

IMPLICATION FOR RURAL DEVELOPMENT PLANNING. A  
STUDY OF SIRISIA DIVISION IN BUNGOMA DISTRICT,

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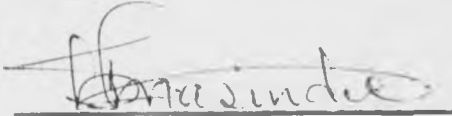
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A THESIS SUBMITTED IN PART FULFILMENT FOR THE  
DEGREE OF MASTERS OF ARTS IN THE UNIVERSITY  
OF NAIROBI.

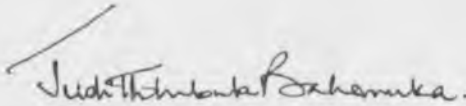
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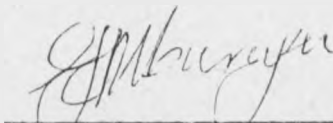
DECLARATION

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

  
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This thesis has been submitted for examination with our approval as University Supervisors.

  
DR. JUDITH M. BAHEMUKA

  
DR. EDWARD K. MBURUGU

DEDICATION

Dedicated to my dear parents.

Joseph and Rodah Masasabi.

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ABSTRACT

It is the central thesis of this study that social and economic factors are the major determinants of the performance of women groups in rural Kenya. Data from Sirisia Division, a rural area in Bungoma District in Western Province is used to determine whether the assertion is true. Therefore the study investigates the extent to which socio-economic factors are related to performance as indicated by the major independent variables. The study also holds that such factors determine the degree to which women are committed in processes accruing to participation in groups.

The major aim of the study is therefore to explain why some groups in rural areas perform better in income generation than others in the same environment. Performance in the study is measured by earning to members, changes in the women's standards of living; decision making ability, objective and project achievement. A major justification of this study lies in the observation in recent research studies that women in women's

groups generally gain and therefore greatly improve their standards of living in their communities and families. There is also a recognition that rural development is impossible without greater contribution of women who constituted the majority of the inhabitants in the rural sector.

This is thus a critical area of inquiry to enhance a clear understanding of conceptions about rural women groups.

The area of study was Sirisia Division in Bungoma District. The simple random sampling technique was employed in the selection of the respondents. The individual women are the unit of study while women members and leaders of groups were the respondents. The interview schedule is the major data gathering tool used in the study. On the other hand the chi-square ( $X^2$ ), the gamma test and percentages are the major tools for data analysis.

The major research findings from the field data show that socio-economic factors determine the performance of women groups. The analysis shows that

leadership qualities of women are important determinants of women groups. The study also indicated that ordinary members should not be discriminated when offering training courses. The study confirmed that the level of education and training have a significant influence on group performance. There should be an information system aimed at improving their capacity to venture in productive activities.

The findings further show that the size of the groups and the socio-economic status of the women have a significant impact on the performance of women groups. These findings therefore confirm the thesis advanced by the study.

However the family structures of the women and motivation of the women to join groups did not have a significant relationship with the performance of the groups.

In conclusion the study underlined the fact that women groups generally play an important role in rural development. This is well recognised in the

type of projects that the various groups engage in. The analysis further concludes that in spite of the significant role the groups play in rural development, the benefits that accrue to the members are not obvious. More often than not the women members do not benefit from the groups.

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## CHAPTER ONE

### 1.1 INTRODUCTION

In Kenya the self-help spirit predates the independence period. The movement can be viewed as part of the concerted efforts by the people to satisfy those needs not provided by the central government. The Kenyan Harambee self-help movement offers an interesting example of "bottom up" development of more than one decade, with little and often no government support. The movement appears to reflect pragmatic local priorities and offers an opportunity to test what local people "really want (Mbithi, 1977:9).

Harambee further means collective effort which incorporates ideas of mutual assistance, joint effort, mutual social responsibility and community self-reliance. In order to bring into focus the process of women's group mobilisation in Kenya, a brief analysis of the history of Harambee is important. According to various scholars Harambee can be viewed from two perspectives.

Mbithi and Njuguna view Harambee as a solidarity movement of the people to counter the shortcomings envisaged in the central planning policies. The category of these groups include self-help groups whose response to the centre is reflected in project selection and prior



setting which is not provided for.

On the other hand, Mutiso (1971) sees self-help as peripheral groups in relation to the centre. Mutiso (See Mbithi, 1977: 31) argues that:

the polarization of western defined social values, social mobility patterns and socio-metric interaction patterns in the form of an emerging elite on the one hand should be seen against equally well - defined indigeneous and neo-indigeneous value-interaction patterns representing the majority of the population.

Mutiso therefore views Harambee within the context of a centre-periphery relationship. He further argues that the backbone of Harambee is the periphery. This, thus manifests the periphery's alienation from the economic and the political centre and the desire to co-opt leadership from the centre or open mobility patterns from the periphery into the centre. This implies that harambee represents efforts of organising the periphery into a power block of the marginals by the displaced national level leaders whose followers include the rural women. Therefore one sees self-help movement as a conflict between local needs and the government.

The conceptualization of Mutiso is debatable given the complexities one finds in self-help groups presently. There has been an increasing control over self-help activities making them an integral part of the central planning structure. It is therefore not true to argue that Harambee is for the alienated people. In fact at present, the main proponents of harambee are national leaders.

Njuguna (1978) argues that harambee activities or the practice of communal self-help has always been part of the African traditions in Kenya. This has been manifested by traditional mutual assistance groups on either neighbourhood or clan basis. That is, the concept is depicted in various languages in Kenya. The Luo call it "Konjir Kendi", the Luhya call it "Obwasio", the Kikuyu call it "Ngwatio", the Kamba call it Mwethia and the Masai call it "Ematonyok" (Mbithi, 1977).

In essence one could say that Harambee is a traditional form of social exchange and other forms of mutual assistance. However, Harambee in its present form should be traced in the activities common during the colonial administration in Kenya. Njuguna (1978) argues that the independent school movement in central Kenya and the numerous social welfare associations which thrived in the

1940s are clear indications of the movement. They were initiated by nationalist leaders. These activities were aimed at satisfying local felt needs not provided for by the then colonial administration.

It should be stated here that these efforts were not basically socio-economic in nature. They were loaded with some political overtones based on the anti-colonial ideology. In view of the realisation of their nature, the colonial administration set up the department of community development. That was in the early 1950s to exert control over the African population activities. It was at the same time that the state of emergency had been declared to diffuse the Mau Mau uprising. At that stage of the development of Harambee one is inclined to assert that the self-help movement was not clearly reflected at a national level.

The extensive popularization of Harambee took a broader dimension with the attainment of political independence in 1963. It is this development that can be called the first phase of post-independence harambee. Mbithi (1977) shows that Harambee became a national slogan, a "motto" on the national crest and a rally cry on Madaraka Day in June, 1963, when the then President of Kenya, the Late Mzee Jomo Kenyatta formally made it so.

In his independence day speech on 12th December, 1963 Kenyatta said,

You must know that Kenyatta alone cannot give you everything. All things we must do together to develop our country, to get education for our children, to have doctors, to build roads, to improve or provide all day to day essentials.

The above views reflected the challenges Kenyans had to face during the early days of nationhood. The above implied pulling together in national development and unity. It was intensified at both grassroot and national level. Critics of the Harambee slogan viewed the "motto" at that time as a national solidarity call to legitimize the new government and its leadership.

Since then Harambee has been used to denote collective effort, community self-reliance, co-operative enterprises and all forms of collective self-reliance. The country has therefore been witnessing the extensive mushrooming of self-help projects and groups all over the republic. At that time the government noted that Harambee fulfills many functions in society but its magnitude was limited. This was because great expansion of Harambee infrastructural development would create excessive demands on the technical and financial implementing capacities. People set up

projects and expected the government to step in and help them either to complete their projects or in meeting the running costs.

With regard to the above the late President Mzee Jomo Kenyatta, in a Madaraka Day speech 1966, said,

It is good to be together, but to be together for a purpose is even better, our national purpose is to develop the resources on our land so that our nation is strong and quick to defend its rights and so that all our people may lead to a happier life.

Mzee Kenyatta further argued that the aim of the government is to reduce inequalities as they create obstacles to national unity. That meant sacrifice by some sections of the community in the interest of others. That was one of the obligations of nationhood and of our traditional African Socialism. In this sense Harambee was seen within the context of socialist values.

Projects common at that time were Harambee schools and health centres. The disappointment was that the people could not adequately equip and sustain those projects. In fact Njuguna (1978) states that 56% of the contributions to Harambee projects were within education. That covered 38% of the total development costs in this sector. This

situation continued up to around 1970, when the government started exerting control on the otherwise self-initiative movement. That meant that all self-help projects in the country had to seek the approval of the local development committees.

One could term the turn of events as an era of institutionalization of the traditional harambee spirit through government control. This phase was dominated by projects such as water, educational institutions and health facilities. Mbithi (1977) has interpreted the project focus as an expression of the peasants desire for self improvement or for their children in order to be able to take advantage of political independence.

The government actions showed the officialdom that was infiltrating the self-help movement in Kenya. Harambee had become a national affair and was now being dominated by prominent and strong politicians. This can be termed as the "big projects phase". It was the time when self-seeking politicians and those "displaced politicians" come into limelight to seek recognition. This was especially after 1978, when Harambee contributions was seen as the only way for self-aggrandization owing to the changing political fortunes in Kenya. Indeed harambee, as it is viewed now is used to depict development

consciousness of leaders.

The projects that became dominant after 1978 included institutes of technology, hospitals, schools, water projects and other projects of national interest. One feature peculiar to this era was the element of forced and compulsory Harambee contributions to national projects. There is also remarkable shift from social projects to mostly economic projects. At the present stage of its development one is inclined to argue that the inherent spirit of self-will in Harambee is being eroded drastically.

This is because of the excessive interference by the central administration and the political patronage exercised by the politicians. In fact Harambee has come to be associated with dedication to national development and aspirations while non-effective participation is construed to mean anti-development.

The above analysis shows how Harambee has been changing from one goal strategy or form to another. Despite these developments, available evidence shows that women groups have remained stable self-help concerns. Though their goals have been changing significantly, their structural framework have remained stable. Women's groups being part of the self-help movement should logically be

understood in the light of the changing phases of Harambee.

The history of women mobilisation, like that of Harambee pre-dates independence. The phenomenon of women groups is not new in Kenya as women have always worked together. This is shown in their participation in "Ngwatio" among the Kikuyu and "Saga" among the Luo. Most of the women groups or organisations in Kenya are formed with specific purposes be they influenced by social, economic, political or cultural considerations. It is through such organisations that women pool their resources to realise their potential in the development of Kenya.

Monsted (1978) has pointed out that the historical background for mobilisation of women in Kenya is related to certain factors. These include the socio-economic situations for rural women; the women's mobilisation in the colonial period and the major self-help groups in the rural areas after independence. Monsted further argues that the informal mutual assistance groups mostly on clan basis form the nucleus of the women's groups movement in Kenya. This situation reflects women's desire to satisfy certain basic needs. According to Thairu (1984: 9),



women have themselves felt the need to change their role and status and have therefore initiated and organised projects to facilitate this change.

