit and capacity to get skills and capacity build up as regards access to technology was a factor that had positively inclined the women group members towards entrepreneurial ventures. It can thus be interpreted to mean that the women group members had realized individual strides in terms of the benefits accruing from their association in the groups. The members had made immense gains with regard to the benefits occasioned by membership in the groups. For instance, Mary* had started a retail shop in her compound, Wanjiru* a member of one of the groups had started a grocery stand and Muthoni* a member of another group had started a saloon and a beauty shop at a nearby shopping centre.

4.4.5 Access and Control of Resources.

The respondents were asked to state if they had access to resources acquired from the economic activities carried out. All the respondents responded in the affirmative. This study concluded that when women band together in a women group and start up an economic activity, members acquired some resources. This enabled them start up personal businesses and improve their households. The afore mentioned findings conform with FAO (2011) study that women group plays a vital role in women economic empowerment by encouraging them to save as a group, start up an income generating activity that would enable them have access to their own resources, in order to protect themselves against intense family and social pressures to share all resources.

The respondents were asked to state if they made decisions on how to use the resources acquired from the activities carried out. The findings are as presented in Figure 4.6 below.

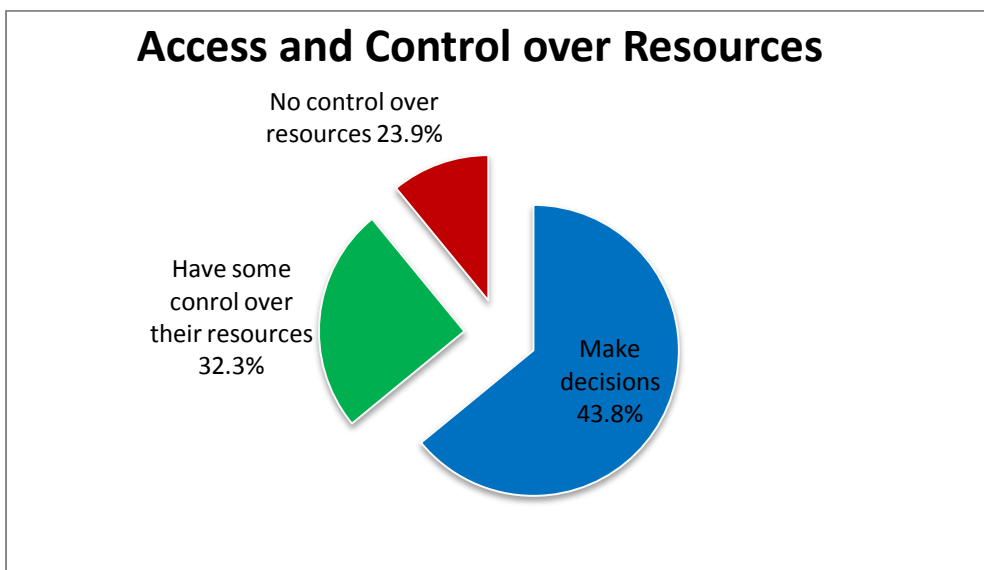


Figure 4.6 Decision making and control over resources

Most of the respondents 42 (43.8%) indicated that they made decisions on how to use their resources. Another 23 (32.3%) indicated that they had some control of their resources whereas 23 (23.9%) indicated that they did not have control of resources acquired from the economic activities and that it was their husbands who decided how the resources would be used. The following were some of the sentiments indicated by the respondents:

‘Whenever I earn some money my husband takes it away from me and says that it will be used to buy seedlings or sometimes fertilizer for our farm. Sometimes he pays part of the children’s school fees; however, I cannot explain how he uses the rest. It feels bad because I am the one who worked hard to get that money. He says that the land I worked on in order to get the money is his’. What can I do as I work and live in his home? (OI Wairimu 2/2/2015).

From the same discussion, other sentiments were brought-up by the members,

‘I am forced to keep the money I get from the group hidden from my husband, because if he sees the money he will take it and spend it on what I had not planned for. If I want to boost my business and he uses the money on something else, it means I will have to wait to get more money when we carry out another project. This will slow down the progress of my businesses. (OI Njeri*, 2/2/2015).

The same discussion noted that

‘When we carry out a project and we sell our produce, I use my money to take care of my children and my household. Sometimes I liaise with my elder son to tell me how we can use the money wisely. Since my husband died, I have no one else to consult for guidelines on how to use my money’. (OI Wainuku*, 2/2/2015).

The voice of a single lady during the discussion stated that,

‘Personally, I spend my money the way I choose, I buy clothes for myself because I always want to look nice and fashionable. I want to live like those women who work in Nairobi. I can only give some of it to my mother’. (OI Muthoni* 2/2/2015).

It thus follows from the above, that control of resources had a correlation with a woman’s marital status that majority of women especially; married women have little

control of their resources. This in our view is due to patriarchy that places the man as the head of the household as well as the decision maker on how resources should be utilized in the home. This position in Magutu Division is a suggestion that this society is still patriarchal. This is further explained in section 4.6 part V. According to a study carried out by Institute of Economic Affairs (2012), majority of the households in Kenya are headed by men, portraying the patriarchal nature of some Kenyan societies. The study further states that in case of a monogamous home, the wife has no control of property especially land and money. A study by World Bank (2004) indicates that only 1% of land titles are held by women, 5-6% is held jointly and the rest are held by men. This could be interpreted to mean that women in Magutu Division do not have full control of their resources.

It follows from the above discussion, that when women pool resources they are able to start up income generating activities that can enable them become economically empowered.

4.5 Gender related factors affecting the performance of women groups.

4.5.1 Introduction

The second objective of the study was to discuss gender related factors that influence performance of women groups in enhancing their economic empowerment. This section involved evaluation of a number of indicators such as enrolment, amount of savings and amount of loans, number of projects, adherence to the laid out rules and the amount of dividends paid out. Performance was also rated and analyzed in the following sub-sections: members' individual differences, adequate dispute resolution, leadership, decision making processes and project participatory approaches.

4.5.2 Opinion on the rate of performance.

The study sought to analyze the opinion of women group members on the rate of performance. The findings are presented in the figure 4.7 below.

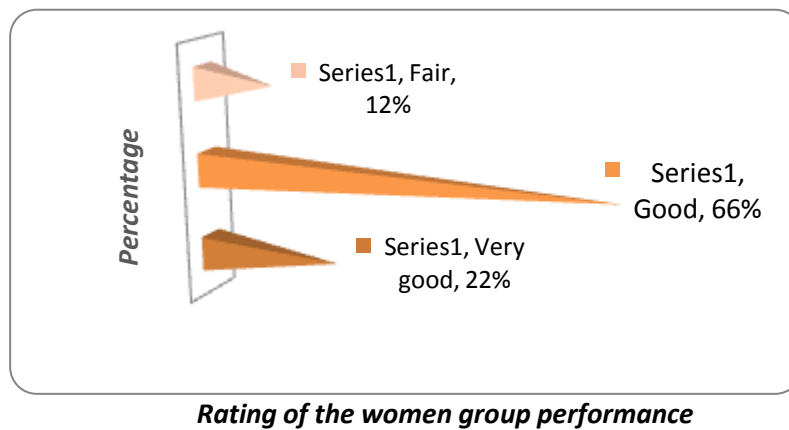


Figure 4.7: Opinion on the rate of groups' performance

From the figure 4.7 above 22% of the respondents rated the performance of women groups as very good, while 66% rated them as good. However 12% termed the performance as fair. The response as shown in figure 4.7 was an indicator most (66%) of the respondents rated the performance of their women groups as good. The response denoted an element of satisfaction with the capacity of the women groups to realize the expectations of their membership. It was also an indication that the members had realized the essence of joining the groups on the onset. However, a number of women 12% felt that more needed to be done to make the performance of their groups better.

