

**INFLUENCE OF SELF-HELP GROUP STRATEGIES ON WOMEN
EMPOWERMENT PROJECTS: A CASE OF CARITAS SELF-HELP
GROUP LAND BUYING PROJECT IN ROMAN CATHOLIC
ARCHDIOCESE OF NAIROBI, NAIROBI COUNTY, KENYA**

KINYUA JAMES MBUURI

**A Research Project Report Submitted in Partial Fulfillment of the Requirement for the
Award of Post Graduate Diploma in Project Planning and Management of the University
of Nairobi**

2020

DECLARATION

This research project is my original work and has not been presented to any other university for award of a degree.

Signature:

Date:

Kinyua James Mbuuri

L42/15144/2018

This research project has been submitted for examination with my approval as the University Supervisor.

Signature:

Date:

Mr. Charles Munyori,

University of Nairobi.

DEDICATION

I dedicate this work to my family and friends for their support, encouragement and prayers.

ACKNOWLEDGEMENT

I am really grateful to the Almighty God for ideas, wisdom, His faithfulness and provision that He has given me over the entire period of undertaking the study.

Special appreciation to my supervisor Mr. Charles Munyori for his constructive criticism and tireless guidance in the development of this research project. More so, I am grateful to all lecturers who I have passed through for being resourceful throughout my studies. I appreciate my colleagues with whom we partook the course together for being amazing friends and the encouragement they gave throughout the study. I thank all Caritas SHG members for their support and more so those who took their time and responded to my questionnaires.

I will never forget the valuable input from my parents Julius Kinyua and Joyce Kinyua, my baby sister Ruth Wanjiru, my dear aunt Irene Wanjiku and a list of cherished friends for their constant love and support in form of funds, ideas and prayers during my study period.

TABLE OF CONTENTS

	PAGE NO.
DECLARATION.....	II
DEDICATION.....	III
ACKNOWLEDGEMENT.....	IV
LIST OF ABBREVIATIONS AND ACCRONYMS.....	VIII
LIST OF TABLES.....	IX
LIST OF FIGURES.....	X
ABSTRACT.....	XI
CHAPTER ONE: INTRODUCTION.....	1
1.1 Background of the Study.....	1
1.2 Statement of the Problem.....	5
1.3 Purpose of the Study.....	6
1.4 Objectives of the Study.....	7
1.5 Research Questions.....	7
1.6 Significance of the Study.....	7
1.7 Delimitation of the Study.....	8
1.8 Limitations of the Study.....	8
1.9 Assumptions of the Study.....	8
1.10 Definition of Significant Terms Used in the Study.....	9
1.11 Organization of the Study.....	9
CHAPTER TWO: LITERATURE REVIEW.....	10
2.1 Introduction.....	10
2.2 Women Empowerment Projects.....	10
2.3 Resources and Women Empowerment Projects.....	11
2.4 Capacity Building and Women Empowerment Projects.....	14
2.5 Social Capital and Women Empowerment Projects.....	16
2.6 Theoretical Framework.....	19
2.6.1 Group Formation Theory.....	19
2.6.2 Social Network Theory.....	20

2.6.3 Social Learning Theory	21
2.7 Conceptual Framework	22
2.8 Knowledge Gap	22
2.9 Summary of Literature Review	23
CHAPTER THREE: RESEARCH METHODOLOGY	24
3.1 Introduction.....	24
3.2 Research Design.....	24
3.3 Target Population.....	24
3.4 Sample Size and Sampling Procedure	24
3.4.1 Sample Size	25
3.4.2 Sampling Procedure	25
3.5 Research Instruments	25
3.5.1 Pilot Testing of Research Instruments	25
3.5.2 Validity of Research Instruments.....	26
3.5.3 Reliability of Research Instruments	26
3.6 Data Collection Procedures.....	26
3.7 Data Analysis Techniques.....	26
3.8 Ethical Considerations	29
CHAPTER FOUR: DATA ANALYSIS, PRESENTATION, INTERPRETATION AND DISCUSSION OF FINDINGS	30
4.1 Introduction.....	30
4.2 Questionnaire Return Rate	30
4.3 Reliability Statistics	31
4.4 General Information of Respondents	31
4.4.1 Respondents Gender.....	31
4.4.2 Respondents Age Bracket	32
4.4.3 Respondents Highest Level of Education	32
4.4.4 Respondents Marital Status.....	33
4.4.5 Respondents Household Head.....	34
4.4.6 Respondents Occupation	34
4.4.7 Respondents Income	35

4.5 Resources and Women Empowerment Projects	35
4.6 Capacity Building and Women Empowerment Projects	37
4.7 Social Capital and Women Empowerment Projects	38
4.8 Women Empowerment Projects	40
4.9 Correlation Analysis	41
CHAPTER FIVE: SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS.....	42
5.1 Introduction.....	42
5.2 Summary of Findings.....	42
5.3 Conclusions.....	43
5.4 Recommendations.....	43
5.5 Suggestion for Further Research.....	44
REFERENCES.....	45
APPENDICES.....	51
APPENDIX I: INTRODUCTORY LETTER.....	51
APPENDIX II: QUESTIONNAIRE FOR RESPONDENT	52

LIST OF ABBREVIATIONS AND ACCRONYMS

CBO	: Community based Organizations
ICRISAT's	: International Crops Research Institute for the Semi-Arid Tropics
MDGs	: Millennium Development Goals
NACOSTI	: National Commission for Science, Technology & Innovation
NGO	: Non-governmental Organization
ROSCA	: Rotating Savings and Credit Associations
SHGs	: Self-Help Groups
UNDP	: United Nations Development Programme
WEF	: Women Enterprise Fund

LIST OF TABLES

Table 3.1 Operationalization of Variables	28
Table 4.1: Questionnaire Response Rate	30
Table 4.2 : Reliability Statistics	31
Table 4.3: Respondents Gender	32
Table 4.4: Respondents Age Bracket.....	32
Table 4.5: Respondents Highest Level of Education.....	33
Table 4.6: Respondents Marital Status	33
Table 4.7: Respondents Household Head	34
Table 4.8: Respondents Occupation	34
Table 4.9: Respondents Income	35
Table 4.10: Resources and Women Empowerment Projects	36
Table 4.11: Capacity Building and Women Empowerment Projects	37
Table 4.12: Social Capital and Women Empowerment Projects.....	39
Table 4.13: Women Empowerment Projects	40
Table 4.14: Correlation Analysis	41

LIST OF FIGURES

Figure 1. Conceptual Framework 22

ABSTRACT

Self-help groups help a great deal in empowering members involved so as to improve their livelihood. Self-help groups help in poverty alleviation, empowering participants socially, economically and politically. Lately, issues related to women self-help groups have gained grounds and Kenya has not been left behind on the issue since the government and other agencies have been on the frontline encouraging its citizens, more so women, to be part and parcel of self-help groups which are the vehicles that lead to development. The purpose of this study was to examine the influence of self-help groups strategies on women empowerment projects focusing on caritas self-help group land buying project in the roman catholic archdiocese of Nairobi, in Nairobi county, Kenya. The objectives of the study were to determine influence of resources on women empowerment projects; to establish the extent to which capacity building influence women empowerment projects and to assess the extent to which social capital influence women empowerment projects. The study targeted a population of 100 registered members of caritas self-help group in the roman catholic archdiocese of Nairobi, in Nairobi county, Kenya, while the sample size was 50 respondents who were selected using simple random sampling. Questionnaire was employed to collect data from the respondents. Descriptive and inferential statistics were used to analyze data collected and the findings presented in the tabular form. The findings revealed that resources influenced women empowerment projects with a positive strong correlation of ($r=0.616$), capacity building with a positive strong correlation of ($r=0.606$) while social capital with a positive strong correlation of ($r=0.69$). The study therefore concluded that all the three variables that is resources, capacity building and social capital strongly and positively influence women empowerment projects. The study therefore recommends that; NGOs and CBOs to empower the community primarily with education so they can be able to overcome challenges hindering women empowerment projects development. Equally, the women should take advantage of capacity building opportunities that are already available in the media, internet, trade fairs and public gatherings to enrich their abilities to run and manage their own projects hence empowerment and finally, policy makers should come up with more funding strategies for women projects to favour women empowerment projects access credit easily.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

The current world's population, which refers to the total number of people living in the world as per to date, is estimated to be around 7.77 billion people according to United Nations Development Programme, UNDP. It is said the first billion was reached around the year 1800 and in a matter of 200 years, the world's population reached 7 billion and counting. As we speak, the world's population is increasing at a rate of 90 million annually. This escalating growth has been driven mainly by the increased number of people surviving to reproductive age, due to major changes in fertility rates, increasing urbanization and accelerating migration. From these numbers it was deduced that the world's sex ratio was 101 males to 100 females according to United Nations Population Division, with the median age of the population being 30 years going by 2018 estimates. The United Nation claims that 70% of this population has settled in 20 most populous countries in the world and we got two countries, China and India being the most populous with a population of over 1 billion people.

Having such a thin sex ratio between males to females, in different parts of the world women live in under privileged conditions with a perfect sample drawn from India which is a patriarchal society. Aderinto (2001) states that women worldwide face discriminations and subordination in the society with subordination of women being more noticeable in the developing countries in the continents of Asia and Africa. Howard (1985) states that rural women are mainly discriminated against in different ways such as employment opportunities, access to social and productive resources, education, health status, making of family decisions, and so on. Such inequalities bring affect to women in a great way and does not in any way bring about socio economic development. Nevertheless, rural women in third world countries have been found to play a critical role in agricultural development. As a result, there is need to do away with inequality in the society and have both genders empowered to fully and actively participate in the development agenda.

In doing so, various strategies have been employed worldwide to reduce inequality and have those discriminated against as well as the minority empowered, more so the women. Initially

before promotion of gender equality and empowerment of women, women were assumed to undertake household chores, rear and raise children and they were not supposed to bother themselves with any activity that happens outside their homes (Tsai, Chin-Chung & Gwo-Jen Hwang, 2013). Absence of empowerment, and more so lack of knowledge has excluded women in participating in the economic, social and political development hindering the women to fully realize their potential. As a result, the UN Conference on Women in Beijing in 1995 and the World Population Conference in Cairo in 1994 introduced the term ‘empowerment’ which aimed at establishing gender justice and gender equality. This was also emphasized in the Millennium Summit of the UN Nations in 2000 by the call to promote gender equality and empower women as a Millennium Development Goal (MDG) number three.

MDG 3 was to be achieved by improving women’s sense of self-worth, their right to their own choices, their right access opportunities and resources, their right to have power to control their own lives, both within and outside home, their ability to impact the direction of social change, to create more than just social and economic order, nationally and internationally. To achieve this agenda, various governments adopted various schemes and policies that would work well for them. From testimonials given in the UN 64th General Assembly in 2009, the United Republic of Tanzania said that, to enable women’s economic empowerment, the government actively promoted savings and credit societies in both rural and urban areas. Women would benefit from the Tanzania Social Action Fund, provided training and credit that complemented other microfinancing and entrepreneurship programmes (UN 64th General Assembly, 2009).

The government of India on the other hand introduced Self-Help Groups (SHGs) to collectively solve societal issues and empower women. A Self-Help Group (SHG) is a registered or non-registered association of 15-20 members belonging to the same socioeconomic background, usually women, who work collectively to solve their problems on the principles of self-help, harmony and mutual coordination. The Indian government has fully embraced this strategy and it leads to the arise of the question: How significant has SHG been in the empowerment of women? (Mathur & Agarwal, 2017).