In trying to achieve that, women participation has taken several forms and occurs in different activities. These could be political, social or economic. However it is clear that in some areas women are given less opportunity than men for involvement and advancement. However where they do participate effectively their contribution is taken for granted. In fact analysts point out that modernisation and development to date has increased women's burden.

★ Pala (1975) argues that the economic predicament of women emerges from the division of labour inherent in our African societies. It was not helped by the advent of colonialism. That marked the change from the subsistence economy to a dual sector of commercialism and subsistence (Pala 1975, Palmer, 1976). On the other hand land shifted from collective to individual ownership (Bookman 1973) in favour of men. That meant that women lost their rights to land ownership. Therefore the position of women became undermined and insecure unlike that of men.

In essence women were only required to till their

land by virtue of their marriage but could not inherit land. They became subordinated to men. Men worked in cash crop agriculture for employment while women continued to do subsistence work without remuneration (Bookman, 1973). It can be argued here that women do the work in rural areas while men do the earning, even when they do not reside in rural areas. Despite their dominance they are the most neglected lot in terms of access to services necessary for both human and social development.

x It is also well documented that women are the backbone of harambee in Kenya. They do provide most of the labour. Mutiso (1975) has argued that women constituted 80% - 90% of the unskilled labour force in the Harambee projects in Machakos and Nyeri Districts. On the other hand Kayongo Male (1979) pointed out that women's labour contributions to projects could be estimated between 60% - 90% with the majority of the contribution being in the higher percentage.

It is because of the inevitability for women to improve their position in society that the phenomenon of women groups sets in. This can only be comprehended if one gives a historical exposition of the mobilisation of women. The origin of women organisations in Kenya is varied. Some started during the colonial regimes as a means of

educating women, but have now taken root and become independent and strong women movements. A number of scholars have extensively researched on this topic. Monsted (1978), Ogutu (1985), Ouko (1985), Musyoki (1985), Pala (1975) and others have shown that the period between 1940 and 1952 marked a major turning point for women in Kenya. It was a period that women organisations began to surface, though there are some which formed in the very early stages of colonialism.

Among such organisations include the East African Women League (1917), the Ismailia Women Association (1926); Maendeleo Ya Wanawake (1952), the Nairobi Business Women (1955), the National Nurses Association to name a few. According to Were (1985:9)

the associations or organisations are expected by women to effect change in public policy, promote their social welfare, and improve the economic and physical circumstances of the individual in the group and the nation at large.

Most of the associations formed at that time worked within the framework of traditional groups on mutual assistance. One notable feature about the associations is that they were dominated by the wives of White Settlers and African administrators during the colonial era in Kenya.

X In around 1955, a training programme for African women in agriculture, health nutrition and hygiene was started under the umbrella of the "Maendeleo Ya Wanawake" organisation. The "Maendeleo Ya Wanawake" had been formed under a close guidance of the then administration to try and involve women in national development. At this time we also had groups emerging in rural areas especially in central Kenya where the Mau Mau uprising was at its climax. This is represented by groups such as Mabati women groups. These were formed by women whose husbands had died in the uprising or were fully engaged in the liberation struggle. Their efforts were mainly on home improvement. The Mfangano women groups in Nyanza were also examples of the above development.

A After Kenya's independence, women were quick to realise that political independence did not translate into socio-economic improvements for them and their immediate families. This (Monsted, 1978) was reflected in the reduced aid from the independent government towards women activities. It was out of this predicament that new groups emerged independent from the hitherto dominant "Maendeleo Ya Wanawake" and others. During that time, the groups formed can be characterized as self-help concerns with little attachment to the central government.

These groups were mostly concentrating their efforts around mutual assistance, home improvements, handcrafts, dancing and other social welfare activities. There was no apparent interest in the fields of income generation.

Ogutu (1985) advances that the early 1970s marked the extensive formation of women Harambee groups in the country. This is because the Harambee spirit had given all people the idea of self-reliance and recognition. It was at this juncture that the government did officially acknowledge the efforts being made by women in rural development. According to Ouko (Were, 1985: 193),

the government within the framework of harambee ideology recognized the collective effort of women groups and organisations as an integral part in the entire movement popularized by the Late President Mzee Jomo Kenyatta and upheld by the current President H.E. Daniel Arap Moi.

This recognition is reflected in the formation of the women's bureau within the Ministry of Culture and Social Services. The work of the bureau was to exclusively co-ordinate the activities of the women. This was in 1975. The period marks a substantial increase in the number of women groups. The act of forming the bureau was seen as an attempt by the government to

institute control over the activities of women groups. In spite of that, researchers such as Monsted (1978); Njuguna (1978); Kayongo-Male (1979) and Ogutu (1975) argue that the original Harambee spirit is still manifest in women groups. Their activities remain voluntary and devoid of large - scale national fund raisings which, in most cases, are compulsory.

A notable feature during this time was the general shift of emphasis by the groups in their nature of activities. After 1975, there was massive expansion of women activities in the field of income generation. In fact it was a deliberate attempt by the women's bureau to encourage women to invest in income generating projects. This could enable them earn some income for self improvement and their immediate families.

In view of the above analysis one notes that women groups have been changing with the socio-economic realities in the country. There has been a lot of change in terms of goal orientations. That is a change from social welfare to commercial dominance. It is also an undeniable fact that the groups have played an active role in off-setting the gap in rural-urban inequalities in development. That is to say that the women of Kenya, through self-help groups for community improvement have made a major

contribution to the development of rural areas.

The topic of women groups takes a significant dimension now that women are reassessing their efforts after the just ended United Nations Decade for women. The issue of women achievement has been central in most forums concerning women. It is also important, given the existing disparities in the levels and rates of women mobilisation in Kenya. Women groups in the 1980s are also continually putting more emphasis on income generation to improve their members welfare.

The phase in the development of women groups that the study will focus on is between 1975 and 1985. Despite the fact that women activities were involved in government programmes earlier than that period, it is after that time that one sees a lot of diversity in group activities. The government first devised the women groups programme within the umbrella of the Special Rural Development Programme (SRDP) in the early 1970s. The goal of the study is to assess the performance of these groups and the various socio-economic and demographic factors considered to either deter or promote group performance.

In this study, performance refers to the impact on women members and their families specifically. The

factors to be considered include level of education of the members, their social status, characteristics of leaders of the group, size of the groups, family structures of members and basic reasons of the women for joining groups. These will be given interpretation in the literature review in chapter Two.

## 1.2 PROBLEM STATEMENT

The existing empirical evidence on women participation in development show that women play a critical role in the development of rural areas. This has either been through their self-help activities or as providers of labour in agriculture. In rural Kenya, women act as producers of subsistence crops and major contributors to cash crop production. This situation is amplified by a high rate of male absenteeism in rural areas as men opt for wage employment in urban areas. Therefore what emerges in rural areas is the increased number of households headed by women.

In essence, the rural woman becomes a head of the household, a decision maker in the home and a farm manager. More often than not these women do not have control over the benefits accruing from the final sales of the produce.



Men still dominate the decisions pertaining to the expenditure of the farm yields. That is, women lack access to income generated from the sales within the household. This manifests the women subordination in the hands of men. However the situation is changing to the advantage of women as the study will demonstrate later.

Given the above situation, women have increasingly formed groups in an attempt to meet some of their immediate needs. On the other hand, the women's bureau has been encouraging women to form groups and more importantly to engage or invest in income generating activities. The exercise is meant to encourage women to fully participate in development and also improve their social welfare. In this case women have engaged in a variety of activities. These are either social welfare activities or income generating activities.

Women groups therefore provide the main field of activities outside the home for most rural women as majority are not engaged in wage employment. This does not however mean that rural women are idle. They engage in small business on the local markets which do not guarantee them a constant and reliable income to meet their every day to day demands. The argument here is that women groups provide a suitable forum in which women could

manifest some kind of solidarity and self-actualization. In other words they constitute a medium through which women work together to improve their own lot. This is because women's groups are formed with the goal of improving their social security through mutual assistance and self reliance.

In order to realise their objectives, women have engaged in income generating projects of different kinds. These are the projects that constitute the focus of the present study. Apart from seeing these as efforts to uplift the welfare of women, women groups can be conceptualized as mediums through which women acquire knowledge on how to manage their own affairs. A number of past researchers have raised some issues related to women groups. There are issues related to whether the groups are a form of hope for women to reduce their poverty and improve on the nutrition of their children. Other issues are related to the time and money invested in the groups. It has been perceived as a burden to women by some researchers like Feldman (1981) while others dispute that conceptualization as unrealistic. This therefore introduces the problem of benefits women derive from the groups. The issue that could be raised here is whether the income earned is adequate to satisfy their needs of improved standards of living and self-reliance.

There has been little attempt to address these issues raised above in studies so far carried out.

The above issues are to be given consideration by the present study. However the main aim of the study is to investigate factors which could be considered as instrumental in the performance of women groups. The issue is that if the women are benefiting, are there any salient features accounting for success. On the other hand if the women are not benefitting, what is the explanation behind non-material benefits. The core of the study is to highlight certain inherent socio-economic factors in groups that could account for the disparities in the satisfying of the basic needs of women. The study is designed to investigate the extent to which certain factors, socio-economic, are related to the successful performance of women groups.

### 1.3 OBJECTIVES OF THE STUDY

Among the main objectives, the study is to assess the extent to which women groups are acting as effective sources of income to their members. In so doing the study will attempt to identify the underlying factors in groups' performance or achievement. Within the context

of the findings of the study, the government and other aid or donor agencies would likely understand where they can effectively assist the groups in order to improve on their efficiency. More often than not some of the essential information critical to women groups are not available to planners. This has resulted in women starting projects which are later abandoned because their initiation is not in line with the concrete realities within groups. On the other hand the funds donated to groups are eaten up by projects without realising any returns for the women. The study therefore hopes to bring some critical information about groups to the awareness of planners.

The other objective is to suggest ways of fully integrating women groups activities in rural programmes. This is important in view of the recently launched District Focus for rural development strategy. In this strategy there is a great emphasis on grassroot co-ordination of the projects or activities to suit the aspirations of the people in various localities. That means that women groups activities should not only reflect the aspirations of women, but should serve the broader needs of the local communities. With the discovery of critical features of women groups ways could be suggested of improving the goal attainment advantages of the groups within the

context of its immediate environment. This will go a long way in the full filling of the cherished goals of the District Focus strategy of bringing development to the people using the available resources and structures in various regions of the country.

#### 1.4 JUSTIFICATION OF THE STUDY

The rationale of the study arises out of the fact that the government and other aid agencies have began to emphasize the economic role of women in their policies. This situation calls for both an extensive and incisive research on the subject of women's groups activities. It is of critical significance if planners are to devise effective programmes to facilitate the active participation of women's groups in the development process.