The respondents had varied reasons for rating the women groups' performance. They were of the opinion that by being members of a group, individual empowerment and livelihoods growth was a key parameter which they used to evaluate their group

performance. They attested to the capacity of the group members realizing personal growth from the accrued benefits obtained from group projects and a change of fortunes as regards the capacity to be financially endowed and have a change of their livelihoods. This study agrees with Mungumi (2011), who noted that there exist significant opportunities in the informal, small-scale enterprises for which women may be advantaged. This is because women frequently encounter greater limitations and fewer opportunities than men, especially in regards to income-generating activities as were the findings of OECD (2011). The members quoted the growth of assets and the ability to repay group loans. This was a confirmation of the changed capacities of the group members livelihoods owing to the ability to purchase commodities that they would previously not have had the opportunity to and capacity to financial stability, being self-dependent and owning items. Thus as observed by Mungumi (2011), women see any venture as a means of setting them free from begging from their spouses' money for the basic necessities of their families such as food, clothing and health. This could be interpreted to mean that women had a changed livelihood and improved financial stability after gaining membership in the groups.

4.5.3 Comments on Gender related factors influencing performance of groups.

The study sought to determine some factors that influence the performance of women groups. To respond to this inquiry, the study asked the respondents to indicate the measures that had been put in place to ensure the effective running of the groups. The respondents were also asked to confirm to the variables on individual differences, dispute resolution mechanisms, leadership and participatory approach in project

implementations. The findings are analyzed into two main sub-themes: enhancing (positive) factors and critical challenging (factors).

1) Enhancing factors.

The study sought to investigate the positive measures that the groups had put in place to ensure their smooth operations. The various factors are presented in figure 4.8 below and further discussed under the following sub-sections: collective participation in group activities, group meetings as well as laid –out rules and regulations.

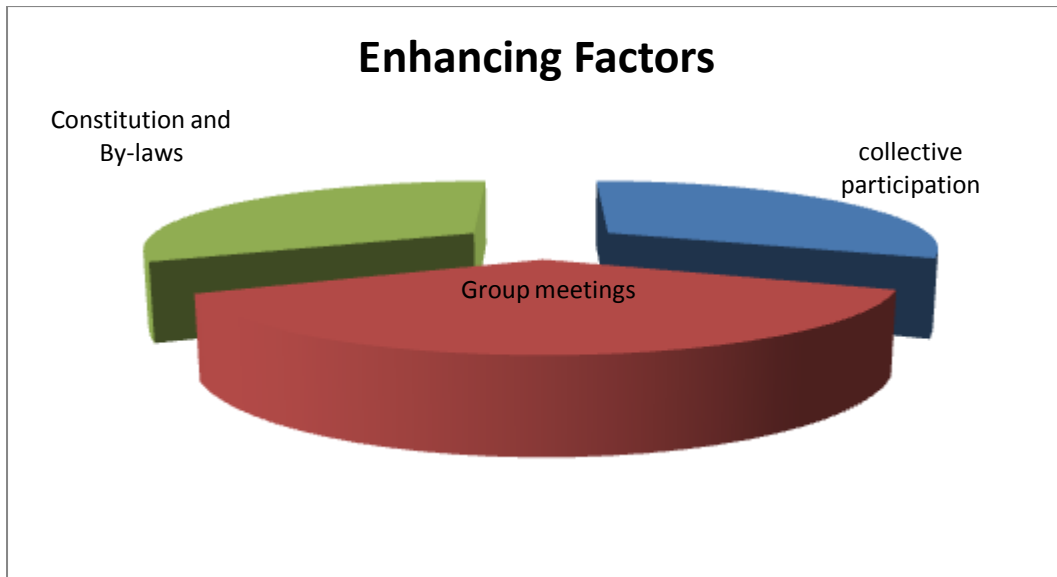


Figure 4.8 Positive factors influencing performance of women groups

a) Collective participation in group activities.

Most respondents (84%) said that there was collective participation by members in the group activities. This was noted to have fostered cohesion over periods of time. The capacity to hold and realize the benefits from membership was a key factor of the groups and the members rated it as a key parameter and indicator for the groups' performance. However, some respondents (26%) felt that there was no collective participation.

This study agrees with Bion (2010) findings that conditions that increase the chances of the groups' success are driven by members of the group being a real team. This is possible if the members have shared tasks, have clear boundaries which clarify who are inside and outside the group for purposes of bringing about stability in the group.

b) Adherence to laid out rules and regulations

i) Groups meetings

Most of the respondents 96(100%) adhered to the participation of groups' contributions and monthly meetings. The study found that this was a forum to articulate and evaluate the issues facing the groups. This came out as a strong selling point for the groups in terms of their ability to sit and take stock of what they had been doing over a specified time frame. It was an indication that the groups had built capacities and ability to constantly meet, consult on the activities they had carried out and seek to find out if they had realized the envisaged ideals. Njeri* (OI 2/2/2015), one of the group members noted that,

We normally hold our group meetings once every month. Every member of the group is expected to attend. In case a member won't attend the monthly meeting, the constitution clearly states that one should part with Kshs.100, or send an apology through another member but ensure she gives her monthly contribution

The respondents equally confirmed of good environments that allow the articulation of groups' issues. The members were thus free to ventilate and speak out the matters affecting the groups without any reservations. This was an indication of cordial relations among the group members. This was evidence of the capacity to ensure cohesion and ability of the group to integrate. This study agrees with Backstrom

(2006) findings that all groups require a medium of cohesiveness; else the group would disintegrate and cease to exist as a group.

ii) Constitution and by-laws.

Most of the respondents (86%) responded to the observance of the laid-out rules and regulations stipulated in the constitution that govern the group's operations. This was a key parameter that the groups used for evaluation of their activities. The respondents dissented that the ability to conform to the tenets on which the groups were anchored was a factor that they used for the evaluation of the group activities. Some of the issues that were laid out by the regulations included: monthly contributions, time for the meetings and expected code of behaviour during the groups meeting. This was an indication that the groups had a great attachment to the provisions put in place by the constitutional dispensations guiding them as a measure of evaluation. It can thus be interpreted to mean that the constitutional dispensations in place had been negotiated and agreed upon by the group members to the levels of having them accepting them as tools used for evaluating the group performance. This study agrees with Mutahi (2011) findings that it is a requirement for a group to have a well-articulated constitution, which all the group members should abide by.

2) Factors that had a negative influence on performance of women groups.

This study sought to investigate critical factors that needed to be addressed for the success of the group's performance. The study asked the respondents to confirm to the variables on: individual differences, group leadership and participatory approach in

project implementation. The findings were as presented in the table 4.6 below and further discussed thereafter.

Table 4.6: Factors affecting performance of women groups engaged in economic activities and the effects of performance on the members' economic empowerment

| | Major factors affecting members | Comments | Number | Percentage |
|---|--|-------------------|---------------|-------------------|
| a | Differences between the individual group members negatively affect the groups capacity to undertake economic activities | Strongly Disagree | 0 | 0 |
| | | Disagree | 27 | 28 |
| | | Undecided | 0 | 0 |
| | | Agree | 36 | 37 |
| | | Strongly Agree | 33 | 35 |
| | | Total | 96 | 100 |
| b | The leadership of the group frustrates the members ideas on how to undertake new economic activities | Strongly Disagree | 0 | 0 |
| | | Disagree | 0 | 0 |
| | | Undecided | 0 | 0 |
| | | Agree | 66 | 69 |
| | | Strongly Agree | 30 | 31 |
| | | Total | 96 | 100 |
| c | Lack of participatory approach in project implementation leads to the poor performance of the economic activities undertaken | Strongly Disagree | 0 | 0 |
| | | Disagree | 12 | 13 |
| | | Undecided | 3 | 3 |
| | | Agree | 48 | |
| | | Strongly Agree | 33 | 5034 |
| | | Total | 96 | 100 |

a) Individual differences

From the table 4.6 above 72% of the respondents agreed that differences between the members negatively affected the groups' economic activities. On the contrary, 28% disagreed. Most of the respondents confirmed that differences between the individual group members had negatively affected the capacity of the groups to undertake economic activities. The responses were reflective of a situation whereby entrenched differences were acknowledged to have negatively affected the capacity of the group's to undertake economic activities in a harmonious manner. This brought to the fore the situation of differences impacting on the groups prospects and having the potential to derail them from the initial ideals of formation. It would be important for the group to go beyond the individual differences and iron out patterns of communication and coordination. This concurs with Bion (2010) findings that the members should strive to out-grow their sibling rivalry common in the village folk in the knowledge that there is power in numbers and that members have little choice but to hold together or risk suffering individually.

b) Group leadership

Table 4.6 above also reveals that 69 % of the respondents disagreed that leadership of the group often frustrates the members' ideas on how to undertake new economic activities while 31% agreed with that proposition. This was an indication that some leaders accommodated members' ideas and contributions relating to new economic activities to be carried out in the groups. It was a pointer to appreciate the fact that members' contributions were critical in decision making. Most of the respondents 31% dissented to the attribute that the decision making processes on the new projects

contributed to the failure to undertake programmes; however, the leader should strive to ensure the success of the groups. This study agrees with Mersland and Eggen (2007) findings that a major challenge in women groups is due to poor organization. Some members opined the following;

Our group has experienced some leadership wrangle for instance the same leader, who has been in the office, always wants to remain there. Sometimes we have to follow what she tells us to do because even if we disagree with her, she always ensures her word carries the day. What can we do? We are the same people who elected her.(OI Muthoni*, Wanja*, Wainuku*, 2/2/2015).