“Our aim is to support the development of self-help and mutual aid groups; we offer information, advice...” This is a common opening statement in the brochures of self-help support centers whether in Netherlands, Belgium, Germany, Denmark or Britain, all countries being in the

European continent. In these European countries, people join SHG for a couple of reasons, mainly being to give and take support, advice, information as well as to share their burden with others with similar experiences. This has been the core reason and ideology behind the birth of many SHGs, where members team up and try catering for their welfare and wellbeing. In Europe, SHGs emerged out of dissatisfaction with de-personalized health care system. It was a result of rapidly increased needs than the state's abilities and resources to meet and address these needs that fueled up the development of SHGs in Europe. SHGs were embraced in majority of European countries, and with the recognition of their need for support, resources, a meeting venue and training, self-help support centers were made and became a solution to the SHGs. A perfect example would be the government of Denmark that whose attempt in addressing the challenges faced by SHGs set up a National Self-Help Support Network, Laikos, that encouraged the work of the local SHGs initiatives and this ended up creating awareness for the need to embrace and support SHGs. Germany followed suit, especially in West Germany, where the idea of SHGs and mutual help spread like wildfire in the 1970s. To denote success of the SHGs, some evolved over the decades and became Rotating Savings and Credit Associations, ROSCA (Matzat, 1987).

In Asia, different SHG were started and continue to be started for the benefit of individuals, groups and the community at large. In China Beijing in the recent years, there have been development of SHGs for the disabled focusing on social factors such as legitimacy and relational density. In South Asia, there are an estimated 85,000 Non-Governmental Organizations, NGOs and SHGs whose main aim is empowering the poor and the marginalized. This NGOs and SHGs focus their efforts in microcredit, income generation activities, education, health and women's development. As a result, this leads to transformation seen in economic empowerment, social empowerment and increased political awareness and participation among those involved. An example can be seen in Bangladesh where Prof Muhammad Yunus in 1976 initiated a SHG project in the village of Jobra. He organized the locals into groups of five and offered them loans without collateral and by using peer group pressure, he managed to ensure that the funds were put into proper use and repaid. Members forming the group became empowered and would now get better housing, education, clean environment and better nutrition in their overall social development (Muhammad, 1997).

In Nepal, small scale farmers joined hands in 1975 forming groups of about five to fifteen people and through the help of the Agricultural Development Bank of Nepal, ADBN, they were able to tap and fully utilize local resources and upgrade their skills through community participation. India being an Asian country was not left behind and having about 25% of its populace being the rural poor and a third of its working labor force being women, social constraints have barred them from accessing and utilizing resources at their disposal that can help improve their living conditions and standards. In India, SHGs helped women and members of these groups access to low-cost financial services and helped them employ self-management strategy to develop their members. SHGs in India served as community platforms for women to become active in affairs happening around them from the village level and ultimately the national level (Sinha, 2006).

People living in abject poverty can not only be mere receipts of aid, but also be participants in change and the agents of change. This is the model in which SHGs that promote economic, social and political empowerment placing emphasis on personal development, social capital and networking, collective action on problem solving and self-reliance are built. This is the case for many SHGs in Africa whose focus was and still is on health, finance, agriculture and empowerment. In Africa, government agencies as well as donors embraced SHGs the appropriate vehicles to deliver development projects as stated by Gugerty, Kay, Biscaye, and Anderson (2019). Informal groups, or rather SHGs commonly known as merry-go-rounds are very popular in Africa. They are formed by people who face a common challenge come together to try address it. SHGs form an avenue for informal banking, social welfare, sharing of ideas, knowledge and passing of traditions (Masita-Mwangi, Ronoh-Boreh & Aruwa, 2011).

In 2002 in Ethiopia, a religious group known as Tearfund started working with SHG to reduce poverty by carrying out training, encouraging diversified agricultural activities, and advocating for education to improve literacy level. Through this, Tearfund now supports over 27,000 SHGs in Sub-Sahara Africa and it is impacting and demonstrating transformational change in the lives of those involved (Alemu, Kempen & Ruben, 2018). In Swaziland, agriculture is the country's economic backbone and its growth has been hampered by chronic disease more so HIV and AIDS. In this country, SHGs approach towards development was introduced in the year 2004 and its impact is evident given that food production has increased as a result of SHGs indulging in agricultural activities achieving food security for the entire nation and producing surplus for

the European market. The SHG approach has tapped the dormant potential of Swaziland as members have started various small enterprises to improve family income. Women gather special grass to make brooms and this has proved to be a lucrative business for them sell the brooms and make good profit (Naysmith, Waal & Whiteside, 2009).

SHGs commonly referred to as small associations or as they are locally referred to as ‘chamas’, have as well been embraced by the Kenyan government to reduce gender inequality and promote socio inclusion and participation in the development agenda by empowering women and the marginalized. Brody, De Hoop, Vojtkova, Warnock, Dunbar, Murthy and Dworkin (2015) generally states, a systematic review all over the world focusing on the impacts of economic SHGs with a broad range of collective finance, enterprise and livelihood components on women’s political, economic, social and psychological empowerment clearly indicates a positive effect. On average, women participants of SHGs are more economically empowered showing they have better access to, ownership of and control over resources as compared to non-participants. Female participants also show higher mobility, hence more socially empowered than non-participants. In addition, SHG members are more able to participate in decision-making about the family size of the household, but only if the SHGs included a training component. Female SHG members are also more able to participate in decision-making focused on access to resources, rights and entitlements within communities, hence were more politically empowered.

1.2 Statement of the Problem

According to Mathur *et al.* (2017), a Self-Help Group (SHG) is a registered or non-registered association of 15-20 members belonging to the same socioeconomic background, usually women, who work collectively to solve their problems on the principles of self-help, harmony and mutual coordination. SHGs are a group of people who provide mutual support for each other since the members share a common problem. This approach has been used in different parts of the world and it has proved to be a not only effective vehicle of development and women empowerment, but also efficient. Regarding this, the term empowerment is subject to various conceptualizations and interpretations. Mosedale (2005), notably highlights different aspects of women empowerment that are widely accepted. He states that empowerment first has to do with freedom of choice, it must be led by women themselves with other actors playing a supportive

role and finally is that empowerment is a process that does not stop at a given point, hence must be continuous.

The different choices and decisions that women want to make and the opportunities they get are a function of the power at their disposal. Shefner-Rogers, Rao, Rogers and Wayangankar (1998) stated that, “successful empowerment requires a shift in power relations.” The shift can be in the social, political, or economic sphere, mutually between individuals and across social groups (Batliwala, 2007). This means that the efforts of administrations and other units that support women to achieve their perceived goals must go focused at revising power relations and opening opportunities to optimally exercise choice. The establishment of groups is believed to be one way to deal with such imbalances in power relations and bring better outcomes both collectively, and on an individual basis.

As stated earlier that rural women in third world countries have been found to play a critical role in agricultural development, the need to do away with inequality in the society and have both genders empowered to fully and actively participate in the development agenda is a problem that has been solved through application and embracing of SHGs. Aderinto (2001) seem to support the adage that empowerment of women is the empowerment of the entire society and the community at large. Seeing the positive impact that SHGs have had on different communities around the globe and more so in India, this paper therefore aims at assessing the influence different strategies employed by Caritas Self-Help Group in the Roman Catholic Archdiocese of Nairobi have had on the women demographic in this region in terms of empowerment.

1.3 Purpose of the Study

The purpose of this study was to examine influence of SHG strategies on women empowerment projects focusing on Caritas Self-Help Group Land Buying Project in the Roman Catholic Archdiocese of Nairobi, in Nairobi County, Kenya.

1.4 Objectives of the Study

The objectives of this study were:

- i. To determine influence of resources on women empowerment projects; a case of Caritas Self-Help Group Land Buying Project in Roman Catholic Archdiocese of Nairobi, Nairobi County.
- ii. To establish the extent to which capacity building influence women empowerment projects; a case of Caritas Self-Help Group Land Buying Project in Roman Catholic Archdiocese of Nairobi, Nairobi County.
- iii. To assess the extent to which social capital influence women empowerment projects; a case of Caritas Self-Help Group Land Buying Project in Roman Catholic Archdiocese of Nairobi, Nairobi County.

1.5 Research Questions

The study aimed at answering the following questions:

- i. To what extent does resources influence women empowerment projects; a case of Caritas Self-Help Group Land Buying Project in Roman Catholic Archdiocese of Nairobi, Nairobi County?
- ii. To what extent does capacity building influence women empowerment projects; a case of Caritas Self-Help Group Land Buying Project in Roman Catholic Archdiocese of Nairobi, Nairobi County?
- iii. How does social capital influence women empowerment projects; a case of Caritas Self-Help Group Land Buying Project in Roman Catholic Archdiocese of Nairobi, Nairobi County?

1.6 Significance of the Study

The findings of this study may benefit the society considering empowerment of the society contributes a great deal to the development process today. These findings may help SHGs improve on their strategizing mechanism and their implementation to effectively and efficiently achieve optimal desired results of empowering women, an act comparable to empowerment of the entire society and the community at large. In conjunction to this, this study tends to show the role SHGs have played in the empowerment of women thus the findings may be of great

importance to different government agencies, policy makers, academicians, researchers, extension agencies not to forget other stakeholders such as banks and microfinance who contribute to social capital. When all is said and done, findings of this study may help SHGs critically understand their challenges and enhance their knowledge of strategizing to come up with counter strategies which when implemented will help them overcome these barriers.

1.7 Delimitation of the Study

This research study was restricted to influence of SHG Strategies on Women Empowerment Project; a Case of Caritas Self-Help Group Land Buying Project in Roman Catholic Archdiocese of Nairobi, Nairobi County, Kenya. The study was also delimited to the following objectives; resources, capacity building, social capital and women empowerment projects. This study was delimited to 100 women in Caritas SHG in the Roman Catholic Archdiocese of Nairobi, Nairobi County.

1.8 Limitations of the Study

The study encountered challenges such as financial constraints and time constraints. The financial challenge was sorted out since the study was limited to Caritas SHG in the Roman Catholic Archdiocese of Nairobi, Nairobi County and not throughout the larger Roman Catholic church in the region. Time constraints was sorted out by the researcher being rational and radical regarding time management to meet the set deadlines of the supervisor and the school. Further, proper planning was integrated from the start to the end to avoid and minimize delays that would hinder the outcomes of this study. In addition, the researcher engaged trained research assistants to offer a helping hand in data collection.

1.9 Assumptions of the Study

The study assumed that the participants would respond to the questionnaires honestly and in a candid manner. It also assumed that the participants had a sincere interest in being part of the study and the sample size utilized was appropriate and fairly representing the topic under study during data collection. In addition to this, the study assumed that finances would be available to support the study to completion and that materials needed to carry out the study would be available to enable meet the scheduled deadline for finalizing the study.

1.10 Definition of Significant Terms Used in the Study

Capacity Building: Process of developing and strengthening skills, instincts, abilities and resources that organizations and communities need to survive, adapt and thrive in the fast-changing world.

Resources: An economic or productive factor such as money, staff, materials and other assets required to accomplish an activity and enable a person or an organization function effectively.

Self-Help Group (SHG): A registered or non-registered association of 15-20 members belonging to the same socioeconomic background, usually women, who work collectively to solve their problems on the principles of self-help, harmony and mutual coordination.

Self-Help Group Strategies: A plan of action designed to achieve a long-term or overall aim.

Social Capital: The web of cooperative network and relationships between citizens that facilitate resolution of collective action problems, enabling the society to function effectively.

Women Empowerment Projects: Projects designed to increase the degree of autonomy and self-determination in women in communities to enable them to represent their interests in a responsible and self-determined way, acting on their own authority.