In recent years the Kenya Government has been continually increasing financial aid to women groups in the country. Women on the other hand sacrifice the money and time in these groups. It is imperative that such a study be carried out with a view to determine the impact of those investment in uplifting women's living standards. This is because, it is well documented that women groups play a significant and positive role in rural

development.

The dilemma, however, is the level of impact of the groups at the individual member unit and their respective families. In this case performance is seen in terms of economic gains to members, improved living conditions for members and their families and their increased ability to develop control over their income expenditure. More often than not, such critical details are taken for granted. They cannot be obtained from the current survey and broad studies. Most studies concentrate on the role of women in agriculture and their participation in general development activities. The present study at a micro-level is likely to be a source of useful insights into the motivation, prejudices, goals and the behaviour of women in their groups. This has critical implications for planning for women groups.

The rural women groups deserve special focus as they portray a major break through for women into activities outside the hitherto traditionally restricted roles. This is because [women's projects are seen as women's response to their socio-economic conditions and a means through which they can seek attention and help from the government and other concerned organisations.

As will be shown later, most of the existing studies on women groups have tended to concentrate on enumeration and classification of women's groups activities and problems facing them. They have also articulated the role of women groups in improving the rural living conditions. There are also studies that have concentrated on income generating activities and agriculture of women groups such as those of Musyoki and Gatara (1985) and Muzaale and Leonard (1982).

This study hopes to explain the interplay of various factors that influence performance of the women groups. The study will bring into focus such factors to planners. Most studies carried out have not clearly brought such factors to the knowledge of our planners. Whereas they have been showing problems facing groups, the characteristics of the group members have been evidently missing. The study hopes to pursue this area and will hopefully facilitate the making of recommendations on how to improve on the women's groups performance in meeting women's aspirations.

## CHAPTER TWO

### 2. LITERATURE REVIEW, THEORETICAL FRAMEWORK AND HYPOTHESES.

#### 2.1 LITERATURE REVIEW

*Home & Debt?*

The topic of women and their role in economic development, the world over, has been extensively explored. There is a wide range of literature covering the role of women in agriculture and the general economic development. These studies have been carried out among rural women in the Third World Countries. Such studies have been carried out by researchers like Boserup (1970, 1975) Lourdes and Anzike (1977); Bookman (1973), Pala (1974); Abbot (1974), Rogers (1980), Papaners (1977) Reynolds (1978) and Staudt (1985) among others.

On the other hand there is also literature which has focused exclusively on women organisations. It is in this area that the present study will deal with though general literature on women will be cited.

Njoku (1980) in his study in Nigeria underscores the critical role that women have played in rural development. He found out that, in spite of the remarkable role women play in development, there are certain factors that deter their effective performance. It was found that lack of organised markets for group produce and access to land



rights were making their performance poor in satisfying women needs. Among other factors included poverty of the women.

Njoku, however, strongly contests the view that the educational level of women is crucial in the performance of rural women groups. He argued that given adequate support and opportunity, women organisations can satisfy the members needs regardless of their level of education.

Misch, Marion and Margolin (1975), focused their study on women groups as potential change mediums in rural development. This is because certain women activities are basic to behaviour change. These include activities that satisfy the economic needs of women, local decision making and an adequate range of activities that need peer approval. The study was carried out in Philippines, Korea and Columbia.

The researchers argue that there is need for sensitive instruments for determining local needs and attitudes and for improved leadership training and village level dissemination methods. Their general findings were that traditional attitudes towards women's work; lack of trained leadership and government bias towards women

activities are critical in performance of women groups. Like Njoku (1980), the researchers found that the level of education of members is not an important factor in determining women groups performance.

Russel (1972) in a study argued that women are increasingly organising themselves to pursue change in their status and prospects. Women are however turning to various funding foundations for financial aid and to support their activities. Despite these efforts, Russel argued that women's lack of sophistication about fundraising procedures and good proposal writing greatly humpers their performance. This is due to low levels of education which leads to avoidance of priority setting. Another problem facing women movements is the underlying philosophy of those women projects that challenge traditional value systems and institutions. This has serious implications in relation to the existing status quo in society. In other words women activities raise questions relating to their cultural legitimacy.

On the other hand, a study by Simons (1976) shows that the motivation to join groups is the basic factor underlying the performance of women organisations. The study further demonstrates that it is the economic gains

out of an enterprise that keep most women projects consistent. It is therefore expected that groups whose members enrollment is due to economic reasons perform better. Another finding by Simons is that Male-absenteeism in rural areas serves as an extra incentive for groups to succeed. The premise for the above statement is that income generating groups are a source of social security and increased self-reliance for the women. The study does not subscribe to the view that the level of education is not a factor in group performance. It is not clear what their measure of performance is, as it is not cogently defined.

A number of studies done in Kenya have extensively concentrated on the activities of women groups. There are some researchers that have dealt with the identification and classification of women groups activities. Some have focused on certain programmes tailored for women such as that envisaged in the Special Rural Development Programme (SRDP) in the early 1970s. On the other hand there are studies that were restricted to certain 'agency help to groups as will be shown in the literature. There is also literature focusing on income generating activities of women groups.

Among the studies carried out includes that of Berger, ETTYANG and GATARA (1974). This study was designed to evaluate the women's programme envisaged in the Special Rural Development Programme areas. The areas include Tetu, Vihiga/Hamisi, Kapenguria, Migori, Kwale and Mbere. The researchers concentrated on the constraints faced by the programme. The factors found to be affecting the programmes success included negligence on the part of extension workers and lack of resourceful leadership. The evaluation of the activities were in as far as their leadership training programme was concerned. The study did little to measure the performance of the groups in relation to benefits to members. It was more concerned with the effect of the training of leaders rather than on group performance.

Pala, Wallis and Reynolds (1974) carried out another study on the women's group programme envisaged in the Special Rural Development Programme. It was an evaluation of the women's group programme based on field work in all the six of the SRDP areas. The study was an attempt to evaluate the different types of groups and their respective activities that characterise them. These include the social welfare type of groups which seek to improve the living conditions of members households and

the local community in general. Their activities include mutual aid, health centres, nursery schools, singing and dancing. On the other hand, commercial type of groups are concerned with income generation activities such as bus services, Posho mills, Savings Co-operatives, farming and business or trade. According to the study, these groups constitute part of the indigeneous social institutions in various parts of the country.

Among such groups include the "Ngwatio" among the Kikuyu, the "Risanga" among the Gussi and the "Saga" among the Luo. They are historically associated with mutual aid efforts in the spheres of agriculture and home or community improvement and welfare. These groups made the basis of the present day organisations. The researchers argue that women dominate agricultural work and constitute the majority of the rural population in Kenya due to extensive male absenteeism. Despite that, agricultural and co-operative extension staff do not recognise the role of women in improving and maintaining rural welfare. The extension staff only concentrate on the progressive elements in rural areas.

Pala (1975) further argues that women groups have made quite some modest achievement in income generation.

Pala found that in Kwale, women had inroads in poultry raising, in Mbere it was farm labour while in Vihiga and Hamisi it was in garden produce, handicraft items and building blocks. It was found that handicraft and produce sales are the most popular approaches to income generation. Their success is however hampered by poor quality products especially handicrafts. According to the study, the general view is that it is the type of activities women do that deter income generation. The issue that could be raised here is why women prefer such activities when in fact we have more profitable ones.

The study also analysed the mode of group evolution and formation. Central to Pala's discussion was that commercial type of groups are common in well developed areas while social type of groups are in less developed areas. Groups may, however, pass through an earlier phase in which social welfare concerns are primary and during which a stable membership and cohesive outlook is acquired. That forms the foundation upon which commercial projects receive emphasis.

The study concludes that for groups to achieve a high level of success, there is need for effective co-ordination and integration of activities by the agencies concerned.

One weakness evident in this study is that it does not give an indication as to whether women members gained from the groups or not.

Another study on women groups was by Monsted (1978). She extensively explored the activities of women's groups in Kenya. The study assessed the role of women groups and their contribution to development. Monsted stresses the regional variations both with respect to the level of mobilisation of women and in the type of projects. She further demonstrates that groups successes are closely related to the role of government officers in the group formation and initiatives for the activities.

Monsted further states that women projects should be seen as women's response to their living conditions and status in society. It is only in groups that women put their priorities to the local community and the central government. In her analysis, Monsted raises an important issue about women groups. This is whether the groups give any hope for relieving women off some of the problems and work or whether the time and money invested in the group get perceived as a burden for a long period. She, however, does not address the issue raised. Basing on her analysis on central province of Kenya, she found

that in the traditional women mobilisation areas the level of education is insignificant as a determinant of group performance.

Monsted also dismisses the notion that educated leaders have a higher chance of steering their groups to greater success. Where as the finding is logical, it might only hold in areas associated with initial group formations in Kenya. She also found that negligence by extension officers leads to low levels of performance. She does not however define performance.

Another study carried out on women's group activities in Kenya is by Musyoki and Gatara (1985). It is an evaluation of income generating activities in Kenya. They argue that the traditional roles of women have long been recognised in society due to the extensive division of labour. Women's dominant role has persisted despite the rapid changes that have taken place. In fact the researchers argue that male migration to towns has increased women participation in society and the heading of families. That has led to the need to meet their needs either individually or in organised entities. The ultimate objective of their action is to guarantee their survival and that of their families. The researchers



point out that it was due to the appreciation of women efforts that the women's bureau was started in 1975.

In their study of six districts, Musyoki and Gatara (1985) found that most group formations was of recent origin. 65% of the groups in their sample were formed after 1975. This might be explained by lack of support for women groups during early independence. However by the 1970s, there was a general call for mobilisation for social and economic development hence recognition of women groups as agents of development in the rural areas. An example of this is the special Rural Development Programme which had a woman's sub-programme. It was also a period when women groups were being encouraged to pursue income generation activities.

The study found a remarkable variation in size of the groups but with an increased level of male membership. That could have been due to the rapid erosion of the men's traditional roles in society. The researchers argued that in the initial stages of group formation women are engaged in home and community improvement. It is later that groups start engaging in commercial activities. A general finding that was established was that there is a lot of activity multiplicity, which is likely not to be

cost effective. Where as it might be seen as innovativeness, risk in failure; gain in success and a way of attracting outside assistance, it might create problems for the group. The problems could be quality control of products to compete in the market and lack of funds to sustain those projects. This could however be viewed as a response to the changing needs of women.

In general the study found that lack of income generation could lead to project abandonment. It was also found that some groups had no policy at initiation of projects. This is due to lack of knowledge, skills, need assessment, good group management and resourceful leadership. There is also lack of technical assistance to the groups. In summary, most of the women interviewed in the study reported benefits from the groups. This was in form of finance, new skills, materials, improved family welfare and creation and strengthening of co-operation between group members. The gains from the groups should also be seen in non-monetary gains.