This was a pointer to the capacity of the groups to have solid mechanisms as regards decision making which entailed members' participation to the extent of their appreciation. This is as observed by Benet (2010), that the success or failure of a group would be determined by the leadership style employed by those with the mandate of steering the group.

c) Participatory project approach

The same table 4.6 shows that 84 % of the respondents agreed that lack of participatory approach in project implementation led to poor performance of the groups. However 3% were undecided while 13% disagreed with the statement. Lack of a participatory approach in project implementation was confirmed to be a factor that led to the poor performance of the economic activities that were undertaken. Most of the respondents were of the opinion that their groups had failed to put in place mechanisms which ensured collective participation by the membership in project implementation. The members felt that assistance from other sectors like the ministry of agriculture would be of great importance to them. This is because they would

sensitise them on better ways to improve their animals and crop-farming. Some of the members noted that,

It is not always possible to have each and every member come for the project implementation. We also wish that we could get some forum where we can be educated on how to rear our animals well and improve our crops for a better yield (O.I Wambui*, Wangui*, Jane*, 2/2/2015).

This sentiment was echoed by a key informant in the study, who said that there are so many organisations working within the community. These organisations, she observed had not really reached out to the women groups for education forums. She informed this study that more open and sensitisation forums were needed, in order, to enhance the groups. She also noted that partnering with local initiatives such as the ministry of livestock would be of great importance to these groups. She noted that:

The women in these groups do not necessarily have all the information they need to improve their projects. However, all is not lost because there are quite a number of organisations working within the community. I believe, the women groups can further be improved if they can get education on how to carry out their projects. Some of these organisations include: Community Based Organisations, Ministry of Livestock, and NGOs (OI Gender Officer, 15/2/2015).

This study agreed with Wainaina (2011) and Njuki (2009) that, although women groups can be inhibited by issues of participatory project approach, the GOK, Local NGOs and other local organisations can step in to sensitise and help the groups on better practices to carry out their projects.

This study observed that there are gender related factors that impact both positively and negatively. Women groups are useful tools for development, when women participate collectively they reap economic benefits. However, issues like individual

differences and leadership would have to be put on check if these groups are to be used to economically empower members for lengthy periods.

4.6 Challenges Facing Women Groups in Ensuring Economic Empowerment

The third objective of the study sought to identify major challenges that women groups face in enhancing their economic empowerment. To respond to this, the study asked the respondents to state whether they faced any challenges that could have limited their economic empowerment. The respondents were then asked to respond to some indicators that had been identified by the study.

4.6.1 Respondents view on issues of challenges

The study sought to find out if the women groups faced challenges in their quest to empowering members. The findings are as given in figure 4.9

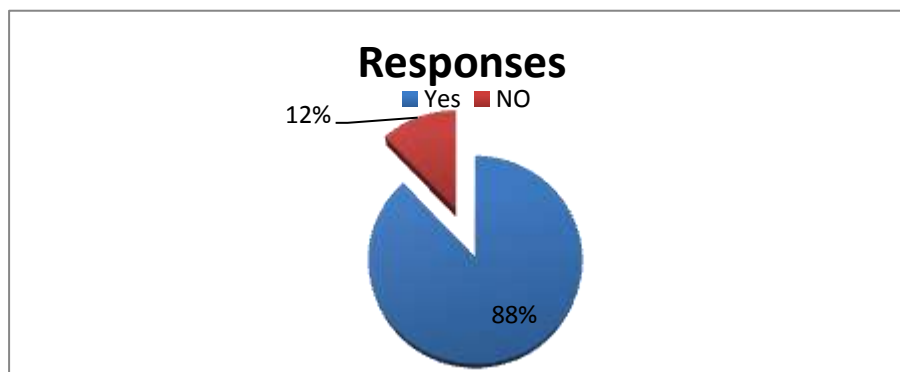


Figure 4.9: Responses to the challenges faced by the groups in their quest to empower members.

Most of the respondents (88%) were of the view that their groups faced challenges whereas (12%) dissented to this opinion. This indicates that majority of women face challenges in their quest for economic empowerment.

4.6.3 Analysis of selected challenges

The study asked the respondents to confirm to the following indicators: access to credit for communal group projects has been a challenge to the members, disapproval of group activities by spouses/cultural practices has been a drawback to the group economic programs, defaults by some members has been a challenge in the economic programmes, gender based role have caused group members to lack time for the communal economic activities, access and control of resources is a drawback to women's economic progress and bad management / leadership has affected the performance of the women group economic activities. The responses are summarized in figure 4.10 below and further discussed under the following sub-themes: disapproval by spouses/cultural practices, gender based roles, bad management/leadership, understanding of group system / defaults, access and control of resources and lack of collateral/ availability of funds.