1.11 Organization of the Study

Chapter one entails; background of the study, statement of the study, purpose of the study, objectives of the study, research questions, significant of the study, delimitations of the study, limitations of the study, assumptions of the study, and definitions of significant terms used in the study. Chapter two encompass; literature on the concept of women empowerment projects, objectives of the study that is resources, capacity building and social capital. Further, the chapter covers theoretical framework and conceptual framework guiding the study and finally, summary of literature review and knowledge gap matrix. Chapter three covers, introduction, research design, target population, sample size and sampling procedure, research instruments, validity and reliability of research instruments, data collection procedures, data analysis techniques and ethical considerations. Chapter four comprises of data analysis, presentation, interpretation and discussion of the findings while chapter five covers; introduction, summary of findings, conclusions, recommendations and suggestion areas for further research.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviews both published and unpublished literature, both primary and secondary literature, closely related and relevant to the topic under study and objectives. It summarizes existing information on strategies used by SHGs to address the women empowerment by examining the various strategies that the SHGs actors have laid down to accommodate women's social, economic and political empowerment through access to resources, capacity building and social capital. The study established how access to resources, initiation of capacity building programmes and social capital as strategies initiated by SHGs relate to and enhance women empowerment. The chapter as well closes with theoretical framework, conceptual framework which recaps the relationship between the independent variables and the dependent variable, knowledge gap and summary of literature review.

2.2 Women Empowerment Projects

The concept of empowerment was pioneered by Paulo Freire (1921-1997). According to Freire (1974) the obligation of a teacher is to make students conscious of the social injustice in society so that they can create the means to free themselves. The concept of empowerment can be traced from other ideologies, such feminism, theology, the Black Power empowerment, and Ganddhisim (Cornwall & Brock, 2005). According to Whitmore (1998), empowerment is an interactive process in which people experience both personal and social change, aiding them to take action and achieve influence over the different sectors that affect their lives and the communities they live in.

Empowerment is a process in which people acquire social, economic and political power to free themselves from injustices in society (Wallerstein, 1992). Empowerment is a situation in which people, organizations and communities acquire the much-needed control over the problems that affect them (Rappaport, 1987). Empowerment cannot be understood just by a single definition, it is well understood in relation to the needs of those yearning for empowerment (Kabeer, 2005).

Women empowerment refers to a state in which women are given the opportunity to fully participate in social, political and economic spheres of life (Salay, 1998). Women empowerment

is the state in which women move from the state of being oppressed to the state in which both the oppressor and the oppressed are equal socially, politically and economically (Chattopadhyay, 2005). Empowerment is better understood when contextualized to social, economic and political empowerment of women.

Women empowerment basically means increasing educational and informative opportunities for women so that they are able to make meaningful decisions about themselves and their families (Pathak, 2012). The economic empowerment of women on the other hand is the process of according women the power to be self-reliant to generate income from projects and fight poverty (Elliot, 2007). The political empowerment of women refers to the process of advancing women's political interests (Pam-Rajput, 2001). Empowerment enables women to increase their motivation and morale to become active participants in programmes such as education, politics, health matters, agricultural issues and developmental programmes (Pam Rajput, 2001; Tiwari, 2001).

2.3 Resources and Women Empowerment Projects

We enjoy the good living standards we have as a result of resources. An economic or productive factor such as money, staff, materials and other assets required to accomplish an activity and enable a person or an organization function effectively is what can be defined as resources. From the definition given, resources seem to be a broad term and anything that leads to value addition can be termed as a resource. There are two broad classifications of resources, namely natural resources and man-made resources. According to Hill (2014), this categorization of resources can be broken down further into simpler categories known as productive resources or factors of production can be divided into different classifications namely: land, labor, capital and entrepreneurship.

Kimberly (2018) gives a breakdown of these resources and how their utilization leads to overall empowerment as well as improved living standards. To start with, land as a resource and a factor of production represents all the natural resources that are made available by nature and help create supply. It includes raw materials, minerals and anything that comes from the ground referring to both renewable resources and non-renewable resources. By working on land, one gets capital goods which when transacted lead to generation of income. According to Kimberly (2018), income earned by owners of land resources is called rent.

Land as a resource is vital since human beings not only live, but also do all their economic activities on it. Besides, it as well supports natural vegetation, wild life, communication and transport activities. Randall and Castle (1985), states that 95% percent of our basic needs and supplies such as food, clothing and shelter are obtained from land. Similarly, land resources are limited and inadequate since only 43% of the total land area is plain and is appropriate for agricultural activities, industrial development and setting up of communication and transport systems. Randall *et al.* (1985) further states that only 27% of the entire land area is a plateau region which are moderately populated. Plateaus are areas of fairly level high ground or can be referred to as flat areas of land that are elevated above sea level and they receive low rainfall/relief throughout the year. In addition to this, mountains cover 30% of the entire land area and are usually sparsely populated. Land has turned to be a limited resource since its degradation is taking place at a higher rate. Activities such as deforestation, water logging, construction of large dams, mining and over grazing have resulted in the degradation of the land.

According to Kimberly (2018) the pressure on land needs to be addressed in such a way that it does not lead to further degradation thus affecting its use and function to empowering people's lives. Land as a resource if put in proper use accompanied by good government policies and regulation leads to empowerment and improved living standards. First, government needs to ensure there is systems for proper ownership of land thus providing tittle deeds and protection of some areas such as water catchment areas, riparian land and forests. Women SHGs can thus own land for resale or development which acts as a store for wealth as the SHG under study does, or can be used for food production as Mawazo Bora SHG located in Isiolo does. It uses land for crop production thus providing food in Isiolo County and breaking away from pastoralism into income generating activities (Jobbins, Conway, Fankhauser, Gueye, Liwenga, Ludi & Suleri, 2016). Such utilization of land by SHGs increases total agricultural output and significantly strengthen food security.

Labor as a factor of production and resource leads to empowerment. It refers to the work done physically or mentally with an aim of earing an income (Fandel, 2012). The reward for labor is salary or wages. Utilization of labor/ work leads to productivity that helps meet our unlimited wants thus improving our living standards and hence empowerment. Labor as a resource is mobile and is subject to skills and training. Since its widely used in production, its subject to exploitation and as a result, there is emergence of labor unions to protect workers with Union of

Kenyan Civil Servants, Kenya Private Universities Workers Union among others being formed to protect workers. Initially, women were not supposed to work due to the socio-cultural restrictions and patriarchal mind sets. According to Heathfield (2011), in 1960 feminist movement of women began to enter the workforce in great numbers. Women also had high labor market participation during World War II since many male soldiers were away, women had to take up jobs to support their family and keep their local economy on track. As a result, women started forming SHGs and putting in more work alongside the house and home duties, participating in income generating activities that empower them.

Capital as a resource refers to man made goods and tools that are not consumed but used to further wealth production. The reward for capital is interest. There are different sources of capital which include friends, family, savings, and loans. Financial institutions have come in to fill the gap and offers financial support to individuals with ideas that are business oriented or even that lead to the common good thus empowering the poor and the marginalized. In the year 1976 in Bangladesh, Prof Muhammad Yunus offered loans as capital to locals who had formed SHG without a collateral which the groups used and repaid (Muhammad, 1997). The Agricultural Development Bank of Nepal, ADBN, in Nepal facilitated capital to farmers back in the year 1975 who then were able to tap and fully utilize local resources and upgrade their skills through community participation (Sinha, 2006). Here in Kenya, Republic of Kenya (2005) developed the Sessional Paper 2005 to deal with issues of micro and small enterprises as a way of wealth creation and alleviation of poverty. As a result, the Government of Kenya established the Women Enterprise Fund (WEF) in the year 2007 as a microfinance institution with the aim of financing women owned businesses. WEF functions within the social pillar of vision 2030, geared towards poverty alleviation and availing affordable loans/ credit to women in business and those wanting to venture into business/ entrepreneurship. Majority of the women who have benefitted from this initiative are those in SHGs with the Caritas SHG under study being one of them.

Lastly is entrepreneurship/ enterprise as a resource and a factor of production at the same time. According to Kimberly (2018), entrepreneurship is carried out by an entrepreneur who organizes resources and other factors of production, takes a risk despite the uncertainties involved with a sole purpose of making a profit or something good out of it. Entrepreneurs turn ideas into reality

and end up providing value that leads to empowerment. Many SHGs operate like entrepreneurs as they start of as ideas that are implemented to benefit those involved. Caritas SHG understudy for example, comprises of women who come together, mobilize resources and buy land for development or even for resale hence making a profit out of the activities they do. Jobbins *et al.* (2016), shows how Mawazo Bora SHG located in Isiolo County practices horticulture and supplies their produce to the entire county of Isiolo thus creating jobs and generating income. Entrepreneurship as a resource and a factor of production leads to independence to parties involved as they act as their own bosses. According to Kimberly (2018), a combination of all these resources and factors of production lead to overall empowerment, and if well applied in the set-up of women SHGs, it leads to women empowerment, women independence, poverty alleviation and ultimately development.

Going by the figures provided by the United Nations Population Division, women constitute half the entire world's population. This makes empowering them an active part of all development initiatives in the world a compelling circumstance. For this reason, this study appeals for strong and consistent commitment by governments worldwide, and in particular here in Kenya, to empower women and utilize all the resources and available channels of their countries to bring about sustainable development. All barriers that hinder women from utilizing and accessing the benefits of these resources, such as low-literacy rates, discrimination and marginalization, limited mobility and patriarchy should be addressed and sorted out.

2.4 Capacity Building and Women Empowerment Projects

The achievement of women empowerment is done via capacity building. Capacity building refers process of developing and strengthening skills, instincts, abilities and resources that organizations and communities need to survive, adapt and thrive in the fast-changing world. This may be done through training which equips those involved with relevant skills and competencies needed in management of SHGs. Such skills and competencies include leadership, saving and investment, accounting practices, book keeping as well as business management that improves women's entrepreneurial abilities that lead to development of the group (Stevenson & St-Onge, 2005).

According to Suguna (2006), capacity building is to be approached from a five-pronged dimension that include: education, economic empowerment, development approach,

organizational approach, and gender sensitization approach. Education to promote level of awareness, knowledge, information and skills. The economic approach emphasizes development of women's skills, promotion of their savings and investment and enlarged economic opportunities. The development approach attributes poverty to women's powerlessness and the lack of adequate access to basic needs and social amenities such as health. The organizational approach strives to have women band together to advocate for collective organization of the women. This approach shows that organized masses of women can alter the gender and social relations in favor of women. The gender sensitization approach believes that awareness of the factors that disempower women in general does work towards capacity building of the women. Through this approach, consciousness and advocacy on the need for women empowerment is actively done.

According to Boraian (2008), he identifies three approaches to women's empowerment: the integrated development approach, which focuses on women's survival and livelihood needs; the economic development approach, which aims to strengthen women's economic position; and the consciousness-raising approach which organizes women into collectives that address the sources of oppression.

Education is the key factor for women empowerment, prosperity, development and welfare. Lack of education becomes the obstacles in getting empowerment for women. Sundaram, Sekar and Subburaj (2014) carried out a study Madurai, from the state of Tamilnadu, and found out that women with more education have greater access to employment opportunities and increase the ability to secure their own economic resources. The study concluded that education is indispensable. Hence, if women's empowerment is to be affected, it can be carried out only through the medium of education. It is of foremost importance to raise the level of education (through technical, vocational and general awareness programs) amongst the women. However, Stromquist (2002) argues that to achieve empowerment through education, then several concepts must be introduced at appropriate levels. These concepts should encompass cognitive and psychological dimensions that establish the basis for social, political and economic engagement in future. Priority should be given to ensuring women's and girls' full and equal access to all levels of education and training.

Formation of women SHGs and their subsequent training are critical elements for the overall growth and development for women. According to Townsted and Paulson (2004), trainings carried out in Peru targeting SHGs helped improve entrepreneurial skills of members hence increased performance and returns. According to Kane, Walsh and Nelson (1991), women should be trained in group dynamics, team building strategies, records and book keeping as well as in leadership. This helps in strengthening the women's decision-making abilities. Scholars such as Shylendra (1998) after evaluating eight women SHGs in Vidaj, Gujarat State in India, noted that trainings and refresher trainings promoted understanding among women in the SHGs leading to the group's success.