It is out of the above conception that Musyoki and Gatara (1985) raise a fundamental issue. The issue is why women pursue an activity even when no tangible benefits are derived from the activity which may also

be poorly managed and sometimes financially and time consuming to members. This calls for a look at both social and economic benefits. In their study, the researchers found that some groups have the ability to hold substantial sums of money in the bank. To them it is an indication that groups are able to meet their running costs and keep a balance as saving. This might not be necessarily true because members might not be gaining anything.

In sum, Musyoki and Gatara argue that lack of physical assets such as buildings and land greatly deter groups performance. This also holds true for lack of technical and financial assistance. Some women are however, not aware of sources of assistance. Lack of markets is also a great deterrent to group performance. On the whole the study concludes that groups have a lot of potential to improve women's welfare if properly organised.

Kayongo-Male (1978) conducted a study on women groups activities in Kisumu district. She looked at performance of groups in terms of project completion and the type of projects engaged in. In the study Kayongo-Male argued that lack of financial aid was the

major factor deterring the performance of women groups. The study like that of Monsted (1978) could not address the issue of benefits of the group activities to the members.

On the other hand, Kneerim (1980), basing research on Taita Taveta District strongly contests the findings of Monsted (1978) and Kayongo-Male (1979). She observed that the Mraru women group after a successful start ran into problems of re-investing profits, serving members broader needs and maintaining a strong economic base. She found that situation to be arising from low levels of education among the leaders and members alike. That resulted to improper planning. The group started many projects at the same time which led to reduced benefit to members. There is evident contradiction between the findings of Monsted (1978) and Kayongo-Male (1979) and those of Kneerim.

Feldman (1981) has also critically reviewed the role of women groups in Kenya. Feldman argues that women do most of the domestic work and agricultural work. However the lack of access to income earned from sale of cash crops by the household and the impact of gender relationships places them in a position of economic

subordination. It is because of such situation that women form groups. In reference to these groups, Feldman (1981:17) argues that,

while assisting some women to generate extra income, their impact is sparse, uneven and often of dubious value. Seldom indeed do their projects, even when successful in terms of profitability approach the requirements for fundamentally altering the conditions of subordination of rural women.

In fact it can be said that women groups have come to be seen as the chief means of improving the position of rural women in Kenya. In examining the position of rural women, the central question that Feldman addressed herself is whether women's groups as presently conceived and constituted can be a solution to women's problems of poverty and unemployment. Women groups are the only means for supplementing individual incomes. She notes that the majority of the women do not belong to groups. Therefore the role of the women's bureau in uplifting the standards of women is questionable.

This is because the bureau concentrates on women groups and forgets other women. It also aids groups

with larger membership hence concentration in only certain parts of the country. In fact the groups that benefit are those of better off women. This implies that the poor women, landless labourers and single women who are under - represented in women groups never gain (Monsted, 1978). Young women are also excluded from the groups. Since the women's bureau concentrates only on existing groups it excludes about 90% (Feldman, 1981) of the rural women in Kenya. She further notes that the projects, such as agriculture, which women groups are engaged in are not even cost effective.

Feldman argues that for non agricultural projects such as consumer shops, handicrafts production, residential houses for rental, posho mills, bakeries and bus co-operatives are not viable projects. She argues that there is no capital to support them sustain women needs. In fact she found that funded projects were eating up the assistance they received without generating income for women. She further argues that if the women's bureau is seriously interested in women gaining greater access to income generating opportunities, it needs to question whether the above projects affecting only a tiny proportion of Kenya's women are really a solution.

It also needs to examine the financial commitment to individual women participating in such undertakings and the consequent exclusion of women who cannot afford contributions. Feldman further argues that groups do not contribute to employment creation for women at all. In fact women's needs can not be satisfied by the existing means as long as they do not help their members acquire the needed skills. That implies that groups are not helping in transforming the social and economic conditions in which women live in. In essence women groups are a failure. The present study is set out to analyse some of the issues raised above.

Another study done on women groups is that of Muzaale and Leonard (1982). The aim of the study was to explore the potential of women's groups as vehicles of agricultural extension. The focus of the study was on variables affecting the functioning of women groups as extension vehicles for promoting productivity and sensitivity to the significance of the latter for the nutritional well-being of the family.

Among the findings of the study is that in most groups the majority of the women had a high level of education and their husbands were not residing with them.

Such groups are the ones which sought advice from the extension staff. It was also found that groups which received technical advice from extension staff started with non-agricultural programmes. It was further found that women groups are welfare oriented in their ultimate objectives. However, the groups seek ways for making money to meet the wide-range of family needs to which the women are being increasingly sensitized through participation in the groups.

In ~~sum~~, Muzaale and Leonard argue that since some illiterate and poor women do not fully participate in groups, women groups should not be used as tools for agricultural extension. It was also found that groups that have literate leadership have little dependence on extension staff. The study also found that external aid has a potential of undermining self-reliance or may lead to political manipulation. The researchers however argue that cash aid should be a flexible and versatile resource to allow women autonomy in determining their needs.

Ogutu (1985) also carried out a research on women groups in Western Province. The study, was an attempt to evaluate the response of women groups to government



sponsored programmes. Ogutu concluded that women groups provide an effective vehicle for the improvement of women. This assertion contrasts with the findings of Feldman (1981) who contests the above statement. Ogutu continues to argue that though women's groups are multipurpose in nature, his findings showed that economic and commercial motives were the underlying basis.

Ogutu further recognised the role of the state in the form of financial and expert advice. The study however ignores the characteristics of the women like other studies reviewed. This is because it is not sufficient to provide aid to groups but basic knowledge about the group is critical for the success of government programmes. With such knowledge viable programmes can be designed for women to help themselves.

A study by Riugu, Alila and Chitere (1984) tried to identify group activities in Bura Irrigation Scheme. The study also reviewed groups expected role in fullfilling the basic women needs. The researchers argued that the women's groups present conditions are largely due to lack of external financial aid as most of the women are poor.

Naitera (1984) also gives an analysis on the role of women groups in rural development. Naitera (1984:5) asserts that,

women groups programme have been active in community development as well as in family life by growing, processing marketing, storing and preparing of food.

She argues that income generating projects are aimed at accelerating their participation in development and improving their status. She found out that women groups with the backing of local community support such as local leaders have been successful. Naitera further argues that where men have a negative attitude towards women groups, development has largely lagged behind. This is because women play a critical role in the development of rural areas.

In sum, Naitera points out the problems of women groups as lack of awareness of existing facilities, lack of modern methods of farming, shortage of extension staff and poor marketing facilities. Generally one finds that self-help activities provides women with the opportunity to participate in development.

It is out of the above conception that Pala (1974:

10) states the following:

women generally show more sustained efforts in harambee projects than men do, perhaps their interest and determination stems from the fact that men own most of the land and other assets, so that self-help projects provide one of the few ways in which women as a marginal group are able to join together and raise money they can call their own.

That probably explains the underlying philosophy behind the formation of women groups.

Davison (1984) carried out a case study on the achievements and constraints among rural women in Kenya. The study was based in Mathira in Nyeri and Chwele in Bungoma District. Davison focused on the participation of women groups in development. Low participation was seen to result from low levels of women education. The shortcomings of the study lie in the objective definition and empirical justification which were not clearly stated.

In 1974, the Food and Agricultural Organisation (FAO) programme organisers of the programme for Better Family Living (PBFL) in conjunction with the Institute of African

Studies (IAS) carried out a survey of women's groups activities. It was part of the evaluation of the Special Rural Development Programme for women. It was found that women groups in various areas were engaged in different activities. However they were not effectively co-ordinated due to lack of personnel to supervise and provide them with expert advice. The study found out that women groups in most areas like Bungoma did not perform well because educated women such as teachers who have useful skills are not often willing to work with rural groups.

Ouko (1985) has extensively discussed the subject of women's groups and organisations. Basing her analysis on women organisations in general she asserts that the success of any organisation is largely determined by the character of the leadership. She advances that full-time or part-time employees have very demanding social lives and belong to different class positions by virtue of their marriage occupation and education. Therefore organisations led by such women are bound to differ in attitudes towards the plight of women in the country and their own aspirations. As a consequence they can not realise meaningful results for the rural women members. This was in relation to the "Maendeleo Ya Wanawake" Organisation.

Ouko sees the failure of women organisations as being caused by lack of appreciation of women activities by most heads of government departments. They do not see the women's role as something of a priority hence tend to ignore them. She further advances that collective conscience for women to consolidate their achievements greatly deters the successful operation of women organisations in general.

Further to that she argues that most women organisations are dominated by older women rather than young women. This has serious implications when it comes to the performance of women groups.

Mutiso (1975) has critically reviewed the work of women groups especially in Machakos District. According to Mutiso (1975: 249),

Rural women's groups are the most significant political groups since they seem to be structurally more continuous and inovative than any of the organisations in the rural areas.

It was found that women dominated mwethya groups and most of their informal leaders were women. According to Mutiso, the women groups provide the largest proportion

of labour in the harambee projects in rural areas. He based his analysis on the Mabati women groups in central province and the Mbai Ya Eitu in Machakos.

Another study which offers useful insights about women groups is that by Denis (1976) in Nigeria. Denis (1976: 125) has argued that:

most discussions on women and development assume development as a given process and focus on how best women can be adjusted to that process.

In essence the argument is that in most cases women are not considered as participants in development. They are conceived as outsiders trying to be incorporated in the process of development. In his study in Nigeria, he cites the following factors as being crucial in women organisations' performance. He argued that the size of groups should not be too large. He points out that 50 members are a manageable size for a group. He found out that groups with higher rates of literacy perform better.

Further to that, Denis argued that groups with older women perform better because they have no child care obligations hence they can concentrate on their

activities. He continues to argue that the general socio-economic status of women members is crucial. In his study it was found that groups with members earning high income recorded higher returns to members. The study further pointed out that lack of leadership experience and training greatly humpers the operation of the groups. This is because the situation leads to lack of clear achievement goals and means of achieving them. Indeed this is one outcome that the present study sets to investigate.

In sum, Dennis (1976) argues that small groups are more likely to uplift women standards of living. This is because they are more cohesive and the social control of the members is more effective. As a result that fosters collective confidence among members. That encourages them to borrow loans and at the same time provide security for repayment. This combined with the factors mentioned earlier is likely to increase the performance of groups.

While doing a similar study but based on women groups co-operatives in Nigeria, Ladipo (Nici 1981) argues that more attention should be focused on men's attitudes towards women concerns. This will enhance the acceptance of women and their projects as equals in development

with men rather than as intruders.

Slattery (1979) argues that despite the magnitude of women's contribution, the western style development in Kenya, as of all Third World Countries, has been male dominated and male oriented. That is why women have continually formed groups in Kenya as a strategy for improving their situation. She continues to argue that women groups are very active harambee groups and indeed provide 80% of the self-help labour for such projects. However Wachtel (1975: 76-7) advances that,

no matter how groups begin they often redefine their aims in the direction of income producing activities.

The activities include agriculture business, handicrafts and bee-keeping. They resort to such activities because women normally recognise their need for money to buy home and farm improvements. They also attempt to meet family obligations such as school fees for children and above all provide themselves with some economic security.