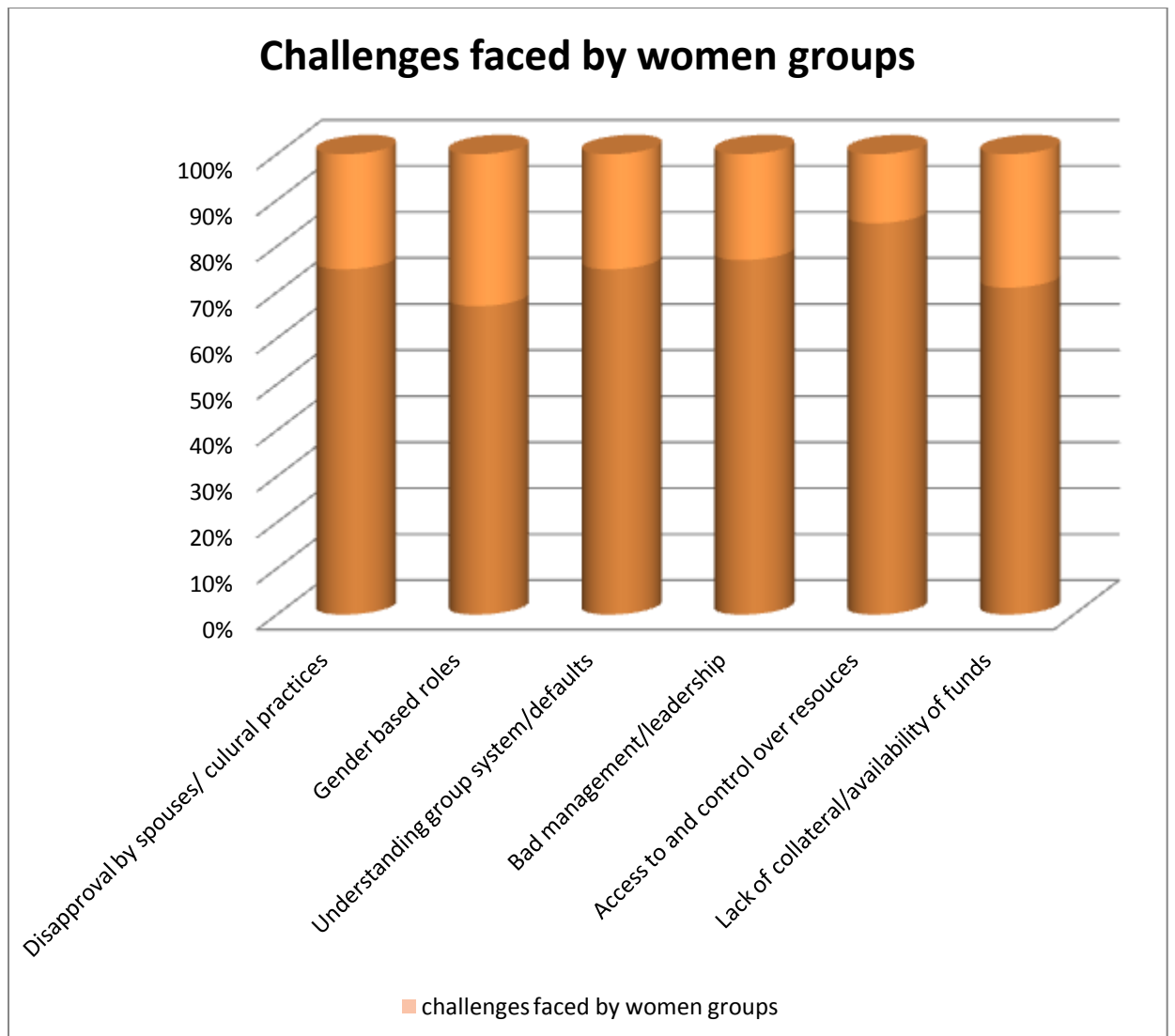


Figure 4.10: Challenges faced by women groups.

i) Disapproval by spouses/ Cultural practices.

The study found that disapproval by spouses/ cultural practices was a challenge and a set-back in the quest for women economic empowerment.

Table 4.9 above shows that 75% of the respondents agreed that disapproval of group activities by some spouses was a drawback to their programmes as well as cultural

practices. On the contrary 25% disagreed with the statement. The responses were an indication of the failure by the affected spouses to appreciate the capacity of the groups to transform the economic and social outlooks of the women. It was an indication of displeasure in the activities carried out by their spouses in the groups and had the potential to draw discontent and friction at the household level which had the potential to impact negatively on the group activities. Studies by Syombua (2011), showed skewed power relations between men and women affect participation in group activities. The study further argued that a woman who did not make decisions in the household cannot participate in community projects and make decisions. It can be interpreted to mean that some spouses were not content with the activities carried out by their wives in the groups and it was a drawback to the group programmes. This study identified with Maino (2002) & Karanja (2013) findings that spouses were adamant against their wives joining the women groups and that some men were not allowing their wives to get involved in group activities.

ii) Gender Based Roles

This study found that gender based roles were a challenge in women' economic empowerment.

The study found that 67% of the respondents agreed that gender based roles had caused the members to lack sufficient time for the communal activities. On the contrary 33% disagreed. The response was an indication that the activities carried out by the women as pertains to the gender roles that the community had entrusted them with were an impediment to the actualization of group economic activities. Studies

have shown that women especially in the rural areas tend to be overworked (place et al. 2002; UNDP, 2005). The question that arises then – would a development venture such as engaging in a group result to over-burdening of the women? The study, therefore, assessed the activities carried out by the women by applying the activity profile of the Harvard Analytical Framework. An activity profile tool was produced and given to a few selected members of women groups from different localities. The study selected a number of activities that are common with the targeted population. This enabled the study to document various roles performed by men and women; boys and girls in and outside the home. The results are presented in table 4.7 below.

Table 4.7: Harvard Analytical Framework Tool 1: Activity Profile

| Activity | Boys | Girls | Men | Women | Frequency | Place |
|-------------------------------------|-------------|--------------|------------|--------------|------------------|-----------------|
| Productive Activities | | | | | | |
| Teaching | | | X | X | Weekly | School |
| Mechanic | | | X | | Daily | Market place |
| Electrician | X | | X | | Daily | Village |
| Tailoring | | X | | X | Daily | Home |
| Poultry | X | X | X | X | Daily | Home |
| Piggery | X | X | X | X | Daily | Home |
| Reproductive Activities | | | | | | |
| Cooking | X | X | | X | Daily | Home |
| Washing | X | X | X | X | Daily | Home |
| Weaving | | X | | X | Weekly | Home |
| Gardening | X | X | X | X | Daily | Garden |
| Caring for children | | X | | X | Daily | Home |
| Collecting of firewood | X | X | X | X | Daily | Bush |
| Cleaning of the house | | X | | X | Daily | Home |
| Baby sitting | | X | | X | Daily | Home |
| Community Work | | | | | | |
| School meetings | | | X | X | Monthly | School |
| Community clean up | | X | X | X | Occasionally | Village |
| Sports | X | | X | | Weekly | Village |
| Women Group meetings | | | | X | Monthly | Home |
| Celebrations like Birthday, Wedding | X | X | X | X | Occasionally | Home/ Ground |
| Church | X | X | X | X | Weekly | Church |

An analysis of the above entries indicates that firstly; women are involved in productive, reproductive and community work; this too applies for the girls. Most of

their engagements are within the home. Men tend to partake more on productive and community engagements likewise, the boys. The men and boys' involvement was outside the home. Consequently, the study noted that the women had a lot of work. This activity profile of Magutu Division Confirmed that women's group activities increased their workload. This study agrees with the Welfare Monitoring Survey on the progress of women by the GOK (2006) findings that group formation may lead to an overburdening of women without necessarily empowering them unless there is balancing of household work with economic activities.

iii) Understanding of group system/ Defaults

The study found that understanding of the group system by some members had been a major challenge in the running of the group's activities. This resulted to defaults by some members. This hinders positive economic growth of the members.

Figure 4.10 above, shows that 75% of the respondents agreed that defaults by members is a major challenge in the running of the women groups. In addition, 25% disagreed with the proposition. A significant percentage of the respondents confirmed that when defaults occurred the members did not know what to do and sometimes it became difficult for them to proceed with the group activities.

It is difficult to continue with the normal running of the group's activities when a member defaults. Since we guarantee one another within the group, it becomes a challenge to repay our loans and those of the defaulter. I was once in a group that fell apart because of some members' inability to repay some of their loans. Sometimes we are forced to engage the help of local authority like the chief to help us get our money back. (OI Mumbi*, 2/2/2015).

This study agrees with Simojoki (2003) and Munga (2010) findings that a common difficulty of the women groups is the understanding of the group system for instance, in case default occurs, group members are not aware of their role and responsibilities as guarantors.

iv) Poor management practice in Leadership

The study found that bad management or leadership was a major drawback in women economic programmes.

Figure 4.10 above also indicates that 77% of the respondents strongly agreed that bad management had affected the general performance of the groups. Moreover, 21% disagreed with the statement with another 2% undecided. Most of the group members confirmed that poor leadership had affected the performance of the groups' economic activities.

We have laid out regulations on how to elect our leaders in the constitution. No one should occupy the office for more than two years. Although we have agreed that the leadership positions should be rotational, you will still find that some members keep taking back these seats. There are some women who have a lot of influence within the group. Sometimes they are elected because they are wealthy unlike majority of the other members. (OI Waruguru*, Wanjugu*, Gladys* 2/2/2015).

This could be interpreted to mean that some groups did not always follow well laid out procedure on how to appoint their leaders. It could also mean that some groups tended to rely on some figures commanding influence rather than those members who met the criteria for leadership. This study identifies with Benet (2010) and Simojoki (2003) findings that women groups suffer from bad management because some

women groups tended to rely on a powerful member who may not have sufficient leadership skills.

(V) Access to and Control of productive Resources.

The study showed that 85% of the respondents did not have control of the productive resources such as land. Another 25% disagreed with the proposition. This demonstrated that majority of the women, did not own the land that they started their projects on. It showed that there was a dominance of men in access and control of property and other resources within the family. The study noted that,

We have no land. We have to ask our husbands permission to allow us use the family land especially for our projects. Sometimes it is not always possible because the argument is that they had made arrangements on how the land would be utilised. To avoid conflicts in the home; we withdraw our projects until at an opportune time. (OI Gathigia*, Ngima* and Wainuku*, 2/2/2015).