According to Nyaga, and Olivia (2019), training is a key component to the sustainability of women SHGs. Having carried out their study in Uasin Gishu County in Kenya, they established that SHG members who attended meetings regularly were the main recipients of capacity building training, which as a result improved their distinct ability to carry out business activities. Members who previously had no business management knowledge ended up acquiring technical and entrepreneurial skills, thus attaining confidence to ask for loans from their SHGs to invest in business. Training was found to sharpen managerial skills of members and more so in the aspect of decision-making, planning, organizing, communication and improved self-confidence. In a nut shell, training was critical in determining performance of SHGs and individual members' business ventures. SHGs, NGOs, governments, donors and other relevant stakeholders should advocate for and promote full and equal access of women to literacy, education and training, and get rid of all obstacles to their access to credit and other productive resources. In so doing, they will have played a critical role in broadening women's political, economic, social and cultural opportunities and independence, and support the empowerment of women.

2.5 Social Capital and Women Empowerment Projects

The web of cooperative network and relationships between citizens that facilitate resolution of collective action problems, enabling the society to function effectively is what refers to as social capital (Brehm & Rahn, 1997). According to Brehm *et al.* (1997), social capital is made up of an aspect of social structures that enables and facilitates some actions among people. Just like capital resource and as a factor of production, social capital is also productive as it prompts collective action within SHG leading to empowerment. Once women are empowered, they are

equipped with the know how to make informed decisions in their day to day lives and they get to gain bargaining power. According to Bebbington, Guggenheim, Olson and Woolcock (2004), building of social capital is one of the pillars of empowerment.

According to Brehm *et al.* (1997), social capital can be assessed in six different scopes: Groups and networks, Trust and solidarity, Collective action and cooperation, Information and communication, Social cohesion and inclusion and lastly via Political action. Via groups and networks, one is able to consider the extent to which a SHG member participates in the different social organizations, informal networks as well as in the various activities carried out in the community. One gets to understand individual's degree of participation in a SHG, and the benefits one enjoys from being a member of a SHG. The scope of trust and solidarity gets to evaluate the extent to which SHG members trust other members of the SHG and the community at large, as well as how their perception of trust has transformed over with time. One is able to assess if there is any family/ friends/ SHG members that one feels they can confide in, as well as you get to assess if there are people you can truly count on if in trouble. Collective action and cooperation as a dimension of assessing social capital concerns itself with how the community comes together to work harmoniously on a common project since community-based projects are argued to strengthen social capital. One is able to assess their level of participation in social action projects carried out by the SHG or within the community.

According to Bantilan and Padmaja (2008), social capital is significant factor for both adoption and impact to transpire. Bantilan *et al.* (2008), states that the International Crops Research Institute for the Semi-Arid Tropics (ICRISAT's) carried out a groundnut farming project in Anantapur District, Andhra Pradesh, India and the qualitative outcome complemented by quantitative data collected provided an all-inclusive understanding of the long-term benefits and effects that transpire as a result of social capital. Findings from this project demonstrated that build-up of social capital encouraged those involved to access resources such as loans and credit, knowledge and information on technology options and practices in groundnut farming (Bantilan & Padmaja, 2008). Additionally, social capital based on network and relationships helped increase the choices available to each member taking part in the project in terms of choosing and implementing seed technology of their choice, and providing alternative venture opportunities. Bantilan *et al.* (2008) found out that mobilization of social capital via involvement of men and

women in SHGs and networks that traversed caste, class and gender barriers played a great role in successful adoption and implementation of the groundnut farming project.

An NGO named Heifer International has been working with women all over the world empowering them using social capital as their strategy. Heifer International basis its activities on the philosophy that investing in women is key to ending hunger and poverty, and that is one of their key community development approach. Heifer International carried out a project in 2018 dubbed Rural Entrepreneurs Project carried out in Mexico, the project targeted women and helped a great deal in building a lasting farm-to-table link between 6,125 women who were local food producers and markets across Mexico. The project focused on cattle and chicken layering, as well as eggs and honey production. The team at Heifer International Mexico provided the women involved with the relevant training which helped them improve on their business and marketing skills. The technical assistance provided enabled the women involved keep their animals clean and healthy and access to finance enabled them grow their farms. Connection between farmers and the market led to increased sales as clients such as SuKarne, Mexico's leading meat processor, that required a bigger order and supply came on board and negotiated for a better price for the produce. Women farmers involved in this project have benefitted a big deal thus gaining control over their assets and incomes, and as a result reinvesting in their own families that can now get access to nutritious food, better education for kids as well as better access to health care.

The underlining fact in social capital is that relationships matter and social networks are a valuable asset. Relation and interaction help people to build a community hence committing themselves to one another in a knit and tight social fabric. By doing so, people get a sense of belonging and the experience they gain through interaction and by having social actions as well as values and virtues such as trust and tolerance bring countless benefits to people involved. The values and virtues fostered by social capital helps reduce crime rates, promotes peace, helps alleviate poverty through collective action. Social capital reduces the effects of an individual acting on their own behalf as one gets to subordinate their own individual interests to those of a larger group (Mitra & Kundu, 2012).

2.6 Theoretical Framework

A theory is a system of ideas intended to explain something based on general principles independent of the thing being explained. It is a body of knowledge that attempts to explain a given common reality making sense of a disturbing situation. A theory helps lay down the relationship between variables under study and helps in illuminating the problem in question. The current study is presumed on group formation, social network and social learning theories.

2.6.1 Group Formation Theory

Groups more so SHGs have become a common procedure in today's model of women empowerment (Maples, 1988). Universally, many SHGs have consciously or sub-consciously followed some steps to their formation. The most common framework for a group formation and development was developed by Bruce Tuckman in 1965. Originally, Tuckman had identified four stages of group formation and development namely:

Forming, storming, norming and performing. After about ten years or so, in 1977 a fifth stage called adjourning was later added into the stages of group formation and development (Tuckman, 1965). These stages identified by Bruce Tuckman starts as soon as a group first comes together till its purpose is met. According to Tuckman (1965), "Each of these stages play a critical and vital role in building a high functioning team."

In the forming stage, people join hands and come together having an agenda in mind of what they are up to. It is at this stage members gain an understanding of the group's purpose, roles and responsibilities will start to form, discussions on member's skills, background and interests, project goals, major milestones or phases of the group's goal as well as the general ground rules. Caritas SHG was formed with a sole purpose of empowering women through land buying projects, with the aim of developing the land and reselling it at a higher price to gain profit. Women with the same interest came together and joined hands forming Caritas SHG for this purpose. Storming stage is characterized by conflict and competition and it is difficult to reach mutual agreements. During this phase, the more dominant SHG members emerge, while the less confrontational members suppress their feelings and ideas and others withdraw their membership from the group (Maples, 1988). Relating to Caritas SHG, the group started with a population of over 500 women and to date only 307 women are active participants and have membership to the group having undergone and overcome the storming stage.

Norming stage is characterized by clarity of the groups purpose, cohesion within the SHG, increased motivation and morale as members start to embrace the diversity within the group members that ranges from talents, skills and experience that each member brings to the group (Maples, 1988). Having gone through this phase, women in Caritas SHG have subdivide roles and responsibilities amongst themselves to enable them achieve their set objectives. A leader to lead the group was chosen together with an executive team to support the leader that comprises of a deputy leader, a secretary, a treasurer as well as a whip who ensures all members follow the set rules and guidelines governing Caritas SHG.

As outlined by Tuckman (1965), performing is the fourth stage of group development. By having reached this stage, a SHG is usually on its way to success. As a result, SHG members are confident, highly motivated and tend to think and act strategically. Having bought and owned up to the Caritas SHG vision and goals, members tend to operate with minimal or no supervision from the group's leadership and they are focused to achieving the SHG goals of not only buying land, but also of developing it for a better resale value. The fifth and final stage is adjourning. Here members have grown to be close and fond of each other and they feel at loss now that the group is being disbanded and the experience is over after achieving the set objectives. SHG leaders need to set clear purpose and mission and communicate them to SHG members, set clear and simple ground rules and enforce them, subdivide roles and responsibilities sharing leadership with other members, confronting conflict and not avoiding it, giving insightful and constructive feedback as well as encouraging members to be active participants of the SHG activities and initiatives.

2.6.2 Social Network Theory

This study shows how social network theory leads to women empowerment. Social Network Theory is the study of how people, organizations or groups interact with others inside their network leading to trust and transfer of knowledge, value and empowerment through SHGs and other innovative programs (Borgatti, Brass & Halgin, 2014). According to Borgatti *et al.* (2014), the social network theory views the society as a mass network made up of individuals referred to as nodes linked to each other through ties. They describe a network as “a set of actors or nodes along with a set of ties of a specified type that link them.” The nodes, people, are linked up through ties/ relationships that can either be by kinship, friendship, relationships, knowledge, privileges or even beliefs (Mitchell, 1969).

In relation to this study, this theory was used to explain the influence of SHG strategies on women empowerment focusing on a case of Caritas SHG on their land buying project. There are connections between the SHG strategies and women empowerment that aid in communication of information across the SHG with the aim of achieving a collective goal of buying land. This network commences with the connection within the SHG when the women agree to form a SHG that has ties linked to empowerment and growth. The ties maybe financial, for example when they come together aware of the chance they stand in benefitting from each other. This network is intended to elevate the social and economic status of women in the SHG. As a result, Caritas SHG has partnered with different organizations ranging from financial institutions; such as Caritas Microfinance Bank, religious institutions; Catholic Church and NGOs and individuals who act as donors and provide guidance through projects planning and implementation. This way, Caritas SHG is able to gather relevant information relating to their venture and activities, discourage competition, as well as act in collaboration to achieve set goals and objectives.

2.6.3 Social Learning Theory

The social learning theory is a brain child of Bandura and Walters (1977), and it highlights on the importance of observing and modeling the behaviors, attitudes, and emotional responses of others. The social learning theory, tends to explain the human behavior in terms of constant joint interaction between cognitive, behavioral, and environmental influences. According to Bandura *et al.* (1977), this theory helps explain on the concept of self-efficacy which has resulted to the formation of women SHGs to enable women elevate their social and economic status leading to their empowerment politically, economically, socially and culturally. By carrying out training programs, some behavior is modelled within the participants in the training leading to self-improvement.