In summary the above is a cross-section of literature that is available on women groups activities both in



Kenya and other countries. The issue now is what are its characteristics and weakness in the light of the present study.

## 2.2 OVERVIEW OF THE LITERATURE

From the above review one can notice certain features that are important. The general impression one gets is that most studies on women development have focused on the women groups activities in general. The studies also try to bring into focus the problems that face women groups programmes such as that envisaged in the Special Rural Development Programme (SRDP). They do not deal with group performance in relation to characteristics of members. The work of Monsted (1978) apart from looking at group problems, gives a critical view of the role of women's groups in agriculture and trade.

It is also evident that the term performance is not clearly defined. Apart from the study of Musyoki and Gatara (1985), no studies have exclusively pursued income generation activities of the women groups in Kenya. Feldman has also touched on income generation among women groups. Other than these three, most studies

have basically covered the general role of women groups in rural development and harambee. It is also evident that studies carried out do not generate data on the organisational structures and composition of the groups.

However for those studies which cover income generation, the findings are broad-based that they yield little insights when tested on a small scale. No intensive and analytical study has been done in a definite area. The question not addressed to in most studies is related to factors affecting group performance. What factors could one consider to be basic for the performance of women's groups in raising the standards of living of the rural women.

Kenya is a developing country and the need for improving the living standards or conditions of its rural population is time and again repeated in the development plans. Therefore there should be research focusing on factors which could be considered important in influencing change or development at a micro-level. These are factors likely to make people accept new ideas, programmes and practices leading to social change both at individual and social systems level. The current literature does not bring to focus such factors.

In the literature above it is evident that most studies do not address to benefits that accrue to members in the groups. Musyoki and Gatara (1985) pay some attention to the issue of benefits but the study was too wide and most of the responses were from leaders. Leaders at times glorify their leadership and their views are unlikely to reflect those of their members. It is important to design an intensive study to verify the viability of the groups in meeting members demands. This is in view of the assertion of Feldman (1981) who argues that women groups are a failure and do not serve the broader needs of the members. One could in fact say that most of the researches carried out in Kenya are not critical enough to bring into focus major features of the rural women groups.

At this point it is also important to say that there are two contrasting viewpoints on the utility of women groups. Feldman (1981) argues that women groups as are constituted today do not offer any hope for women in improving their living conditions. Leonard and Mũzaale (1982) also point out that women groups are not effective vehicles in bringing change in rural areas especially agricultural extension. This is because women groups are restrictive in their membership. In consequence

they only serve a few women. On the other hand researchers like Ogutu (1985), Monsted (1978), Musyoki and Gatara (1985) do point out that women groups have a lot of potential and provide hope for most of the rural women in improving their life styles. This are evident contradictions the study would resolve.

There is also lack of theoretical underpinnings that could highlight themes related to women groups. The studies do not address to processess that are in operation in groups. These include reciprocities and exchange values in the groups. There are also issues such as conflict and motivations that really characterise women groups. The studies carried out do not bring into focus these issues and how they contribute to the stability and existence of women groups. The studies done do take such issues for granted yet they are basic to the women's group movement in Kenya.

More often than not the issues raised above can not be obtained from the broad studies carried out. A micro-level research could be of critical importance in highlighting the issues raised above. The section on the theoretical framework would attempt to offer a fair base for interpretation of the data and conclusion to be drawn from it.

The present study would therefore seek to resolve some contradictions and fill the gaps that are evident in the literature. The studies carried out are however important because they form the basis of our study. They do generate information upon which we focus our theoretical analysis and develop the hypothesis to be tested in the study.

The area that the study is to focus on is the socio-economic factors that could explain the performance of the women groups. It will also focus on the issue of benefits to the members. The findings established will go a long way in increasing the awareness of planners on issues related to women groups in view of the District Focus strategy for Rural Development.

### 2.3 THEORETICAL FRAMEWORK

"A theory is a set of interrelated constructs (concepts), definitions and propositions that presents a systematic view of phenomena by specifying relations among variables, with the purpose of explaining and predicting the phenomena." (Kerlinger, 1964:11).

In this section applicable theories are those related to voluntary associations which women groups

form part. The purpose here is to look for theories that explain the underlying principles and assumptions that apply to the women's group movement. The idea is to seek for explanations that underlie the motivations that lead to women's group formations and their existence. Efforts will be made to highlight issues such as reciprocities and exchange values and how they relate to processes in groups. The theories the study addresses to include social action theory, social exchange theory and conflict theory.

The theoretical background is intended to guide data interpretation and conclusions in view of the literature discussed earlier. The discussion starts by looking at the social action theory.

### SOCIAL ACTION THEORY

Social action theory explains the basic processes that underly the formation of the women's groups and their levels of performance. The theory has been variously applied in social change studies by Weber, Parsons and Zollschan (1976). According to Zollschan (1976) for action to take place certain processes have to be followed. These include the Identification of goals and

needs in a given situation and the assessment of possible courses of action in achieving these goals. In essence the interest of social action theory is to explain basic social processes that make other social phenomena possible.

According to Weber, human beings act in defined ways when they have something to share. Weber further says that the very act must be productive. Weber points out that shared communication is essential in the process of acting. Among the approaches used in the social action are the personality approach and the creation of social structures through which their goals can be attained.

On the other hand Cohen (1968) argues that the theory of social action consists of a number of assumptions which prescribe a mode of analysis for explaining the action of individuals in the society. Cohen further points out that an actor must have goals or aims to accomplish. In essence it is argued that social action involves the selection of means to the attainment of goals and that the actors also have many goals. Cohen contents that the actors actions in pursuit of any of them affect and are affected by his actions in the pursuit of others.

It therefore follows that the pursuit of goals and the selection of means has to be viewed in the local environment which influence the course of action. The actors also have their own ideas which influence the actors perception of their environment. In this case actors have certain norms and values which govern their selection of goals and ordering of their priorities.

Marx (See Cohen 1968) uses a model he calls, instrumental rationalism in explaining social action. In his assertion, Marx (Cohen 1968: 79) assumed that,

men have certain goals and that if circumstances permit, they will use any means available in their pursuit.

In fact Marx treated the social actors as living calculators of tactics and strategies. He argues that capitalism encourages instrumentality. Parsons also regards social action as goal oriented.

Fitch (Harper and Durhnam, 1963) defined social action as a legally permissible action by a group or an individual trying to promote group action for the purpose of furthering objectives that are both legal and desirable.



It is held in this study that women groups operate within the framework of social action. In this case women groups are seen as social structures, with women as actors, aimed at enhancing the social welfare of women. The decisions of the rural women to form or join groups underlies a shared understanding of a the situation and problems that face them. Available evidence in most Third World Countries demonstrate that women are excluded from the main - stream of development. They occupy the low ranks in decision making on issues affecting them.

Therefore women groups action is aimed at enhancing womens position in society and fully participate in the determination of issues affecting their welfare. The formation of groups is therefore a rational action to attain certain goals. The goals here refer to improvement of social welfare and achievement of self-reliance. As it is stated in the International Labour Organisation (ILO) report (1973: 15),

development is impossible without a greater contribution from the majority of the working population in developing countries who are in rural areas.

For the case of Kenya women constitute 50.8% (1979 census) of Kenyan population. When the social action theory is evoked issues relating to women groups can be comprehended.

It is possible to discover the category of women who are actively engaged in the women group movement and their socio-economic conditions. The study can also highlight the main goals of forming the groups and the means employed to achieve them. It is also possible to understand the weaknesses in the women groups that hinder the pursuit of their set goals. This will enable the search for corrective measures to alleviate the situation. It is within the above premise that the social action theory has been adopted in the study. The issues raised above have not been addressed in the studies carried out.

With the recognition of the existence of women groups one is also interested in understanding social processes that ensue in the groups and how the balance of interests is maintained. For that purpose we examine the social exchange theory.

## SOCIAL EXCHANGE THEORY

The theory of social exchange has been applied to social participation studies by various scholars. The scholars include Blau (1964), (Ekeh 1974) and Homans (1965). The basic assumption behind this theory is that behaviour is not random but purposive and goal directed. It is also held that behaviour is directed to achieving rewards and avoiding punishments. Blau (1964) further argues that behaviour is highly determined by fulfilling role expectations both in objectives desired and acceptable rules to obtain those objectives.

In essence the main focus of the theory is to explain what transpires when two or more persons meet or associate. It was stated by Homans (1965) that interaction occurs when individuals expect compensation equivalent to resources invested although not in the same form. On the other hand Ekeh (1974:46) asserts that:

Humans assign meaning to what they give out and what they get and increase or decrease their interaction with others on the basis of these interpretations.

The impression we get from the above is that the theory of social exchange centres on behaviour and interdependence among people. In fact Homans (1965:21) sees social behaviour,

as an exchange of activity tangible or intangible or more or less rewarding or costly between at least two persons.

Homans argues that it is that exchange nature of social behaviour that has brought about the concept of social exchange. Social behaviour to a large extent therefore means social exchange. As it is discussed by Blau (1964:10) social exchange is,

voluntary action of individuals that are motivated by the returns they are expected to bring and typically do exactly bring from others.

One can therefore argue that social exchange theory seeks to provide linkage between the study of everyday social life and the other theories of society. It is important in the analysis of political dynamics or group dynamics. It improves the understanding of existing social structures. That implies that it focuses on the processes of social life. That is, how social life is

transformed in complex systems of social structure. This is through groupings or social interactions.

On the basis of the above conceptual framework, one can understand or explain some issues related to the women in group movement in Kenya. In the first instance it can be noted here that the women and the groups in the study form a framework of social exchange. Women voluntarily join and invest their resources in those groups. By so doing they expect that they will receive some rewards from the groups in the form of economic gains, skills, social satisfaction and self-reliance.

The expectation is that effective performance of groups will lead to increased participation of women. In so doing, some reciprocal situations emerge in the group. This can happen in two forms. It can fall within the dimension of the group and the individuals or among the women themselves in the group. In relation to the above, the exchange theory can broaden the understanding of the women's group structure relationships.

Within this conceptual framework one can also understand the women groups in relation to their immediate

environment. That encompasses the local community and the government administrative structure in their respective areas. In this case the social exchange framework expands to include the women groups and its members, groups and the local community, and the groups and the government.

The issues that the theory address are such like social and psychological satisfaction on the part of the women and social approval. The social acceptance by fellow group members may in itself lead to existence of groups despite lack of tangible benefits. However, when the social exchange balance is not maintained or members are not being rewarded some measure of conflict is bound to result. Thus the conflict theory is the next topic of discussion.

### CONFLICT THEORY

Conflict theory has variously been discussed by scholars like Parsons, Coser, Simmel and Dahendorf among others. According to Parsons (Coser 1968) conflict is essentially dysfunctional and disruptive with no positive functions in a given system. In fact he terms conflict as a disease.