This observation is in line with the findings by KIPPRA (2002) and Syombua (2011) that women have no control over productive resources especially land. The study, therefore, assessed the access and control of resources by the women by applying an access and control profile of the Harvard Analytical Framework. An access and control profile tool was produced and given to a few selected members of women groups from different localities. The study selected a number of resources that are common with the targeted population. This enabled the study to document the resources that were accessible to both men and women as well as the resources that women and men had control of. The results are presented in table 4.8 below

Table 4.8: Harvard Analytical Framework Tool 2: Access and Control over Resources Profile

| Resources | Access | | Control | |
|---------------------------|--------|-------|---------|-------|
| | men | women | men | women |
| Land | X | X | X | – |
| Crops | X | X | X | X |
| Livestock | X | X | X | X |
| Equipment | X | X | X | X |
| Production | X | X | X | X |
| Reproduction | X | X | X | X |
| Education | X | X | X | X |
| Benefits | | | | |
| Asset ownership | X | X | X | X |
| Education | X | X | X | X |
| Goods | X | X | X | X |
| Political power/ Prestige | X | – | X | – |

An analysis of the above entries indicated that both men and women have access to resources, although women do not enjoy control of all available resources. Most women have access to land but have no control of the same. Crops especially cash crops were controlled by men although women had access to the same and controlled mostly subsistence crops. The study noted that most livestock were owned by men though women had access to them and controlled a few like poultry, pigs and goat which they had bought from loans derived from the women groups. Noted also, was the fact that both men and women had access and control of equipment. Whereas men had access and control over bicycles, wheelbarrows, cars and jembes on the other hand, women had access to most of the equipment like wheelbarrows, jembes but

control of a number of equipment like sewing machines, jembes and pangas. On production and reproduction both men and women had access and control over these resources. Education was also a productive resource that both men and women of Magutu enjoyed, although men were highly educated than the women. As noted earlier in section 4.2, most of the women who were in these groups were form four leavers and below. A small percentage 16% had a college and above, level of education.

This study agrees with GOK (2000), KIPPRA (2002) and Syombua (2011) that most women had access to factors of production but not control over all. A study by GOK (2010) revealed that access to productive land is an impediment for both youth and women in agriculture. This is because traditional systems bestow land ownership to family heads and these are the senior male of a household.

vi) Lack of collateral and availability of funds to initiate long term

The study found that most women groups were faced by lack of collateral and availability of funds that would be used as start- up for projects. Most of the respondents (71%) were of the view that their groups faced the challenge of raising capital for the projects that they wanted to undertake in order to free themselves from borrowing from their spouses. Most of the group members were of the view that the amounts required in many instances exceeded the capital outlay that the groups had. This was an indication that financial positions were a challenge which bedevilled the groups.

Sometimes when we repay our loans and we want to re-borrow, our cash demands outweigh the money available. At times we have to vote on who will be given the available funds. This feels bad because we don't know when we are ever going to start projects that can enable us not borrow from our spouses. We would want to start projects that can assist us economically for a long time. We do not want to borrow from the banks as their interest rates are very high. We prefer the WEDF fund because the interest rate is friendly, although it is not always enough (OIs Njoki*, Wairimu*, Wamuyu*, 2/2/2015).

This study identified with Krishnair & Mishra (2003) findings that women are challenged by lack of collateral which they can use to acquire loans from financial institutions and lack of enough funds to start long-term projects.

From the above discussion, there are a few challenges that women experience during their group activities. If these challenges can be addressed, then women groups can run smoothly. Factors such as land that the women utilise for their economic gain, is a key resource, however, this study identifies that women still have no control over this resource. This would need to be checked by policy makers, if the women groups are to benefit the members with regular incomes.

4.7 Strategies for Empowering Women groups economically

This section addresses the strategies that can be put in place for empowering women groups economically in Magutu Division, which was the fourth objective. The study sought the respondents' views on ways in which their groups can be used as a strategy to empower them economically. The respondents were asked what in their opinion could be done to enhance their groups economically. Their responses were as presented in the table 4.9 below.

Table 4.9: Selected Strategies for empowering women groups.

| Strategies | Number | Percentage |
|-------------------------------------|---------------|-------------------|
| Support from government and NGOs | 72 | 75 |
| Loans at low interest rates | 16 | 17 |
| Capacity building | 56 | 58 |
| Funding for the projects | 80 | 83 |
| Partnering with local initiatives | 32 | 33 |
| Increase share contribution | 72 | 75 |
| Networking with other organizations | 56 | 58 |

The results from table 4.9 above, 83% of the respondents recommended for the funding of the projects both by the government and NGOs. Another 75% proposed the increase of share contribution by members, while 17% felt that they would be empowered further if the loans were availed at lower interest rates as compared to the current rate by Uwezo and WEDF fund. Another 33% proposed a need to partner with local initiatives such as livestock and agricultural programmes. Finally, 58% of the respondents felt that there was need to be networked with both national and international organizations especially, with regard to marketing their produce, attending trade missions and workshops to enhance their skills in group management. The above suggested strategies are discussed as various subsections below;

i) Funding by Government and NGOs

As earlier noted in section 4.6 on challenges facing women groups, the main obstacle in the progress of these groups is lack of capital. Therefore, 83% of the respondents

felt that accessibility to funding would greatly enhance their ability to carry out group activities thus getting economically empowered. According to some respondents, the government and some local NGOs avail funding but unfortunately the funding does not reach them. Therefore, there is need to put mechanisms in place that ensure that all funding provided for the groups, reach the members without fail.

The suggestions identified with the position taken by (Wainaina, 2011) who argued that the government, civil society, NGOs private sector and other relevant organs should step up awareness campaigns on empowerment of women and enhance awareness on the policy interventions already in place targeting women and women groups. For instance the availability of the WEDF which is a government initiative, yet many women are still not taking up the loan and the Uwezo Fund which is also a government fund for women groups.

ii) Adherence to the laid out rules and regulations.

Most of the respondents 92% felt that the reason as to why the groups had not fully realized economic empowerment was because most of the members did not follow the constitution and the laid out by-laws to the letter. Some members 23% failed to repay the loans advanced to them in time thus slowing down the growth of the groups. Another 18% failed to attend group activities. A good number of the members 24% failed to turn up for regular meetings where issues of the group are discussed and this interfered with the decision making process. There was a call by the respondents for all members to observe the laid out guidelines by all and sundry.

iii) Capacity Building and Partnering with Local Initiatives

In this regard, 58 % of the respondents stated that there was need for capacity building. This, they felt would enhance their skills in book keeping, acquire better methods of rearing their livestock as well as attain better crop yield. The respondents suggested that there was need for seminars and workshops that would train the women group members on better ways of taking care of their livestock as well as gain information on quality crops that would see their yield increase.

This identified with Njuki (2009) who argued that partnering with local initiatives could help strengthen the women groups and women can improve their households through such initiatives. For instance, in the pastoralist areas livestock are a source of food security. Women empowerment through market participation assures the communities of access to food. Strategies to improve livestock value chains have always had the net effect of improving the community's welfare and bettering the capacities of women folk and their families (Njuki, 2009).

v) Networking with other Organisations

As regards this strategy 42% of the respondents stated that there was need for networking with other organizations that have both national and international outlook. This would increase their chances of marketing their produce both nationally and globally. This suggestion is shared by Mahbub (2010) that networking and proactive participation is important to the growth and empowerment of women. It is important to encourage women to participate in both national and international associations to share their experiences and expose them to local and international economic

opportunities. Women can attend gender forums to showcase their undertakings on their specialization this could help build on their self-confidence and self-esteem; as well as gain control over factors of production on an equal basis with men.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter gives a summary of findings, conclusions and recommendations derived from the study. The study sought to find out the role of women groups on economic empowerment, being a case of active women groups with over 10 years of operation in Magutu Division, Nyeri County. The following objectives guided the study: establishing the major economic activities undertaken to enhance women economic empowerment, examining gender related factors influencing performance of women groups, challenges that women groups face in ensuring the economic empowerment of members and strategies which can be employed to ensure women groups are economically empowering the members.