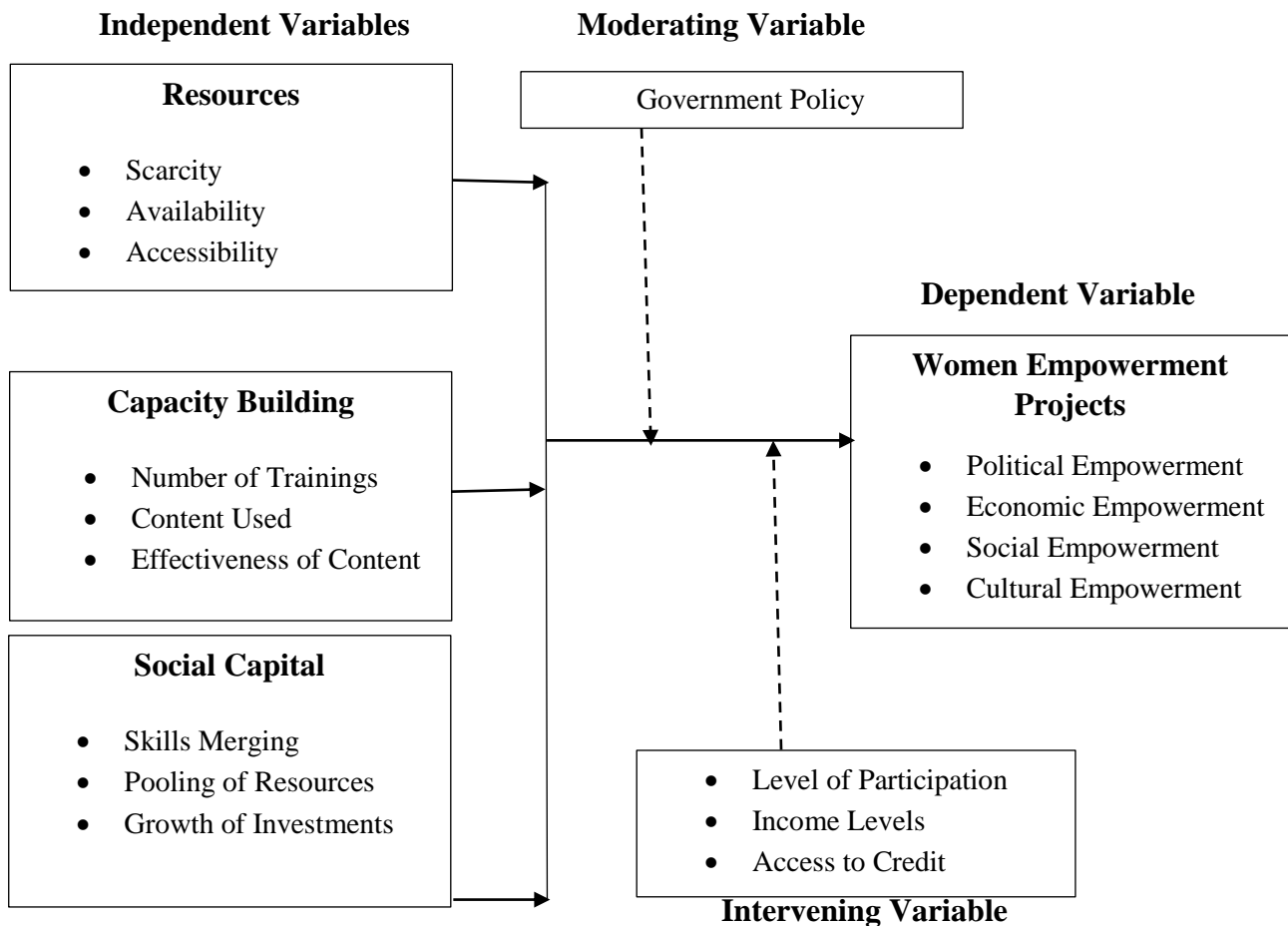
Caritas SHG since formation has undertaken several trainings and capacity building initiatives that have helped strengthen members knowledge, skills and abilities. Trainings are organized quarterly and 90% of members are active participants in the training programmes. Members of Caritas SHG are persuaded that by embracing capacity building initiatives results to value addition and enables them to overcome a common problem and achieve the SHG objective. This way women become more empowered and the knowledge and skills they acquire from the

trainings go a long way in improving their decision-making ability and boosting their confidence resulting to overall empowerment.

2.7 Conceptual Framework

The relationship between SHG strategies and women empowerment projects was conceptualized as depicted in Figure 1. The figure illustrates the relationship between the variables under study; the independent, the dependent, moderating and the intervening variables.

Figure 1. Conceptual Framework



2.8 Knowledge Gap

Previously, scholars such as Alemu *et al.* (2018) among others have attempted to tackle the topic of women empowerment through SHG. However, majority of these studies have not touched on women empowerment projects placing emphasis on SHG strategies employed to empower

women. The relationship between three factors; resources, capacity building and social capital has not yet been addressed or yet clarified. Therefore, the purpose of this study is to assess the impact of SHG strategies on women empowerment project, focusing on resources, capacity building and social capital. This study basis its findings on a case study of Caritas SHG in Roman Catholic Archdiocese of Nairobi, Nairobi County, Kenya.

2.9 Summary of Literature Review

Women empowerment is a multi-layered, multifaceted and multi-dimensional concept and has several interrelated aspects. It is not only about opening up access to decision making but also includes processes that lead women to perceive themselves as able and entitled to occupy decision-making space. It is a process and not therefore something that can be given to someone. The process of women empowerment is both individual and collective, since it is through involvement in SHGs that women often begin to develop awareness and the ability to organize and to take action to bring about change. Resources lead to women empowerment by way of uplifting their economic, social and political status. Capacity building on the other hand equips women with the much-needed knowledge and skills thus opening them up to potential opportunities which when ceased improves their status. This combined with a good network, social capital, makes it possible for collective action leading to empowerment by enabling women have self-worth of women and their right to control their own lives. Theories have been developed to support and further explain how empowerment comes about with Group Formation Theory elaborating on how groups are formed and the stages they go through until they achieve their goals and objectives. Social Network theory expounds on how people interact and relate with each other forming relationships that benefit them. Social learning theory on the other hand illustrates the need for capacity building to acquire relevant knowledge and skills that lead to empowerment.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter deliberates on the research methodology used in the study. It comprises of research design, target population, sample size and sampling procedure, research instruments, pilot testing of the research instruments as well as how the validity and reliability of the research instruments established. In addition to this, this chapter entails data collection procedures data analysis techniques as well as ethical considerations.

3.2 Research Design

According to Gall, Borg and Gall (2006), research design refers to the overall strategy chosen to integrate the different components of the study in a coherent and logical way. The study adopted descriptive research design to bring together the various components of the study as the design aims to describe the phenomenon exactly as it is (Mitchell & Jolley, 2013). As a result, the research collected data so as to answer questions relating to the study. This design was the most suitable for the study since it links the quantitative reasoning of the sample. The research design being cross-sectional, gives a representation of the whole population with minimum bias and prejudice.

3.3 Target Population

A population refers to a set of entities with common characteristics from which statistical inferences are to be drawn and generalizations can be made (Nachmias & Nachmias, 1976). The study targeted 100 registered members of Caritas SHG in Roman Catholic Archdiocese of Nairobi, Nairobi County, Kenya.

3.4 Sample Size and Sampling Procedure

According to Nachmias *et al.* (1976), a sample refers to a set of data collected and/or selected from a population by a defined procedure. A sample should well represent the entire population in that it should possess characteristics of the population and enable the researcher gain the basis for generalizations. On the other hand, sampling procedure refers to the process of choosing part of a population to use to test hypotheses about the entire population. Sampling procedure helps to

choose the number of participants/ members to use in the assessment process and helps to increase representativeness from the entire population.

3.4.1 Sample Size

The researcher administered questionnaires to the respondents and used a sample size of 50 women in from Caritas SHG. This was 50% of the entire population, as Conroy (2015) advises in selecting a suitable sample size as long as it does not exceed 1000.

3.4.2 Sampling Procedure

The study employed simple random sampling as the sampling procedure where the sample selected for the study from Caritas SHG is chosen entirely by chance and each member of the population has an equal chance of being included in the sample.

3.5 Research Instruments

Research instrument used was questionnaires with both open-ended and structured questions (Mugenda & Mugenda, 2003). Questionnaires was used since there is low cost in administering them, free from bias of the interviewer and the answers to the questionnaires was respondents' own words. The respondents had adequate time to give well thought answers and thus the results could become more dependable and reliable (Kothari, 2004). According to Denscombe (2007), questionnaires are advantageous research instruments because they can be intended to collect both qualitative and quantitative data. Questionnaires results to reliable data since each of the respondents answers the same questions. The questionnaire for the study had five sections, with the first section capturing bio data of the respondent and the other four sections dealing with each of the three independent variables, while the last section collected data on the dependent variable.

3.5.1 Pilot Testing of Research Instruments

According to Cohen, Manion and Morrison (2007), a pilot test is a small-scale preliminary study conducted with a small number of test participants in order to evaluate feasibility, duration, cost, adverse events, and improve upon the study design prior to performance of a full-scale research project. The pilot test helped the researcher to test the methods planned for the study and the results increased the likelihood of its success.

3.5.2 Validity of Research Instruments

According to Kothari (2004), validity refers to the accuracy of a measure, and in a lay man's language, it refers extent to which the results really do measure what they are supposed to measure. To establish validity of the research instrument, the study used content validity by cross checking the instrument and comparing them against the set objectives to ensure that all information needed on the variables was captured and addressed the study objectives.

3.5.3 Reliability of Research Instruments

According to Kothari (2004), reliability refers to the consistency of a measure. In a lay man's language, it simply means the extent to which the results can be reproduced if the research is repeated under the same conditions. To measure the consistency of the research instrument across time, the researcher applied test-retest method where participants completed the questionnaires designed in two weeks with one week apart to check if they would give the same responses hence ensure consistency and reliability of their responses. Split-half method was used to test for consistency by dividing the test into two parts, and comparing the results of one half of the test with the results from the other half to measure for internal consistency (Cohen, Manion & Morrison, 2007). The cut point for this study was an alpha (α) of 0.7.

3.6 Data Collection Procedures

Data collection is a process of collecting information from relevant sources in an attempt to find answers to the research problem, test the hypothesis and evaluate the outcomes (Mugenda & Mugenda, 2003). After the supervisor certified the proposal, an introductory letter was sought from the University of Nairobi, department of Open Learning to facilitate NACOSTI permit which allowed data collection. Further, the researcher prior to data gathering approached the management of Caritas SHG in Roman Catholic Archdiocese of Nairobi, Nairobi County and informed them of the study.

3.7 Data Analysis Techniques

The focus of the study was to establish the influence of SHG strategies on women empowerment projects using a case study of women in Caritas SHG in Roman Catholic Archdiocese of Nairobi, Nairobi County. Data obtained from questionnaire was analyzed using descriptive statistics inform of frequencies, percentages, mean and standard

deviation. To analyze the data in much more details, inferential statistics inform of Pearson Product Moment was used. Tables were employed to represent the study findings and finally operationalization of variables is as illustrated in Table 3.1.

Table 3.1 Operationalization of Variables

Objectives	Variables	Indicators	Measurement Scale	Tools of Analysis	Analysis techniques
To determine influence of resources on women empowerment projects	Independent Resources	<ul style="list-style-type: none"> • Scarcity • Availability • Accessibility 	Interval/ Ratio	Frequency, Percentage, Mean, Standard Deviation and Correlation	Descriptive and Inferential Statistics
To establish the extent to which capacity building influence women empowerment projects	Independent Capacity Building	<ul style="list-style-type: none"> • Number of Trainings • Content Used • Effectiveness of Content 	Interval/ Ratio	Frequency, Percentage, Mean, Standard Deviation and Correlation	Descriptive and Inferential Statistics
To assess the extent to which social capital influence women empowerment projects	Independent Social Capital	<ul style="list-style-type: none"> • Skills Merging • Pooling of Resources • Growth of Investments 	Interval/ Ratio	Frequency, Percentage, Mean, Standard Deviation and Correlation	Descriptive and Inferential Statistics
	Dependent Women Empowerment Projects	<ul style="list-style-type: none"> • Political Empowerment • Economic Empowerment • Social Empowerment • Cultural Empowerment 	Interval/ Ratio	Frequency, Percentage, Mean, Standard Deviation and Correlation	Descriptive and Inferential Statistics

3.8 Ethical Considerations

Before data collection, an introductory letter was sought from the University of Nairobi department of Open Learning and a permit obtained from the relevant authorities. After permission was granted, the selected respondents were informed in advance concerning the visits and data collection. Informed consent was sought from respondents before administering the research instruments. Privacy and confidentiality were practiced during data collection and data handling. The researcher assured the respondents that the information sought after was solely for academic purposes and it was treated with utmost confidentiality. Respondents were also not required to write their names while responding to the questionnaires.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION, INTERPRETATION AND DISCUSSION OF FINDINGS

4.1 Introduction

This chapter examines the influence of SHG strategies on women empowerment projects focusing on Caritas Self-Help Group Land Buying Project in the Roman Catholic Archdiocese of Nairobi, in Nairobi County, Kenya. Data was collected from registered members of Caritas SHG in Roman Catholic Archdiocese of Nairobi using self-administered questionnaires. Data analysis was done using both descriptive and inferential statistics and the results presented using frequency, percentage, mean, standard deviation and correlation in tabular form. The chapter begins with the questionnaire response rate, reliability statistics, general information of the respondents, results of the study as well as the discussion of the study findings in relation to the existing literature.