On the other hand scholars like Summer and Giddings view conflict as having its merits and demerits. It is argued that the relation of comradeship in the we - group and that of hostility and War toward others groups are correlative to each other. What should be crucial issues in a conflict situation is structural reforms to maintain order.

In reference to women groups one can view them to be operating in a potential conflict situation. Women expect that the groups they join or form should enable them to enhance their social and family welfare. The formation of the groups might result from a conflict situation itself. In most African Societies (Boserup, 1975), women bear the burden of most agricultural work. In spite of that, they have no control over the expenditure of the benefits or yields. The authority relationship is such that women do not make decisions. This naturally could lead women into forming groups to exert some degree of independence in decision making.

In a group situation women could expect their leaders and the government to help them achieve their goals. If that is not achieved there is bound to be despair among women. This is because their expectations are not met thus a likely split of groups or withdraw. The

men and women relationships also sore because men expect their women to perform domestic chores and boost their family financial position. Therefore in the absence of tangible gains, men might restrict the women from joining or participating in groups because men expect to share the rewards.

In essence the conflict theory has been invoked to help in explaining the maintenance of stability in the group and its relationship to the local environment. In this case the environment refers to men and government in the local community.

The above theories should be viewed as being linked rather than being mutually exclusive. The social exchange in groups can be viewed as a social action. Women form groups which result into the establishment of a social network or social-matrix. The network formed enhances the stability and the continuity of the groups. On the other hand, if the social exchange system is violated or broken there is likely to be conflict. The conflict can either be within the group or between the group and its social milieu. In this study social action and social exchange theories can help in explaining the origin and formation of women's



groups. On the other hand social exchange and conflict theories help to bring into focus the issues related to the operation of the women groups. In sum, the findings of the study will be interpreted and concluded in the light of the above conceptual framework.

#### 2.4 RESEARCH HYPOTHESES

- H<sub>1</sub>: The higher the average level of education and socio-economic status of group members the greater the performance of the group.
- H<sub>2</sub>: The larger the size of the group the lower the level of group performance.
- H<sub>3</sub>: The groups whose members are motivated to join for economic reasons are likely to have higher levels of performance.
- H<sub>4</sub>: Women groups with capable or competent and committed leaders are likely to achieve higher levels of performance.

H<sub>5</sub>: Women groups that are dominated by women with larger families and belong to polygamous homes are likely to perform better for the benefit of members.

## CHAPTER THREE

### 3. METHODOLOGY

"By methodology we mean the philosophy of the research process. This includes the assumptions and values that serve as a rationale for research and the standards or criteria the researcher uses for interpreting data and reaching conclusions." (Bailey, 1978: 26).

In essence methodology refers to the way the research or study is organised and presented. In this chapter, the instruments of data collection, the sampling frame, the site of research and methods of data analysis are presented. The importance of methodology in the research process is to present a link between our theoretical framework and literature and the findings that are established from the field. It therefore constitutes an important process in any research in social sciences. One can say that it manifests the importance of the scientific approach in the evaluation and interpretation of the social phenomena and facts. Following, now are the instruments of research.

### 3.1 SITE DESCRIPTION

The study was carried out in Sirisia Division in Bungoma District. The area is located on the Southern slopes of Mount Elgon bordering Eastern Uganda. The area is bordered to the north by Mount Elgon sub-district, to the east by Kimilili Division, to the south by Kanduyi and Webuye Divisions and to the west by Busia District and Eastern Uganda. The division has a total area of 248 square kilometres.

Sirisia division is administratively divided into two locations. These are north and south malakisi respectively. South Malakisi location is sub-divided into six (6) sub-locations. These are south Namwela, Central Namwela, Mwalie, Sitabicha, North Kulisiru and South Kulisuru. On the other hand North Malakisi is divided into three sub-locations. These are Changara, East Wamono and West Wamono. (Refer to map attached).

The area is hilly towards the north, becoming gently sloping to the South. The South is gently sloping punctuated by river valleys and flat plains. It is a middle potential region endowed with rich and fertile volcanic soils. It is however stony to the

north. It has two rain seasons which differ in intensity and period. The long rains come in late march and continue up to August before they subside. There is a short spell of dry weather in September before the short rains set in October and continue up to around mid-December. From that time there is a dry season which prevails up to March.

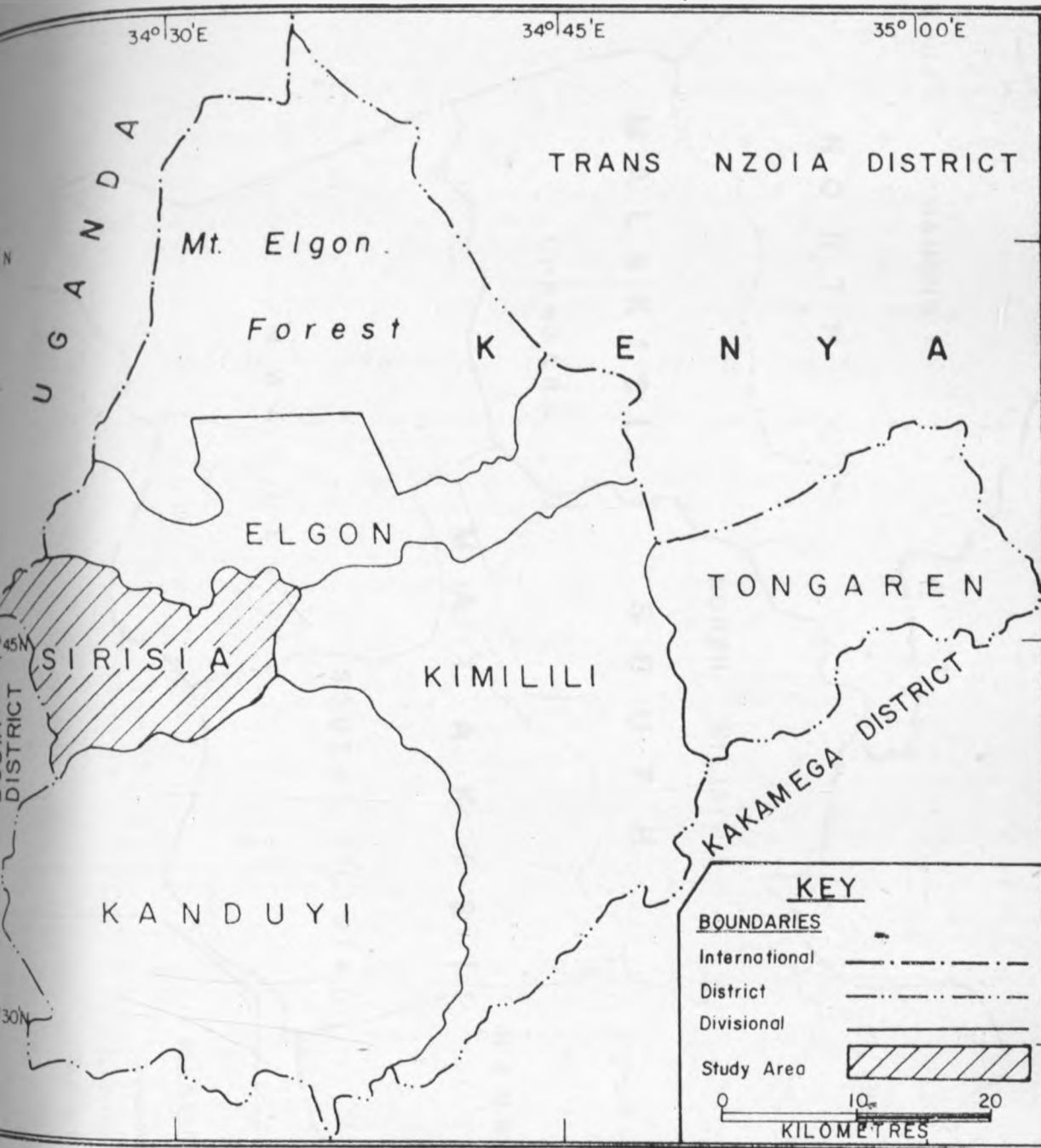
The area is largely inhabited by the Bukusu, a section of the large Luhya ethnic group of the western province of Kenya. However on the northern fringes we have the Elgon Saboats while the Teso occupy the western areas bordering Busia District and Eastern Uganda. Its population was 47,480 people (1979 population census) in 1979. Taking into account the rapid population increase in Kenya (that is 3.8% per annum), It was expected that by the end of 1986, it will be approximating 60,000 persons (Bungoma District Development Plan 1986). The population density as per 1979 census was 192 persons per square kilometer though it should be higher at the time of the study.

The main religions in the area are Quakers (Friends Church) the Salvation Army and the Roman Catholic though other small denominations are taking root.

The major economic activity in the area is agriculture. Cash crops that are grown in the area include Coffee, Cotton, Sunflower, and Tobacco. On the other hand sorghum, maize, millet, beans, cassava, sweet potatoes and bananas are cultivated as food crops. Livestock rearing is a common practice though just a small percentage of the farmers keep grade cattle.

Like most other areas of Kenya, the formation of women's groups took-off ground and indeed intensified in the mid 1970s. Here most of the groups are engaged in a wide range of income-generating projects. These include poultry keeping, farming, sewing and handicrafts retail shops, posho-mills and other businesses such as the buying and selling of maize. There are other social activities but that is not part of the focus of the present study.

The area has been chosen by the researcher for a number of reasons. Firstly the researcher hails from the area and is thus familiar with its socio-economic set up. Secondly the researcher is conversant with the local conditions and language making communication with the respondents easy. That increases the degree of acceptance by the local community. Thirdly to the best