5.2 Summary of the Major Findings

5.2.1 Major women group activities that members get involved in for economic empowerment.

The study found that the major economic activities carried out by the women groups included pig rearing, revolving funds, dairy goats rearing, poultry keeping, crop farming, renting out of chairs and tents as well as social welfare support. Indeed, most of the respondents confirmed that the benefits conferred to them by the activities carried out in the groups were individual. The situations of collective benefits accruing to the members were also evident. The respondents had different views of how the membership in the groups had helped them realize good prospects in their day to day life. The most predominant aspect was the capacity to realize financial

empowerment by virtue of access to credit at subsidized rates. They confirmed that they borrowed from the groups' kitties and repaid back at rates that they considered lower than the prevailing financial institutions rates. In addition, the study found that group members were regularly consulted before settling on the economic activities to be undertaken. The members contributed finances and shared out roles and responsibilities to sustain the projects of the groups. The final proceeds or surplus was shared fairly among the members who in turn contributed significantly to women economic empowerment in that region. This then, ensured the members of some resources that they did not previously have. The study concluded that women have access to resources when they get involved in women groups and start-up income generating activities. However, not all women have control of resources acquired from the group activities carried out.

5.2.2 Gender related factors that influence performance of women groups in empowering women economically.

The study found that the general performance of the women groups was rated as good. Performance was evaluated using parameters such as: enhancing factors for instance constitution and by-laws, group meetings and collective participation on one hand as well as factors with a negative influence such as individual differences, group leadership and participatory project approach on the other. The study found that adherence to laid out rules ensured that members had guidelines in regard to carrying out their group projects, the group meetings allowed the articulation of the group issues and collective participation ensured that members moved on together as a real team. The study found out that differences between individuals negatively affected the

capacity of the members to achieve their targets. This factor was found to have some significant influence on the general performance of the groups as well as the process of empowerment. In terms of how leadership was viewed by the members, the study found that some leaders frustrated the members. Majority of the members felt that lack of participatory approach contributed to poor performance of the groups' projects. Issues of leadership and lack of participatory approach impacted negatively on the process of economic empowerment among the women groups.

5.2.3 Some of the challenges that women groups face in ensuring the economic empowerment of members.

The study found that women groups faced numerous challenges in their quest to empower their members. It was found that group members encountered the challenge of raising adequate capital for their projects. Instances of impaired financial capacity were cited by most of the respondents. In some cases, the spouses were found to have some influence and sometimes denial on which projects were to be implemented at their respective homes under the women's initiative. The study further observed that there was the challenge of defaults by some members and this interfered with the smooth running of the groups' activities. Such challenges were found to have some negative influence on the rate of achieving economic empowerment among the members. In addition, gender based roles reduced the crucial time to implement sustainable group activities as well as lack of control over resources like land.

5.2.4 Selected strategies that can be employed to ensure women groups are economically empowering women.

The study found out that the members of the group had put in place some strategies to ensure that the economic activities carried out were successful. Specifically, it was found that some strategies employed by the groups had significant influence on the process and achievement of economic empowerment such as seeking of funding from potential sponsors and Government bodies like WEDF and Uwezo funds. Another strategy used by the groups was enhancing partnerships mainly to benchmark their operations and to lay long term plans for growth. The study further found that embracing capacity building initiatives was a plausible strategy which contributed to skills and competency development among the members. From regular training programs supported by other bodies, the members could learn financial and general management principles such as book keeping which would enhance performance. Soliciting for cheap funding and investing only in viable projects was found to be a critical strategy that can be employed by the women groups.

5.3 Conclusions

That most of the women groups engaged in economic activities geared towards shoring up the members' fortunes. The study concludes that some of the key economic activities included pig rearing, table banking, dairy goats rearing, poultry keeping and social welfare functions. Such income generating initiatives contributed significantly to women empowerment programs in the rural areas. The economic activities had a focus on both individual and collective benefits. The groups sought the input of the

membership before settling down on the particular economic activities to undertake and they equally made contributions and shared roles as regards the activities carried out. The study thus concluded that a sense of ownership prevailed in most of the groups as regards the activities carried out by the members. It was clear that members of the women groups had access to resources, through these group activities. However, not all women in the groups have control over the resources accrued from the projects undertaken.

In terms of group's economic performance, the study concludes that different factors influenced the capacity of the groups to confer economic empowerment to the members. The groups had earmarked provisions for identification of the issues that affected their performance and constantly evaluated the factors that impacted on their performance. Individual differences affected the cohesion of the groups, failure to stem disputes equally impacted negatively on the capacity of the groups to work harmoniously. Leadership and decision making processes in the groups equally impacted negatively on the economic activities undertaken. In addition, lack of participatory approach had a significant negative impact on group's road to prosperity and empowerment. The study thus concluded that different factors affected the performance of the groups.

The issue of capital requirements to finance the groups' activities was the most cited challenge facing the women groups. Access to credit and the challenge of disapproval by spouses equally impacted on the groups negatively. Failure to build up mechanisms on financial management and reporting was equally a challenge which

brought forth disagreements on the sharing of proceeds. The study concluded that individual groups had certain challenges which negatively impacted on their ability to discharge their mandates to the membership.

In relation to the group's strategies, the study concludes that different groups had employed varied strategies to ensure the success of the activities that they undertook. However, the strategies which were commonly employed to leverage the process of empowerment included seeking funding and support from the government and NGOs, increasing partnership with local programs, undertaking capacity building initiatives and adherence to the groups' ideals. The study thus concluded that the groups were proactive enough to take charge of their mainstays and had employed specific strategies to ensure that they met the obligations due to the membership.

5.4 Recommendations of the Study

The department of gender in the Ministry of Devolution should seek to engage the other players in the national economic scene actively to ensure that activities geared towards empowering women are carried out by different ministries and public sector players. This may entail having programmes in the Ministry of Agriculture, departments of livestock and others with a specific target on women empowerment programmes. This may have a change of tact as regards the approach employed by most of the women groups in carrying out the economic activities that they engage in. It may have the ultimate effect of impacting positively on the economic activities undertaken and lead to a change of mainstays as regards the livelihoods of the women group members.

Active engagement by the department of social services should be implored on as a measure to ensure that the women groups realize their essence. The department may get to continuously engage and appraise the groups on the activities that they carry out. This will spur growth and longevity in the already registered groups. Instances of group's disintegration may be curtailed and minimized owing to the laid out policies put in place and the groups will realize the intended ideals of empowering the members.

The group members should equally be put on capacity building forums which allow the members to be trained and equipped on the challenges that bedevil organizations. Active programmes by non-governmental organization players and civic advocacy organizations geared towards ensuring that the women groups have enhanced capacities should be undertaken. This will give credence to the women groups already in place to hold for longer and it may inspire individuals not in women groups to seek out membership with an aim of having a change of fortunes as pertains livelihoods empowerment.

5.5 Suggestion for further studies

The study suggests that a similar study with a bigger scope like a countywide survey be conducted to find out if the situation in Magutu Division, Nyeri County applies to other counties in the country. Despite the women having access to resources, not all women members of these groups have control of the earned resources.

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APPENDICES

APPENDIX 1: Introductory Letter

My name is DAMARIS GACHEMI from Kenyatta University, Department of Gender and Development Studies. I'm conducting a research on the role of women groups in economic empowerment in Magutu Division of Nyeri County.

I request your co-operation as you take part in this very important study as you fill in the given questionnaire. I would like to assure you that the information you give will be treated with utmost confidentiality.

Thank you.