4.2 Questionnaire Return Rate

From the data collected, out of the 50 questionnaires administered, 40 questionnaires were fully completed and returned, representing response rate. According to Soludo (2010), a response rate of 50% is satisfactory, while a response rate above 70% is very good. Therefore, based Soludo (2010) assertions, the response rate for this study was deemed reliable and adequate.

Table 4.1: Questionnaire Response Rate

Response Rate	Frequency	Percentage
Returned	40	80
Not Returned	10	20
Total	50	100

4.3 Reliability Statistics

The test-retest method of estimating the dependability of the instruments was utilized and a coefficient value 0.8 was obtained which was an indicator that the instrument was reliable.

Table 4.2 : Reliability Statistics

Variables	Cronbach's Alpha	Number of Items	Remark
Resource	.873	5	Reliable
Capacity Building	.894	5	Reliable
Social Capital	.879	5	Reliable
Women Empowerment	.875	5	Reliable
Overall reliability	0.880	20	

As presented in Table 4.3, social capital had an alpha value of 0.879, resource had an alpha value of 0.873 while capacity building had an alpha value of 0.894 while women empowerment had an alpha of 0.875. This illustrated that all the three variables were reliable as their reliability values exceeded the prescribed threshold of 0.7 (Kothari, 2004). This, therefore, depicted that the research instrument was reliable and therefore required no amendments as evidenced by an overall reliability of 0.880.

4.4 General Information of Respondents

The research study sought to establish the demographic data of the respondents through the analysis of demographic data gotten from the respondents. The information included; job title, the gender, age, education, marital status, household head, occupation and membership.

4.4.1 Respondents Gender

The respondents were requested to indicate their gender. Their responses were as shown in Table 4.3.

Table 4.3: Respondents Gender

	Frequency	Percent
Male	15	37.5
Female	25	62.5
Total	40	100

From Table 4.3, majority of the respondents were female as shown by 62.5% while the rest were male as shown by 37.5%. This shows that all respondents irrespective of their gender were considered to obtain reliable information concerning the subject under study.

4.4.2 Respondents Age Bracket

The respondents were asked to indicate their age. Their responses were presented in Table 4.4.

Table 4.4: Respondents Age Bracket

Years	Frequency	Percentage
21 -30	5	12.5
31 -40	6	15
41 -50	12	30
51 -60	17	42.5
Total	40	100

From Table 4.4, the study found that 42.5% of the respondents were between 51-60 while between 41-50 were 30%. Further among the respondents there were those between 31-40 at 15% and lastly 21-30 were at 12.5%.

4.4.3 Respondents Highest Level of Education

The respondents were asked to indicate their highest level of education. Their responses were presented in Table 4.5.

Table 4.5: Respondents Highest Level of Education

Years	Frequency	Percentage
No Formal Education	5	12.5
Primary	6	15
Secondary	12	30
University	17	42.5
Total	40	100

From Table 4.5, majority of the respondents had attained a University level of education as shown by 42.5%, 30% had secondary certificate, 15% had a primary certificate and 12.5% had no formal education. The findings implies that majority of the respondents 72% were well informed to understand the questionnaire and give the required information while the remaining 27% could answer the questions through assistance of the research or his research assistants.

4.4.4 Respondents Marital Status

The respondents were asked to indicate their marital status and the data was analyzed. The results were presented in Table 4.6.

Table 4.6: Respondents Marital Status

Class	Frequency	Percentage
Single	10	25
Separated	7	17.5
Widowed	3	7.5
Married	14	35
Divorced	6	15
Total	40	100

From Table 4.6, the study found that 35% of the respondents were married, 25% were single, 17.5% were separated while 15% were divorced and lastly 7.5% were widowed. This indicates that most respondents were married.

4.4.5 Respondents Household Head

The respondents were asked to indicate if they are household head and the data was analyzed. The results were presented in Table 4.7.

Table 4.7: Respondents Household Head

	Frequency	Percent
Yes	25	62.5
No	15	37.5
Total	40	100

From Table 4.7, majority of the respondents were household heads as shown by 62.5% while the rest were not household heads as shown by 37.5%. This shows that most the respondents take care of their family needs.

4.4.6 Respondents Occupation

The respondents were asked to indicate their occupation and the data was analyzed. The results were represented in Table 4.8.

Table 4.8: Respondents Occupation

Occupation	Frequency	Percentage
Agriculture	14	35
Commerce	15	37.5
Industry	4	10
Other	7	17.5
Total	40	100

From Table 4.8, majority of the respondent's occupation was in commerce as indicated by 37.5%, agriculture 35%, others include household were 17.5% and lastly 10% were in industry. This indicates that most of the respondents run small medium enterprise hence do not need huge capital.

4.4.7 Respondents Income

The respondents were asked to indicate their range income and the data was analyzed. The results were presented in Table 4.9.

Table 4.9: Respondents Income

Income	Frequency	Percentage
Less than 20,000	14	35
20,000-40,000	13	32.5
40,000-60,000	5	12.5
60,000-80,000	6	15
80,000 and above	2	5
Total	40	100

From Table 4.9, majority of the respondent's income per month was less than 20,000 per month at 35%, followed 20,000-40,000 by 32.5%, respondents who were between 60,000-80,000 were at 15%, followed by 40,000-60,000 which was at 12.5% and lastly respondents who had monthly income above 80,000 was at 5%. This indicates that most of the respondent's income was low.

4.5 Resources and Women Empowerment Projects

The respondents were asked to indicate the extent to which resources influence women empowerment projects. Their collective responses were presented in Table 4.10.

Table 4.10: Resources and Women Empowerment Projects

Statements	1	2	3	4	5	Mean	S.D
It is hard to come across land for development, labor and capital to facilitate the group's development projects	1(2.5%)	2(5%)	8(20%)	9(22.5%)	20(50%)	4.125	0.95
Professional expertise is available to help guide through the projects that the group undertakes	2(5%)	3(7.5%)	9(22.5%)	16(40%)	10(25%)	3.73	1.06
As a group/ member of the group, I have easy access to loans and other forms of financing to facilitate our/ my development projects	9(22.5%)	15(37.5%)	8(20%)	4(10%)	4(10%)	2.57	0.99
Household assets increase Self-Help Group empowerment	4(10%)	3(7.5%)	5(12.5%)	9(22.5%)	19(47.5%)	3.90	1.02
Women are less likely to participate in economic activities in which their life partners are working	4(10%)	8(20%)	14(35%)	10(25%)	4(10%)	3.05	1.05
Composite Mean and Standard Deviation						3.45	1.01

From Table 4.10, most respondents agreed that is hard to come across land for development, labor and capital to facilitate the group's development projects with a mean of 4.125 and standard deviation of 0.95. It was also indicated that professional expertise is available to help guide through the projects that the group undertake as shown by a mean of 3.73 and a standard deviation of 1.06. Further, household assets increase self-help group empowerment with a mean of 3.90 and standard deviation of 1.02. Women are less likely to participate in economic activities in which their life partners are working had a mean of 3.05 and standard deviation of 1.05. Lastly, majority of the respondents agreed that members have easy access to loans and other forms of financing to facilitate the development projects with a mean of 2.57 and standard

deviation of 0.99. Overall, a composite mean and standard deviation of 3.45 and 1.01 respectively agreed that resources do influence women empowerment projects. This finding agreed with findings by Randall and Castle (1985), who stated that 95% percent of our basic needs and supplies such as food, clothing and shelter are obtained from land. Similarly, land resources are limited and inadequate since only 43% of the total land area is plain and is appropriate for agricultural activities, industrial development and setting up of communication and transport systems. The findings further concur with Kamau (2013), who established that women have been able to access resources that have enabled them meet their basic needs in the households, and through utilization of those resources, they have gained economic empowerment.

4.6 Capacity Building and Women Empowerment Projects

The respondents were given five statements to determine ways in capacity building influence women empowerment projects. The results were as depicted in Table 4.11.

Table 4.11: Capacity Building and Women Empowerment Projects

Statements	1	2	3	4	5	Mean	S.D
I am satisfied with the number of times we have been trained as a group	2(5%)	3(7.5%)	9(22.5%)	14(35%)	12(30%)	3.78	0.89
The content and topics taught are relevant to the group	1(2.5%)	8(20%)	8(20%)	9(22.5%)	14(35%)	3.68	1.08
The content and topics taught have helped me in running my personal business and improve my life	2(5%)	3(7.5%)	9(22.5%)	11(27.5%)	15(37.5%)	3.85	0.92
Capacity building training influences performance of my group	5(12.5%)	11(27.5%)	4(10%)	6(15%)	14(35%)	3.33	1.10
I maintain project records to help me in determining progress of the project	4(10%)	3(7.5%)	5(12.5%)	9(22.5%)	19(47.5%)	3.90	0.99
Composite Mean and standard deviation						3.71	0.996

From Table 4.11, maintaining project records helps them in determining progress of the project as shown by a mean of 3.90 and a standard deviation of 0.99. On the other hand, the content and topics taught have helped me in running my personal business and improve my life as showed by a mean of 3.85 and a standard deviation of 0.92. I am satisfied with the number of times we have been trained as a group had a mean of 3.78 and a standard deviation of 0.89 while The content and topics taught are relevant to the group had mean of 3.68 and a standard deviation of 1.08 and lastly capacity building training influences performance of my group had a mean of 3.33 and a standard deviation of 1.10. Generally, a composite means and standard deviation of 3.71 and 0.996 respectively agreed that capacity building influence women empowerment projects. According to Newquist and Schatz (2007), this has given women the capacity to make decisions over their lives and their children. Income from their projects has also improved the performance of the empowerment project through financial contributions that has led to the growth of the projects.

4.7 Social Capital and Women Empowerment Projects

The respondents were given five statements to determine ways in social capital influence women empowerment projects. The results were as depicted in Table 4.12.

Table 4.12: Social Capital and Women Empowerment Projects

Statements	1	2	3	4	5	Mean	S.D
I have collaborated with other individuals within and without the group in different projects I have undertaken	4(10%)	8(20%)	14(35%)	10(25%)	4(10%)	3.05	1.17
The contribution we make be it financial or inform of ideas go a long way enabling the group achieve its objectives	2(5%)	2(5%)	9(22.5%)	13(32.5%)	14(35%)	3.88	0.98
As a group we have been able to diversify our investment and project portfolio, undertaking extra projects different from the initial project that brought us together	1(2.5%)	8(20%)	8(20%)	9(22.5%)	14(35%)	3.68	1.19
Members consistently contribute finances towards the project sustainability	9(22.5%)	3(7.5%)	9(22.5%)	9(22.5%)	10(25%)	3.20	0.89
The project has received funding from either the government, well-wishers or donors or NGOs	5(12.5%)	11(27.5%)	4(10%)	6(15%)	14(35%)	3.33	1.07
Composite Mean and standard deviation						3.43	1.06

From Table 4.12, respondents strongly agreed that the contribution they make be it financial or inform of ideas go a long way enabling the group achieve its objectives as shown by a mean of 3.88 and a standard deviation of 0.98. As a group we have been able to diversify our investment and project portfolio, undertaking extra projects different from the initial project that brought us together had a mean of 3.68 and standard deviation of 1.19. On the other hand, the project has received funding from either the government, well-wishers, donors or NGOs had a mean of 3.33 and standard deviation of 1.07, and members consistently contribute finances towards the project sustainability as shown by a mean of 3.20 and a standard deviation of 0.89. Lastly, collaborated with other individuals within and without the group in different projects I have undertaken a mean of 3.05 and standard deviation of 1.17. Overall, the findings indicate that, the respondents agreed that social capital with a composite mean and standard deviation of 3.43 and 1.06 influence women empowerment projects. The findings agree with Goodwin (2003), sources of capital for women empowerment projects included members contributions, grants from government and other Non-Governmental Organizations.