LOCATION OF SIRISIA DIVISION IN BUNGOMA DISTRICT

34° 30' E

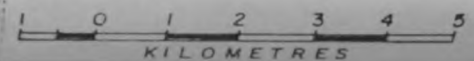


0° 45' N

**KEY**

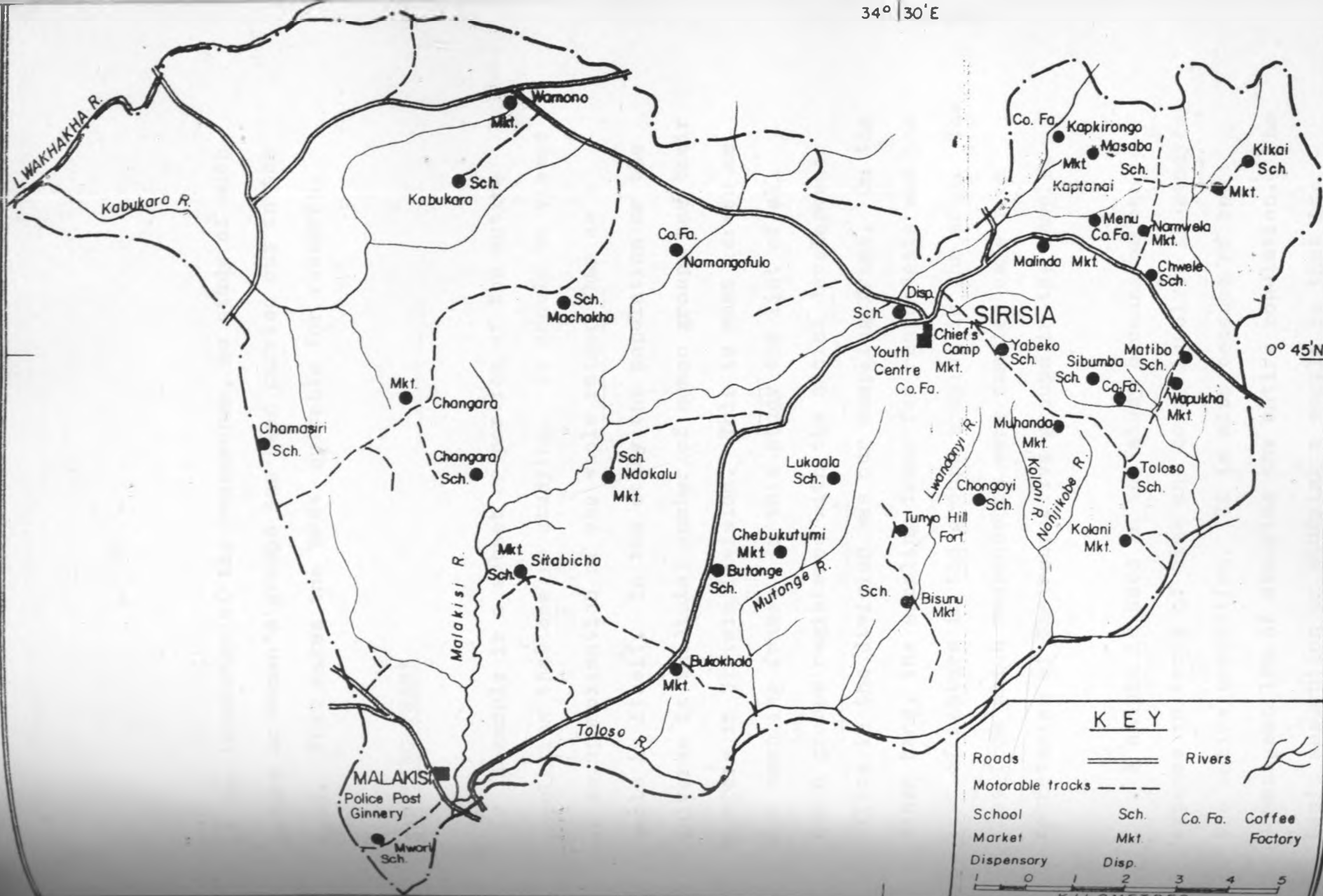
BOUNDARIES

- Divisional - · - · -
- Locational —————
- Sub-locational - - - - -



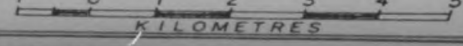
ADMINISTRATIVE UNITS OF SIRISIA DIVISION





**KEY**

- Roads Rivers
- Motorable tracks
- School Co. Fa. Coffee
- Market Factory
- Dispensary



INFRASTRUCTURE OF SIRISIA DIVISION

of the knowledge of the researcher, no study of such nature on women's groups has been carried out in the area. That makes the area suitable for research.

### SAMPLING FRAME

A sample is a subset or portion of the entire population that one is studying. It should be viewed as an approximation of the whole rather than as a whole in itself. In the study the population or the universe is the total number of women groups and their members in Sirisia Division. This is what serves as our sampling frame. In this study the list of all women groups registered with the social development office in the division was our sampling frame. On the other hand, the sampling frame for respondents was the list of members in the groups sampled in the area. The list from which respondents were sampled came from secretaries of the respective groups in the sample.

A sample is used in the study because of the expense in terms of time and money involved in studying the entire population. It is also because of the unmanageability of studying the entire population. The basic assumption in studying a sample is that its

aggregate characteristics reflect the entire population from which it has been drawn.

Sirisia division had a total of 60 registered groups with the social development office at the time of the study. However, out of that, only 27 groups are actively engaged in development activities. Of that 27 active groups, 20 groups had income generating projects as their priority. The rest were pre-occupied with social welfare activities. In the study a sample of 12 groups was randomly selected and studied extensively. Given the time limit and resources available, it was not possible to study a bigger sample than the present one.

According to the records from the social development office, the total membership of the groups in Sirisia Division was 2036 women. However, going by the active groups the membership reduces to 800 members. The total membership in the groups studied, that is 12 groups, was 350 members. For the purpose and convenience of the study a sample of 160 women was used. This was composed of 68 leaders and 92 ordinary members.

In selecting the sample, simple random sampling technique was used. This was done by assigning numbers to group members according to the lists given by secretaries of the respective groups. There were small papers numbered in relation to group members. These were picked randomly to determine who to interview with the help of the respective secretaries. The practice was repeated for all the groups studied. This method was chosen because it avoids bias as each person in the entire sample has an equal probability of being chosen for interviewing.

#### METHODS OF DATA COLLECTION

The main techniques of data collection used were:

- (i) Unstructured interviews.
- (ii) Secondary or available data.
- (iii) Interview schedule/questionnaire.

Firstly the secondary data sources were examined. These sources were used to obtain information about the general performance of the groups as per the social Development Officer's reports. Alongside the examination of available, data unstructured interviews were carried out. These entailed the interviews with

government officers. They included the District Social Development Officer, the Divisional Social Development Officers and his assistants in the locations. Women groups co-ordinators were also interviewed. The above officials and those of "Maendeleo Ya Wanawake" organisation acted as key informants. In the study 16 key informants were interviewed. They provided the basic information which will be incorporated in the data interpretation section.

Finally an interview schedule or questionnaire was administered on the respective group leaders and the ordinary members in the sample. The questionnaire was divided into sections. There were sections to be filled by leaders alone. That enabled the baseline data about the group. Such data include objectives of the group, type of projects, membership, earnings from the group; members contributions and problems facing the group. The other set of information obtained from leaders related to leadership characteristics.

The remaining sections of the questionnaire were filled by all members. That enables the researcher to get information on the general set-up and composition of the group and other socio-economic characteristics of the members.

The questionnaire was composed of both closed and open-ended questions. The open-ended questions were more than the close-ended ones due to the explanatory information expected. The questionnaire was used due to an anticipated high rate of response from respondents, ease of making follow-ups and direct observation of conditions in the homes. It also permits systematic collection of data and saves a researcher's time.

The interviews were carried out by the researcher as self-administered questionnaires were inconvenient. This is because of the high incidences of illiterate respondents.

On the whole the entire work of collecting data took 3 months. That was between November 1985 and January 1986. The above constitute the main instruments of data collection. The following now is the type of data collected and its measurements.

#### VARIABLE SPECIFICATION AND MEASUREMENTS

Under this section the variables used in the study are explained. These are the dependent and independent variables. The first set of variables to be considered relate to the dependent variable.

## DEPENDENT VARIABLE

In this study the major dependent variable is performance.

## PERFORMANCE

Performance refers to the extent to which the goal of increasing the social security of women through mutual assistance and self-reliance are being met. It also refers to the extent to which women are serving as effective income sources for the women. This also relates to their role in improving the living standards of the women members and their respective families. Performance will also refer to objective articulation and achievement.

The indicators or measures of performances will include:-

(1) Economic gains:

This implies the money gains that accrue to the members of the group in relation to their investment in the group income generating projects. This will be in terms of real cash earned.

(2) The social benefits to the members:

This includes the perceived gains from their group membership. The point is whether they have gained anything from the group compared to the time before joining it. This includes contributions to family upkeep such as clothing of children; paying school fees; buying food in the house; equipping of the kitchen; buying of livestock (cow, sheep or goat) and building of a house. This will test the effectiveness of income generation on members living conditions.

(3) Objective and project achievement:

Objectives or goals achievement refers to the extent to which the goals set by the group, if any, have been met since the formation of the group. This is based on respective groups as different groups have their own targets to fulfill.

Project achievement, on the other hand refers to number and nature of projects engaged in; their completion or abandonment, if any, and why. It is also a group specific measure, as again different groups engage in various projects. This is used to serve as a basis of measuring (1) above.



(A) Experience and educational gains:

In the study women groups are seen as a learning media for women members. They are expected to gain knowledge about various aspects of life such as nutrition, home management and planning; a better understanding of the husband and independence in making decisions about how to spend their hard earned income. This measure is based on responses from women on what they have learned since joining their respective groups.

3:1:2 INDEPENDENT VARIABLES

In the study the main independent variables are education, social status, leadership, size of the group, motivation to join the groups, and the family structure of the women members.

(1) EDUCATION

Education here refers to the number of years in formal school system and level attained; any other type of training and attendance of adult literacy classes. Since the above measures are substantially different, for the purpose of this study they are

assigned weights.

The level of education will have a higher value (3), only other type of training (2) and adult education (1).

The expected relationship is that the general average level of education of the group members greatly determines the performance of the group. The expectation here is that educated people are more articulate about their needs and can plan better to realise them. The higher level also implies that women are well informed about their local situations and have a higher chance of reaching consensus. Groups whose members have a higher level of education can also comprehend the changing development realities and are therefore expected to realise better results.

In the study therefore we expect a positive relationship between education and performance.

## (2) SOCIO-ECONOMIC STATUS:

Social status refers to the ranking that an individual holds in a given community. In the study, status is measured by education; occupation; age;

occupation of husband, size of farm and the earnings derived from it. These are used to construct an index so as to obtain a single measure to use for categorising the levels.

The expectation here is that women groups whose members have higher socio-economic status do have higher levels of performance. This is because they can use their influence and wider interaction among their peers and/or through their husbands to solicit aid. They also have more resources to invest in projects. It generally leads to higher gains. Using the notion commonly used by extension officers to consult progressive farmers, it is also expected that such groups will benefit from government aid and expertise. Therefore, we expect those groups to have a higher level of performance.

The index used is like the one below:

SES- indicators.

- income from farm, education occupation; age; and size of land. These are sets of indicators (items) used to measure the variable in the cross-table.

- Education:
- a. none
  - b. up to std. 4
  - c. std. 5 - 8
  - d. form 1 - 2
  - e. form 3 - 4
  - f. completed 'A' level

- Occupation:
- a. none
  - b. teacher
  - c. doctor/other profession
  - d. civil servant
  - e. farmer
  - f. business woman/trader

- Age:
- a. 20 - 30 young
  - b. 31 -45 middle-Aged
  - c. 46 and above old.