Yours faithfully,

DAMARIS GACHEMI

APPENDIX II: Questionnaire for Group Leaders/Members

The study seeks to find out the role of women groups on women economic empowerment, a case of select groups in Magutu Division, Nyeri County

Part A

1. Are you an official in the group?

Yes No

If yes in 1 above, tick as applicable

Chairperson

Secretary

Treasurer

Any other (specify)

2. Kindly indicate the name of your group

Part B: Bio-data

3. What age bracket do you fall in?

Below 20 years

21-30 years

31-40 years

41-50 years

51-60 years

Above 60 years

4. Kindly, indicate your level of education.

Below form four

Form four

College

5. What is your marital status?

Single Married Widowed

6. How long have you been a member of the women group?

Less than 1 year

1-5 years

6-10 years

11-15 years

16-20 years

Above 20 years

7. What motivated the formation of your group? Please indicate

8. How did you get to be aware of the group?

Media

Friends

Social/economic activities

Any other _____

Part C: Economic Activities

9. Does your group engage in economic activities?

Yes

No

10. If yes in questions 8 above, kindly indicate the economic activity that your group engages in

11. Does the economic activity carried out by the group members confer collective or individual benefits?

Collective

Individual

12. Would you say your women group enable you to access some resources from the activities that you carry out?

13. How do you use the resources acquired from the groups' activities?

14. Kindly confirm your level of agreement with the following attributes on the economic activities carried out by the members of your group

SA – Strongly Agree

A – Agree

U – Undecided

DA – Disagree

SDA – Strongly Disagree

| | SA | A | U | DA | SDA |
|---|-----------|----------|----------|-----------|------------|
| Our group seeks the input of the membership before settling down on an economic activity to be undertaken | 5 | 4 | 3 | 2 | 1 |
| The members make contributions to carry out collective economic projects for the benefit of all group members | 5 | 4 | 3 | 2 | 1 |
| The members share specific roles in undertaking the designated economic activity carried out by the group | 5 | 4 | 3 | 2 | 1 |
| The proceeds from the economic activities carried out are shared equally among the group | 5 | 4 | 3 | 2 | 1 |

members

| | | | | | |
|--|---|---|---|---|---|
| Mutual and consensual participation by group members has always assured the success of the group economic activities | 5 | 4 | 3 | 2 | 1 |
|--|---|---|---|---|---|

15. Kindly state the actual ways in which the members' livelihoods have been affected

Factors affecting economic empowerment

16. How would you rate the performance of your women group?

Very good

Good

Fair

Bad

17. Kindly indicate your level of agreement with the following attributes on the factors influencing the performance of women groups engaged in economic empowerment activities

SA – Strongly Agree

A – Agree

U – Undecided

DA – Disagree

SDA – Strongly Disagree

| | SA | A | U | DA | SDA |
|---|----|---|---|----|-----|
| Differences between the individual group members negatively affect the groups capacity to undertake economic activities | 5 | 4 | 3 | 2 | 1 |
| The leadership of our group frustrates the members ideas on how to undertake new economic activities | 5 | 4 | 3 | 2 | 1 |
| The decision making processes on the new projects contributes to the failure of the undertake programmes | 5 | 4 | 3 | 2 | 1 |
| Lack of a participatory approach in project | 5 | 4 | 3 | 2 | 1 |

implementation leads to the poor performance
of the economic activities undertaken

Part D: Challenges in women empowerment programmes

18. Highlight the major challenges facing women economic programmes.

19. Kindly confirm the following as regards the challenges faced by the group members

SA – Strongly Agree

A – Agree

U – Undecided

DA – Disagree

SDA – Strongly Disagree

| | SA | A | U | DA | SDA |
|---|-----------|----------|----------|-----------|------------|
| Disapproval of group activities by spouses has been a drawback to the group economic programmes | 5 | 4 | 3 | 2 | 1 |
| Poor perceptions of women group activities by the local community. | 5 | 4 | 3 | 2 | 1 |
| Access to and control over resources is a setback in attaining economic empowerment | 5 | 4 | 3 | 2 | 1 |
| Disagreements on the sharing of proceeds have affected the performance of the women group economic activities | 5 | 4 | 3 | 2 | 1 |

Part E: Strategies to empower women economically

20. How best do you think your women group can get empowered?

Thank you.

APPENDIX III: Interview Schedule for the District Gender Officer

1. Kindly, how long have you worked in the district?
2. Are you aware of the number of registered women groups in Magutu Division?
3. Relatively how many members does a group have on average?
4. Are you aware of the groups engaging in any economic activities?
5. What are some of the activities carried out by the groups for economic gain?
6. How the members derive economic gain from the activities?
7. Are you aware of the leadership systems in place in the groups?
8. Would you consider the leadership systems and structures as having the capacity to allow participatory ownership of programmes?
9. Has your office had incidences of issues of the leadership systems or any other factors affecting the formation of economic activities?
10. Kindly what are some of the issues that have affected the groups' capacities to carry out economic activities?
11. In your own opinion, how does the local community perceive the activities of the women groups?
12. Has your office faced issues of challenges occasioned by stereotypes associated with the group activities of any other related challenge?
13. What particular challenges have been brought to your office by the affected groups?
14. Would you consider the challenges as affecting the capacity of the groups to carry out economic activities?
15. Are you aware of any strategies put in place by the groups to counter the challenges that they face?
16. What particular strategies have been put in place?
17. Have the strategies worked for the betterment of the groups' activities?
18. How can the women groups be helped to aid the members' economic positions?

Appendix IV: Activity profile**Table 4.7: Harvard Analytical Framework Tool 1: Activity Profile**

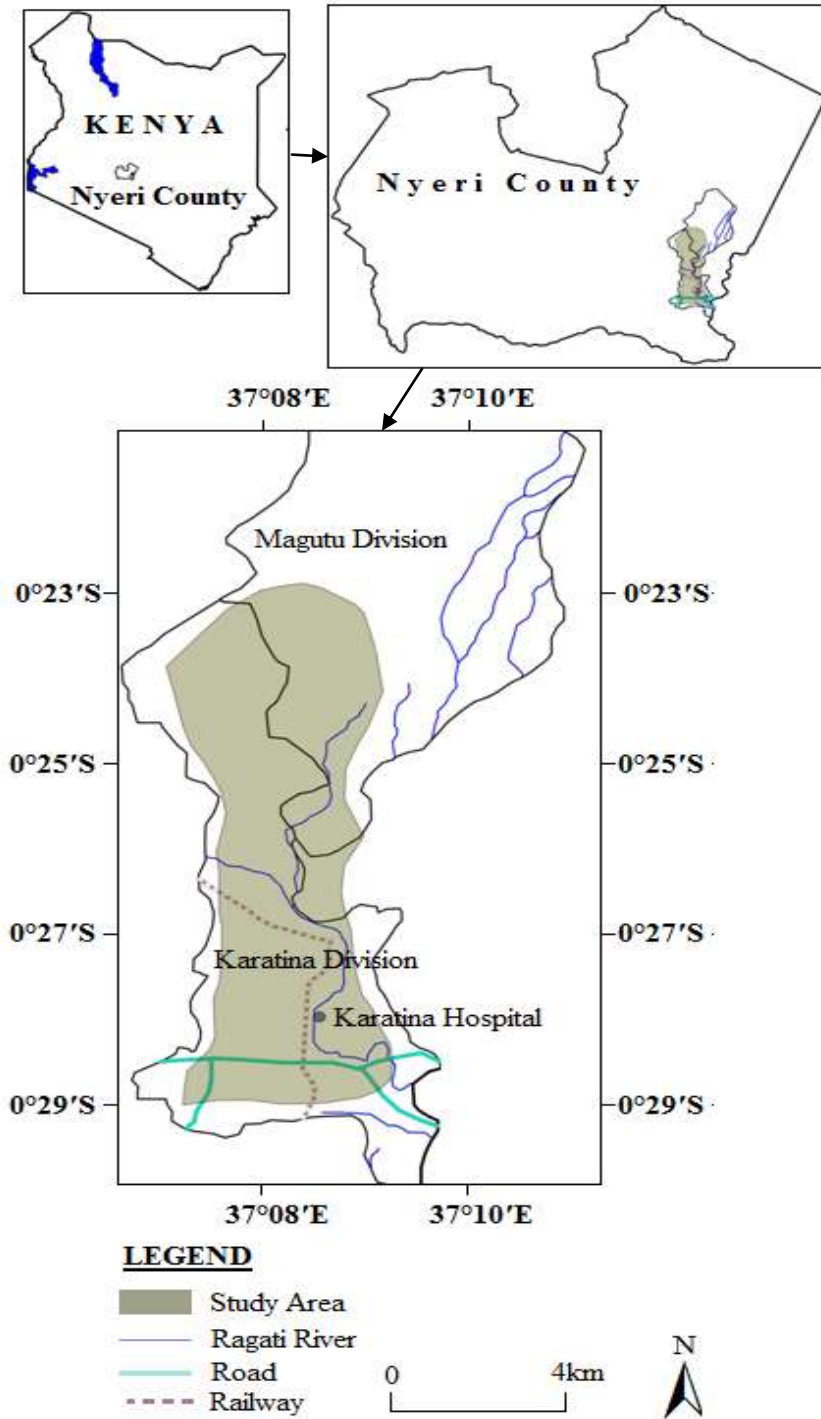
| Activity | Boys | Girls | Men | Women | Frequency | Place |
|--|-------------|--------------|------------|--------------|------------------|--------------|
| Productive Activities | | | | | | |
| Teaching | | | | | | |
| Mechanic | | | | | | |
| Electrician | | | | | | |
| Tailoring | | | | | | |
| Poultry | | | | | | |
| Piggery | | | | | | |
| Reproductive Activities | | | | | | |
| Cooking | | | | | | |
| Washing | | | | | | |
| Weaving | | | | | | |
| Gardening | | | | | | |
| Caring for children | | | | | | |
| Collecting of firewood | | | | | | |
| Cleaning of the house | | | | | | |
| Baby sitting | | | | | | |
| Community Work | | | | | | |
| School meetings | | | | | | |
| Community clean up | | | | | | |
| Sports | | | | | | |
| Women Group meetings | | | | | | |
| Celebrations like Birthday, Wedding | | | | | | |
| Church | | | | | | |