4.8 Women Empowerment Projects

The respondents were requested to state their level of agreement or disagreement with the statements pertaining to women empowerment projects as depicted in Table 4:13.

Table 4.13: Women Empowerment Projects

Statements	1	2	3	4	5	Mean	S.D
I have become more vocal and active in participating in matters affecting the group and the society in general since I joined this group	4(10%)	3(7.5%)	5(12.5%)	9(22.5%)	19(47.5%)	3.90	1.12
My budgeting and saving skills have improved since I joined this group hence, I can contribute to the upkeep of my family	4(10%)	8(20%)	14(35%)	8(20%)	6(15%)	3.10	1.11
I have developed a sense of independence and self-confidence to the extent I can act individually and collectively forming strong social ties	1(2.5%)	3(7.5%)	7(17.5%)	10(25%)	19(47.5%)	4.08	0.87
I am a better person now due to the knowledge and skills I have gained as a member of this group	3(7.5%)	3(7.5%)	5(12.5%)	9(22.5%)	20(50%)	4.00	0.91
Women empowerment has resulted into better living standards	4(10%)	8(20%)	14(35%)	10(25%)	4(10%)	3.05	1.10
Composite Mean and standard deviation						3.63	0.80

From Table 4.13, the respondents agreed that they have developed a sense of independence and self-confidence to the extent they can act individually and collectively forming strong social ties with a mean of 4.08 and Standard deviation of 0.87 while I am a better person now due to the knowledge and skills I have gained as a member of this group as shown by a mean of 4.00 and a standard deviation of 0.91. On the other hand, I have become more vocal and active in participating in matters affecting the group and the society in general since I joined this group as shown by a mean of 3.90 and a standard deviation of 1.12. My budgeting and saving skills have improved since I joined this group hence, I can contribute to the upkeep of my family with a mean of 3.10 and S.D of 1.11. Lastly, women empowerment has resulted into better living standards as shown by a mean of 3.05 and a standard deviation of 1.10. Generally a composite

mean and standard deviation of 3.63 and 0.80 respectively agreed that women empowerment projects have been influenced by resources, capacity building and social capital.

4.9 Correlation Analysis

The correlation was computed to identify association or the nature of relationship between the independent and dependent variables as depicted in Table 4.14.

Table 4.14: Correlation Analysis

			Women empowerment projects	Resource	Capacity Building	Social Capital
Women empowerment projects	Pearson Correlation		1			
	Sig. (2-tailed)					
	N		40			
Resource	Pearson Correlation		.616**	1		
	Sig. (2-tailed)		.000			
	N		40	40		
Capacity Building	Pearson Correlation		.606**	.421**	1	
	Sig. (2-tailed)		.000	.000		
	N		40	40	40	
Social Capital	Pearson Correlation		.690**	.228**	.119	1
	Sig. (2-tailed)		.000	.005	.059	.
	N		40	40	40	40

Based on Table 4.14, all the independent variables; resources, capacity building and social capital, had a positive correlation or relationship with the dependent variable, women empowerment projects. Social capital portrayed the highest correlation of ($r=0.690$, $p< 0.01$) implying that when social capital increases, women empowerment increases significantly. Similarly, resources with a correlation of ($r=0.616$ $p< 0.01$) implies that when resources increase, women empowerment will increase significantly. Finally, capacity building had a correlation of ($r=0.606$ $p< 0.01$) implying that when capacity building increases women empowerment will increase significantly.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents a summary of the findings, conclusion of the study and recommendations. The chapter also contains suggestions of related studies that may be carried out in the future.

5.2 Summary of Findings

The summary of the findings were made based on the study variables and research questions. The purpose of the study was to examine influence of SHG strategies on women empowerment projects focusing on Caritas Self-Help Group Land Buying Project in the Roman Catholic Archdiocese of Nairobi, in Nairobi County, Kenya. The study found out that majority of the respondents were female. It also found out that most of the of the respondents were between the age of 51-60 years. This was justified by the fact that most people in the informal sector retired at this age and were not involved in active social and business activities.

The study found out that resources influence women empowerment projects as indicated by a composite mean of 3.45 with a significant standard deviation 1.01. The same results were also reflected on the relationship between resources and women empowerment projects as indicated by $r=0.616$.

The study also found out that, capacity building influence women empowerment projects as indicated by a composite mean of 3.71 and standard deviation of 0.996. The same results were also reflected on the relationship between capacity building and women empowerment as indicated by $r=0.606$.

Lastly, the study found out that social capital influence women empowerment projects as indicated by a composite of 3.43 and standard deviation 1.06. The same results were also reflected on the relationship between social capital and women empowerment projects as indicated by $r=0.690$.

5.3 Conclusions

The study found out that resources influence women empowerment moderately. The study found that labor and capital are used to facilitate the group's development projects and also indicated that professional expertise is available to help guide through the projects that the group undertake. Lack of resources, lack of networks and knowledge resources seemed to be intertwined triplets.

The study found that capacity building influences women empowerment great extent. Women continue to perform poorly in business leaving them at times completely hopeless. Despite their attempt to engage in entrepreneurial activities as it has been noted in the study, they face a myriad of challenges.

Social capital is made up of an aspect of social structures that enables and facilitates some actions among people. Just like capital resource and as a factor of production, social capital is also productive as it prompts collective action within SHG leading to empowerment. Once women are empowered, they are equipped with the know how to make informed decisions in their day to day lives and they get to gain bargaining power.

5.4 Recommendations

Based on the findings of the study, the following recommendations were made:

1. The study recommends that NGOs and CBOs should empower the community primarily with education, so that they are able to overcome, or get ways to dodge the retrogressive factors that hindered women empowerment projects and development by extension.
2. Women should take advantage of available capacity building opportunities that are already available in the media, internet, trade fairs and public gatherings, even as they pursue more opportunities with the government and private sector. In addition, women empowerment projects should form partnerships and linkages locally and globally, this would increase their power to access new market for their products.
3. Policy makers should come up with more funding strategies for women projects that are favorable to permit women empowerment projects access credit easily. The private sector could come up with Corporate Social Responsibility initiatives to empower women empowerment groups and models to partner with women empowerment projects and build a synergistic relationship that would benefit both parties.

5.5 Suggestion for Further Research

The study suggests the following for further research;

First, a study should be done to investigate on conflicts resolution strategies and their influence on performance of women empowerment projects. Conflicts derail projects performance, but they could be used as catalysts to promote the performance of the projects.

Secondly, a study to be undertaken to investigate on management functions and their influence on performance of women empowerment projects since a study on the functions would reveal the areas on which to emphasize on to create more impact in the performance of women empowerment projects.

Finally, a study should be undertaken to investigate on partnership models and their influence on performance of women empowerment projects since such a study would reveal the fundamental linkages to promote the projects performance.

REFERENCES

- Aderinto, A. A. (2001). Patriarchy and Culture: The Position of Women in a Rural Yoruba Community, Nigeria. *The Anthropologist*, 3(4), 225-230.
- Alemu, S. H., Van Kempen, L., & Ruben, R. (2018). Women empowerment through self-help groups: The bittersweet fruits of collective apple cultivation in Highland Ethiopia. *Journal of Human Development and Capabilities*, 19(3), 308-330.
- Assembly, G. (2009). General Assembly. *Health*, 5, 30.
- Bandura, A., & Walters, R. H. (1977). *Social learning theory* (Vol. 1). Englewood Cliffs, NJ: Prentice-hall.
- Bantilan, M. C. S., & Padmaja, R. (2008). Empowerment through social capital build-up: gender dimensions in technology uptake. *Experimental Agriculture*, 44(1), 61-80.
- Batliwala, S. (2007). Taking the power out of empowerment—an experiential account. *Development in practice*, 17(4-5), 557-565.
- Bebbington, A., Guggenheim, S., Olson, E., & Woolcock, M. (2004). Exploring social capital debates at the World Bank. *Journal of Development Studies*, 40(5), 33-64.
- Boraian, M. P. (2008). *Empowerment of rural women: The deterrents & determinants*. Concept Publishing Company.
- Borgatti, S. P., Brass, D. J., & Halgin, D. S. (2014). Social network research: Confusions, criticisms, and controversies. *Research in the Sociology of Organizations*, 40, 1-29.
- Brehm, J., & Rahn, W. (1997). Individual-level evidence for the causes and consequences of social capital. *American journal of political science*, 999-1023.
- Brody, C., De Hoop, T., Vojtkova, M., Warnock, R., Dunbar, M., Murthy, P., & Dworkin, S. L. (2015). Economic self-help group programs for improving women's empowerment: A systematic review. *Campbell Systematic Reviews*, 11(1), 1-182.
- Chattopadhyay, A. (2005). Women and entrepreneurship. *Yojana, a Monthly Journal of Ministry of Information and Broadcasting*, 5(1), 123-156.

- Cohen, L. Lawrence Manion. Keith Morrison. (2007). *Research methods in education*, 6.
- Conroy, R. (2015). Sample size A rough guide. Retrieved from http://www.beaumontethics.ie/docs/application/sample_size_calculation.pdf.
- Cornwall, A., & Brock, K. (2005). Beyond buzzwords “poverty reduction”, “participation” and “empowerment” in development policy.
- Denscombe, M. (2007). The good research guide for small-scale social projects. *Maidenhead, England: McGraw Hill*.
- Dunham, S.N. (1998). *Method for Allocating System Resources in a Hierarchical Bus Structure U.S Patent No. 5,778,197*. Washington, DC: U.S. Patent and Trademark Office.
- Elliott, C. M. (Ed.). (2007). *Global Empowerment of Women: Responses to globalization and politicized religions*. Routledge.
- Fandel, G. (2012). *Theory of production and cost*. Springer Science & Business Media.
- Ford, L. A. (1989). Fetching good out of evil in AA: A Bormannean fantasy theme analysis of The Big Book of Alcoholics Anonymous. *Communication Quarterly*, 37(1), 1-15.
- Ford-Martin, P. (2008). Self-help groups—overview, benefits, results.
- Freire, P. (1974). *Pedagogy of the Oppressed*. New York. Herder and Herder.
- Gall, M. D., Borg, W. R., & Gall, J. P. (1996). *Educational research: An introduction*. Longman Publishing.
- Gluck, S. (2016, June 15). What Is a Self-Help Group? Types, Examples, Benefits, HealthyPlace. Retrieved on 2020, June 25 from: <https://www.healthyplace.com/self-help/self-help-information/what-is-a-self-help-group-types-examples-benefits>.
- Goodman, C. C., & Pynoos, J. (1990). A model telephone information and support program for caregivers of Alzheimer's patients. *The Gerontologist*, 30(3), 399-404.
- Gugerty, M. K., Biscaye, P., & Leigh Anderson, C. (2019). Delivering development? Evidence on self-help groups as development intermediaries in South Asia and Africa. *Development Policy Review*, 37(1), 129-151.

- Heathfield, S. M. (2011). Women and work: Then, now, and predicting the future for women in the workplace. *Human Resources*.
- Heifer International. (2018). Rural Entrepreneurs Project, Mexico: *Employing Environmentally-Friendly Practices to Meet Demand*. Retrieved on 2020, July 24 from: <https://www.heifer.org/our-work/flagship-projects/rural-entrepreneurs-project-mexico.html>.
- Hill, B. (2014). Factors of production and their rewards: theory of distribution. *An introduction to economics: concepts for students of agriculture and the rural sector*, (Ed. 4), 115-137.
- Howard, K. W. F. (1985). Denitrification in a major limestone aquifer. *Journal of Hydrology*, 76(3-4), 265-280.
- Jobbins, G., Conway, D., Fankhauser, S., Gueye, B., Liwenga, E., Ludi, E., ... & Suleri, A. (2016). Resilience, equity and growth in semi-arid economies a research agenda.
- Kane, K., Walsh, M., & Nelson, C. (1991). A case for business training with women's groups. *Small Enterprise Development*, 2(1), 13-19.
- Kimberly, A. (2018). Factors of production, the four types, and who owns them. *The Balance*, (1), 4-7.
- Kithinji, S. (2017). Factors Influencing Performance of Women Self-Help Groups' projects: A Case of Groups Financed By Women Enterprise Fund In North Imenti Constituency, Meru County.
- Kothari, C. R. (2004). *Research methodology: Methods and techniques*. New Age International.
- Lewis, C. S. (1991). *The four loves*. Houghton Mifflin Harcourt.
- Maples, M. F. (1988). Group development: Extending Tuckman's theory. *Journal for Specialists in Group Work*, 13(1), 17-23.
- Mapondera, M. (2014). Prioritising an Inclusive and Equal Trade Liberalisation Policy in the Continental Free Trade Area. *Africa Law Today*, (1).

- Masita-Mwangi, M., Ronoh-Boreh, F., & Aruwa, P. (2011, July). Enhancing Interactions of Self-help Groups in Africa through Mobile Solutions: Design Guidelines. In *International Conference of Design, User Experience, and Usability* (pp. 621-629). Springer, Berlin, Heidelberg.
- Mathur, P., & Agarwal, P. (2017). Self Help Group: A Strategic Tool for Women Empowerment. *Pertanika Journal of Social Sciences & Humanities*, 25(2).
- Matzat, J. (1987). Self-help groups in West Germany Developments of the last decade. *Acta Psychiatrica Scandinavica*, 76(S337), 42-51.
- Miller, N. E., & Dollard, J. (1941). Social learning and imitation.
- Mitchell, J. C. (Ed.). (1969). *Social networks in urban situations: analyses of personal relationships in Central African towns*. Manchester University Press.
- Mitchell, M., & Jolley, J. (2013). Survey research. *Research design explained*, 3, 435-473.
- Mitra, S., & Kundu, A. (2012). Assessing empowerment through generation of social capital. *International Journal of Business and Social Research (IJBSR)*, 2(6), 72-84.
- Mosedale, S. (2005). Assessing women's empowerment: towards a conceptual framework. *Journal of international development*, 17(2), 243-257.
- Mugenda, O. M., & Mugenda, G. A. (2003). *Research methods*.
- Murthy, P. S. R. (2013). Economic empowerment of rural women by self-help group through micro credit. Available at SSRN 2203040.
- Nachmias, D., & Nachmias, C. (1976). *Research methods in the social sciences*.
- Naila, K. (2005). Gender equality and women's empowerment: a critical analysis of the third millennium development goal 1. *Gender & Development*, 13(1), 13-24.
- Nations, United. "World population prospects: The 2015 revision." *United Nations Econ Soc Aff* 33.2 (2015): 1-66.
- Naysmith, S., de Waal, A., & Whiteside, A. (2009). Revisiting new variant famine: the case of Swaziland. *Food Security*, 1(3), 251-260.

- Nyaga, J., & Olivia, C. (2019). Education Levels, Capacity Building and Sustainability of Women Self Help Groups Projects in Uasin Gishu County. *Journal Of Humanities And Social Science*, 24(2), 61-68.
- Pathak, K. N., & Tomar, J. S. (2012). Skill-Upgradation in five-year plans. *Yojana*. Policy, 22(6), 51-60.
- Randall, A., & Castle, E. N. (1985). Land resources and land markets. In *Handbook of natural resource and energy economics* (Vol. 2, pp. 571-620). Elsevier.
- Rappaport, J. (1987). Terms of empowerment/exemplars of prevention: Toward a theory for community psychology. *American journal of community psychology*, 15(2), 121-148.
- Republic of Kenya. (2005). Economic Survey, Nairobi: Government printer
- Sahay, S. (1998). *Women and empowerment: Approaches and strategies*. Discovery Publishing House.
- Shefner-Rogers, C. L., Rao, N., Rogers, E. M., & Wayangankar, A. (1998). The empowerment of women dairy farmers in India.
- Shylendra, H. S. (1998). Promoting women's self-help groups: lessons from an action research project of IRMA.
- Sinha, F. (2006). Social rating and social performance reporting in microfinance. *Towards a common framework, the SEEP network for the Argidius Foundation*.
- Smelser, N. J., & Baltes, P. B. (Eds.). (2001). *International encyclopedia of the social & behavioral sciences* (Vol. 11). Amsterdam: Elsevier.
- Stevenson, L., & St-Onge, A. (2005). *Support for growth-oriented, women entrepreneurs in Kenya*. International labour organization.
- Stromquist, N. P. (2002). Education as a means for empowering women. *Rethinking empowerment: Gender and development in a global/local world*, 22-38.
- Suguna, B. (2006). *Empowerment of rural women through self help groups*. Discovery Publishing House.

- Sundaram, M. S., Sekar, M., & Subburaj, A. (2014). Women empowerment: role of education. *International Journal in Management & Social Science*, 2(12), 76-85.
- Todaro, M. P., & Stilkind, J. (1981). *City bias and rural neglect: the dilemma of urban development* (Vol. 4). Population Council.
- Townsted, R., & Paulson, A. L. (2004). Entrepreneurship and Financial Constraints in Thailand. *Journal Of Corporate Finance*. Downloaded from <http://www.elsevier.com>.
- Tsai, C. C., & Hwang, G. J. (2013). Issues and challenges of educational technology research in sAsia. *The Asia-Pacific Education Researcher*, 22(2), 215.
- Tuckman, B. W. (1965). Developmental sequence in small groups. *Psychological bulletin*, 63(6), 384.
- Wef.co.ke. (n.d.). About Us. Retrieved from: <http://www.wef.co.ke/index.php/13-about-us/wef-profile/experience/12-strategic-plan>.
- Whitemore, E. (1988). Participation, Empowerment and Welfare.
- Yunus, M. (1997). *Towards creating a poverty-free world*. Grameen Bank.

APPENDICES

APPENDIX I: INTRODUCTORY LETTER

6th September, 2020,

Kinyua James Mbuuri,

P.O Box 1191-10300,

Kerugoya

EMAIL: jamesarapkinyua@gmail.com

CONTACT: [+254-707-356971](tel:+254-707-356971)

Dear Respondent,

REF: DATA COLLECTION

My name is Kinyua James Mbuuri, a bona fide student at the University of Nairobi pursuing a Post Graduate Diploma in Project Planning and Management with registration number L42/15144/2018. In partial fulfillment of this course, I am carrying out a study on: **“Influence of Self-Help Group Strategies on Women Empowerment Projects: A Case of Caritas Self-Help Group Land Buying Project in Roman Catholic Archdiocese of Nairobi, Nairobi County, Kenya.”**

Since the matter is being investigated using your group as a case study, I am inviting you to participate in this research study by completing the attached questionnaire. If you choose to participate in this research, kindly respond to all questions as accurately, honestly and objectively as possible. Participation is strictly voluntary and you may decline to participate at any time. In order to ensure that all the information will remain confidential, you do not have to include your name. Data collected will be for academic purposes only.

Thank you for your cooperation.

Yours faithfully,

Kinyua James Mbuuri

APPENDIX II: QUESTIONNAIRE FOR RESPONDENT

Questionnaire Code: Date of Dissemination:

Instructions

To ensure confidentiality, do not put down your name on the questionnaire. Kindly respond to all questions as accurately, honest and objectively as possible. Tick the following questions where given alternatives to choose from.

SECTION I: RESPONDENT'S BIO DATA

1. Indicate your gender

Male

Female

2. What is your age bracket?

21 - 30 Years

41 - 50 years

Over- 61 years

31 - 40 Years

51 - 60 years

3. What is your highest education level?

University/ Equivalent

Primary

Secondary

No Formal Education

4. What is your marital status?

Single

Separated

Widowed

Married

Divorced

5. Are you the household head?

Yes

No

6. What is your occupation?

Agriculture

Commerce

Industry

Other, please specify

7. What is your approximately monthly income in Ksh?

8. How many years have you been in the Self-Help Group?

9. What position do you hold in the Self-help Group?

Member []

Official []

Any other, please specify

SECTION II: RESOURCES AND WOMEN EMPOWERMENT PROJECTS

10. In a Likert scale of 1-5, where: 1 = Strongly disagree (SD), 2 = Disagree, 3 = Neutral (N), 4 = Agree (A), and 5 = Strongly Agree (SA), respond to the following statements by ticking where appropriate.

SN	Statements	1	2	3	4	5
1.	It is hard to come across land for development, labor and capital to facilitate the group's development projects					
2.	Professional expertise is available to help guide through the projects that the group undertakes					
3.	As a group/ member of the group, I have easy access to loans and other forms of financing to facilitate our/ my development projects					
4.	Household assets increase Self-Help Group empowerment.					
5.	Women are less likely to participate in economic activities in which their life partners are working.					

SECTION III: CAPACITY BUILDING AND WOMEN EMPOWERMENT PROJECTS

11. What is your level of agreement or disagreement with the following statements using Likert scale of 1-5. Where: 1 = Strongly disagree (SD), 2 = Disagree, 3 = Neutral (N), 4 = Agree (A), and 5 = Strongly Agree (SA), tick where appropriate.

SN	Statements	1	2	3	4	5
1.	I am satisfied with the number of times we have been trained as a group					
2.	The content and topics taught are relevant to the group					
3.	The content and topics taught have helped me in running my personal business and improve my life					
4.	Capacity building training influences performance of my group					
5.	I maintain project records to help me in determining progress of the project					

SECTION IV: SOCIAL CAPITAL AND WOMEN EMPOWERMENT PROJECTS

12. In a Likert scale of 1-5, where: 1 = Strongly disagree (SD), 2 = Disagree, 3 = Neutral (N), 4 = Agree (A), and 5 = Strongly Agree (SA), respond to the following statements by ticking where appropriate.

SN	Statements	1	2	3	4	5
1.	I have collaborated with other individuals within and outside the group in different projects I have undertaken					
2.	The contribution we make be it financial or inform of ideas go a long way enabling the group achieve its objectives					
3.	The project has received funding from either government, well-wishers or donors or NGOs					
4.	Members consistently contribute finances towards the project sustainability					
5.	The project has received funding from either the government, well-wishers or donors or NGOs					

SECTION V: WOMEN EMPOWERMENT PROJECTS

13. In a Likert scale of 1-5, where: 1 = Strongly disagree (SD), 2 = Disagree, 3 = Neutral (N), 4 = Agree (A), and 5 = Strongly Agree (SA), respond to the following statements by ticking where appropriate.

SN	Statements	1	2	3	4	5
1.	I have become more vocal and active in participating in matters affecting the group and the society in general since I joined this group					
2.	My budgeting and saving skills have improved since I joined this group hence, I can contribute to the upkeep of my family					
3.	I have developed a sense of independence and self-confidence to the extent I can act individually and collectively forming strong social ties					
4.	I am a better person now due to the knowledge and skills I have gained as a member of this group					
5.	Women empowerment has resulted into better living standards					

Thank you for your time and cooperation.