Appendix V: Access and Control Profile

Table 4.8: Harvard Analytical Framework Tool 2: Access and Control over Resources Profile

| Resources | Access | | Control | |
|---------------------------|---------------|--------------|----------------|--------------|
| | men | women | men | women |
| Land | | | | |
| Crops | | | | |
| Livestock | | | | |
| Equipment | | | | |
| Production | | | | |
| Reproduction | | | | |
| Education | | | | |
| Benefits | | | | |
| Asset ownership | | | | |
| Education | | | | |
| Goods | | | | |
| Political power/ Prestige | | | | |

Appendix VI: Map



Appendix VII: Research Authorisation from Nyeri County



**THE PRESIDENCY
MINISTRY OF INTERIOR AND CO-ORDINATION OF NATIONAL
GOVERNMENT**

Telephone: 061 2030619/20
Fax: 061 2032089
E-mail: mkoakati@yahoo.com
When replying please quote

COUNTY COMMISSIONER,
NYERI COUNTY,
P.O. Box 33-10100,
NYERI.

REF: NYC/ADM1/57 VOL.III/113

21st JANUARY, 2015

DAMARIS MUMBI GACHEMI,
P. O BOX 310,
KARATINA.

RESEARCH AUTHORIZATION

Reference is made to your letter dated 21st January, 2015 on the above subject.

The approval is therefore granted to carry out your research on **role of women groups in economic empowerment** in Mathira East Sub County - Nyeri County.

The period of the research ends on 31st March, 2015.


L. M. RUKWARO,
FOR: COUNTY COMMISSIONER,
NYERI COUNTY.

Appendix VIII: Research Authorisation from MOE**MINISTRY OF EDUCATION**

Telegrams: „Schooling”, Nyeri
 Telephone: (061) 2030518, 2030540
 Fax: 0612030535
 When replying please quote



Sub-County Education Office,
 Mathira East,
 P. O. Box 1613,
 KARATINA
 Email: Mathiracastdite@yahoo.com

REF: MED/ED/15/GENERAL/VOL 11/50

28th January, 2015

Damaris Mumbi Gachemi
 P.O. Box 310
Karatina

RE: RESEARCH AUTHORIZATION

Reference is made to your letter dated 27th January 2015 on the above subject.

The approval is therefore granted to carry out your research on **ROLE OF WOMEN GROUPS IN ECONOMIC EMPOWERMENT**, in Magutu Division, Mathira East Sub-County.

The period of the research ends on 31st March 2015.

A handwritten signature in blue ink, appearing to read 'R. G. Karuiru'.

For: DISTRICT EDUCATION OFFICER
 MATHIRA EAST

R. G. Karuiru
 For: Sub-County Director of Education
Mathira East Sub-County

C.C. County Director of education
Nyeri County

Sub-County Commissioner
Mathira East Sub-County

Appendix IX: Research Authorisation from MOEST

**MINISTRY OF EDUCATION SCIENCE & TECHNOLOGY
STATE DEPARTMENT OF EDUCATION**

E-Mail –centralpde@gmail.com
Telephone: Nyeri (061) 2030619
When replying please quote



REPUBLIC OF KENYA

OFFICE OF THE COUNTY
DIRECTOR OF EDUCATION
P.O. Box 80 - 10100,
NYERI

CDE/NYI/GEN/23/VOL.1/33

21st January, 2015

The District Education Officer
Mathira East District,
P.O. Box 1613,
KARATINA.

RE: RESEARCH AUTHORIZATION

Reference is made to Secretary National Commission for Science, Technology and Innovation letter Ref.No.NACOST1/P/15/5184/4449 dated 16th January, 2015 on the above subject.

Please note that Damaris Mumbi Gachemi of Kenyatta University has been authorized to carry out research on *“Role of Women Groups in Economic Empowerment in Magutu Location, Nyeri County.”* She has been authorized to undertake the research for a period ending 31st March, 2015.

Kindly accord her the necessary assistance.

**KABORA I. M.
FOR: COUNTY DIRECTOR OF EDUCATION
NYERI COUNTY**

CC
The Secretary,
National Commission for Science, Technology and Innovation,
P.O. Box 30625-00100,
NAIROBI.

Damaris Mumbi Gachemi,
Kenyatta University,
P O Box 43844-00100,
NAIROBI.

Appendix X: Research Authorisation from NACOSTI



NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY AND INNOVATION

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

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

Ref: No.

Date:

16th January, 2015

NACOSTI/P/15/5184/4449

Damaris Mumbi Gachemi
Kenyatta University
P.O. Box 43844-00100
NAIROBI.

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on "*Role of women groups in economic empowerment in Magutu Location, Nyeri County,*" I am pleased to inform you that you have been authorized to undertake research in **Nyeri County** for a period ending **31st March, 2015.**

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

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

Said Hussein
SAID HUSSEIN
FOR: DIRECTOR-GENERAL/CEO

Copy to:

The County Commissioner
Nyeri County.

The County Director of Education
Nyeri County.

Appendix XI: Research Permit from NACOSTI


THIS IS TO CERTIFY THAT:
MS. DAMARIS MUMBI GACHEMI
of KENYATTA UNIVERSITY, 0-10101
karatina, has been permitted to conduct
research in Nyeri County

on the topic: ROLE OF WOMEN GROUPS
IN ECONOMIC EMPOWERMENT IN
MAGUTA LOCATION, NYERI COUNTY

for the period ending:
31st March, 2015

[Handwritten Signature]
Applicant's Signature


Permit No : NACOSTI/P/15/5184/4449
Date Of Issue : 16th January, 2015
Fee Received :Ksh. 1000




[Handwritten Signature]
Secretary
National Commission for Science,
Technology & Innovation

CONDITIONS

- 1. You must report to the County Commissioner and the County Education Officer of the area before embarking on your research. Failure to do that may lead to the cancellation of your permit**
- 2. Government Officers will not be interviewed without prior appointment.**
- 3. No questionnaire will be used unless it has been approved.**
- 4. Excavation, filming and collection of biological specimens are subject to further permission from the relevant Government Ministries.**
- 5. You are required to submit at least two(2) hard copies and one(1) soft copy of your final report.**
- 6. The Government of Kenya reserves the right to modify the conditions of this permit including its cancellation without notice.**


REPUBLIC OF KENYA


NACOSTI
National Commission for Science,
Technology and Innovation

RESEARCH CLEARANCE PERMIT

Serial No. A 4010

CONDITIONS: see back page