- Size of farm:
- a. none
  - b. 1 - 10
  - c. 11 - 20
  - d. over 21

- Earnings from the farm:
- a. none
  - b. 1 - 1000
  - c. 1001 - 2000
  - d. 2001 - 3000
  - e. above 3000

Table of variable measures

Indicator	Weight	Values	Weight X Value
Occupation	5	a-0	highest score
		b-2.5	
		c-2.0	11.5
		d-1.5	
		e-1.0	
		f-0.5	
Education	4	a-0	highest score
		b-0.5	
		c-1.0	
		d-1.5	10.0
		e-2.0	
		f-2.5	
Income from farm	3	a-0	highest score
		b-0.5	
		c-1.0	6.0
		d-1.5	
		e-2.0	
Size of farm	2	a-0	highest score
		b-0.5	
		c-1.0	
		d-1.5	3.0
Age	1	a-1	highest score
		b-2	2
TOTAL SCORE			32.5

The most important indicator is assigned the highest weight and for the total value of an index per individual, the sum of weight multiplied by value is computed to get the index score or total value. The letters in the table represent the indicator categories on page 82. The highest score is expected to be 32.5.

For the analysis of this variable, the indicators will be used in the cross-tables instead of a single measure of socio-economic status in general.

### 3. SIZE OF THE GROUP

This refers to the size of registered members in the group. The assumption here is that smaller groups are more effective in achieving their goals and are more manageable in a crisis situation. Consensus on major issues facing the group is more likely in smaller groups than in larger groups. In the case of merry go round which was a common activity in the area smaller groups are more convenient. Members earn their money more regularly which ultimately increases members morale and will to participate.

So such groups can achieve better results than larger groups where conflict is bound to arise. The groups will be categorized in numbers of below 40 and above 40 members for the sake of computation.

#### 4. REASONS FOR JOINING THE GROUP

The reasons or motivation for joining the group refers to the factors that make most women to join groups. This will be categorized into two dimensions, that is, economic and social motivation.

It is expected that for income generating groups economic factors lead to highest performance than when the motivation is basically social. So groups where the majority of the members joined because of economic related motives are expected to yield better earnings. This is likely to lead to improved standards of living for the members. This is in contrast to groups where members motives are social related. On the other hand groups where members are economically motivated are likely to break, if that goal is not met. So reasons for joining groups is crucial to the study.

The indicators here are as shown below:

(1) Economic related.

- (i) satisfy monetary needs.
- (ii) have an independent source of income thus reducing dependence on husband.
- (iii) contribute to family upkeep and home development.

(2) Social related.

- (i) to interact with other members or women in the area.
- (ii) Forced to join by friends or advised by a local leader.
- (iii) To identify with other women in development.

5. LEADERSHIP CHARACTERISTICS

This refers to attributes of group leaders and the committee members which relate to competence and commitment of leaders.

Competence here refers to a leaders knowledgeability on the current development issues or concerns in the area. The level of education and training are the other measures of competence. The



exposure to mass media such as radio; newspapers and magazines will be other measures of competence. A leader with most of the above attributes will be termed as competent.

On the other hand committment refers to the dedication and devotion to the group aspirations and goals. The measures here include the number of leadership positions in the self-help groups and other organisations that a leader holds. The honesty of the leaders in terms of financial care and adherence to group rules is also important. Time devoted to group activities is an indicator of committment.

In this study leaders with few or no other leadership positions in self-help groups; devote a reasonable part of their time to group activities and are honest are held to be committed. According to Tarcher (1966:1):

Community leaders worth the name require more than a bag of effective techniques and charismatic personality. Given the power to determine the philosophy, policy, and structure of the organisation which prescribe the rules and limits of human behaviour, the importance of the world views is more than academic significance.

This means that leadership as a factor is crucial in the successful performance of any organisation. These calls for the need of competent and committed leaders for the successful running of the women groups in the rural areas. Groups with leaders with such qualities are likely to perform better than those with incompetent and uncommitted leaders.

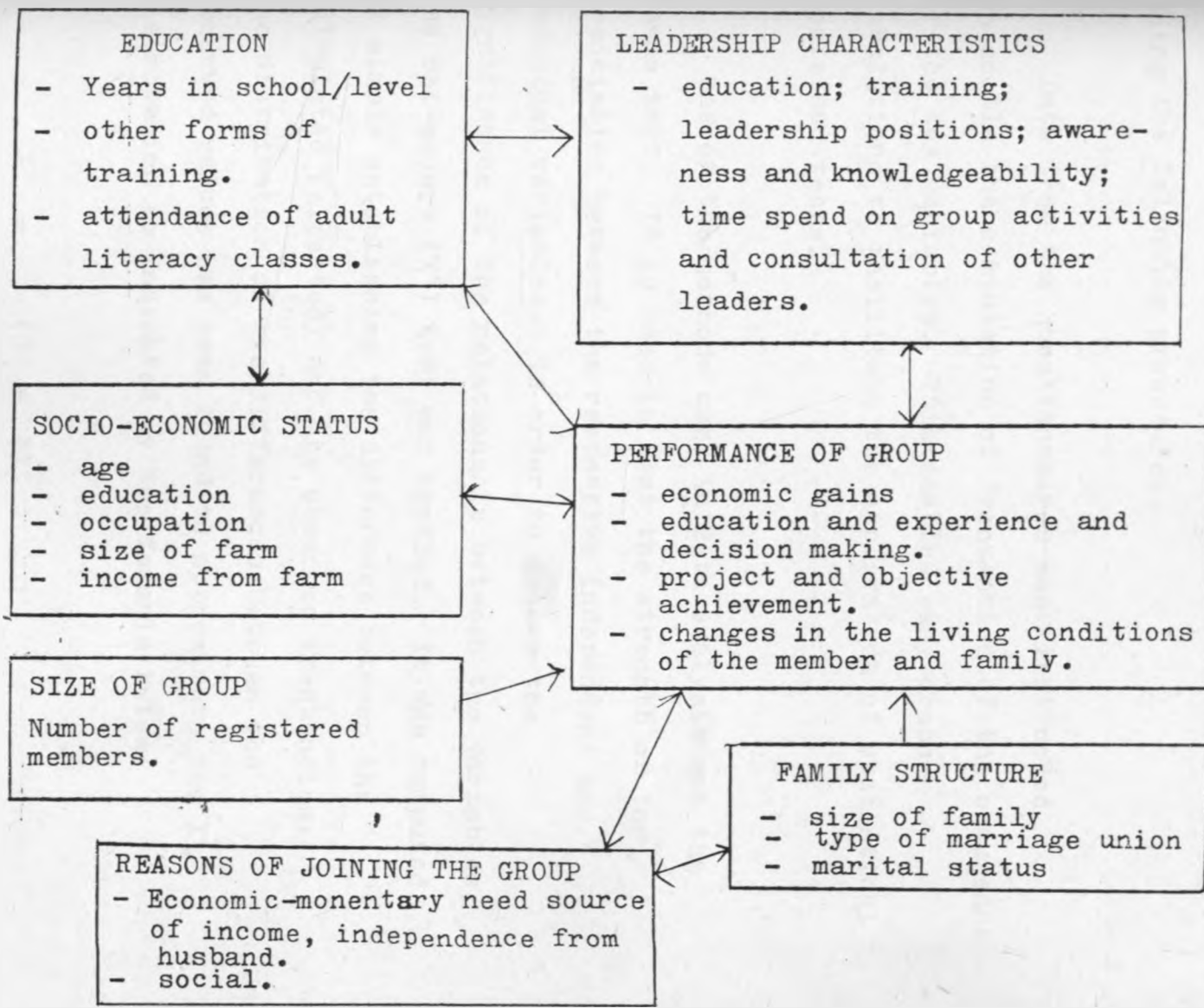
#### 6. FAMILY STRUCTURE OF THE MEMBERS

This refers to the nature of the family that the group members belong to. This includes marital status; size of the family and the type of marriage union.

The average size of the family will refer to the number of children while marital status will refer to categories such as single, married/widowed or divorced. The type of marriage union will refer to whether members come from a monogamous or polygamous union. The point is whether most group members are women with large families; come from a polygamous union and are divorced or widowed.

The expectation here is that while polygamous marriages offer distinctive advantages to women, they also present organisational problems that can work to women's disadvantage. This will render her position in the home less secure. So working and saving a portion of one's earnings are hedges against insecurity. This is because an independent financial source serves to reduce dependence on the husband and the smoothness of one's relationships with co-wives. The same applies to family size; that is, where the family is large the urge to meet part of its needs is greater. Such groups are likely to have higher levels of performance.

In the model education is seen as the basic factor influencing the performance of the groups. It also influences leadership characteristics and the socio-economic status of the women. Size of the group independently influences the performance. On the other hand motivation for joining the group and performance interact and influence one another. Family structure is related to motivation for joining the group and performance. That is the expected relations to be brought out by the study.



### 3.5 METHODS OF DATA ANALYSIS AND PRESENTATION

The data collected from the field is analysed using the following procedures.

Data from the questionnaires was first coded to enable the computation of frequencies of the occurrence of the key variables. This enabled easy cross-tabulations to facilitate the application of statistical tools and tests.

One of the methods used in data analysis was the Gamma test. It is used to test the strength of the association between the respective independent and dependent variables. In order to assess the significance of the relationship between the variables, the chi-square ( $X^2$ ) test was applied. It was computed by simply establishing the difference between the calculated (expected) and the observed frequencies. The distribution of the differences between the observed values has been found to approximate the  $X^2$  distribution as indicated by the formula below:

$$X^2 = \frac{(O - E)^2}{E}$$

where, O - represents the observed frequencies.

E - represents the expected or calculated frequencies.

The Gamma test was used as most of the data is nominal or ordinal. The formula is presented as below.

$$Q = \frac{(bc) - (ad)}{(bc) + (ad)}$$

Where, a, b, c, and d are cases in the respective cells. The above methods are the main instruments of data analysis. Percentages have also been applied to strengthen the statistics used above.

The following is the layout in the data analysis chapter. In chapter four we present a run down of the data that was collected from the field. This is presented in frequency tables and is mostly descriptive. Inferential statistics is deferred to chapter five. So what one finds in chapter four is data in frequency tables.

In chapter five, we get down to data analysis using the methods described in the earlier parts of this section. Data here is in cross-tables which are the joint frequencies distributions of cases according to two or more classificatory variables. This is where inferential statistics are applied to test the already stated hypothesis. In this chapter we analyse the variables in order of importance in influencing the dependent variable. We shall start by relating leadership characteristics to group performance, followed by size of group and then level of education. This will be followed by socio-economic status variable, then family structure and finally we look at reasons for joining the groups.

In chapter 6 we present a summary of the findings in chapter five, conclusions and recommendations as will be depicted by the findings in chapter five. -

#### PROBLEMS ENCOUNTERED IN THE FIELD

While in the field there were certain obstacles that were encountered. These problems tended to

hamper the collection of the data within the little time the researcher was to stay in the field.

The first major problem was transport. The area has poorly maintained roads and is in consequence not adequately served with good and efficient means of transport. This forced the researcher to walk on foot over long distances thereby occasionally missing respondents at agreed times of interviews. This greatly slowed down the data collection process. The situation was not helped by the lack of adequate finances. The funds available were not sufficient for hiring accomodation in places far from my home.

That meant that research assistants could not also be engaged to speed up the exercise. This is when taking into account that the area is large.

The other problem was lack of clearly kept records about the membership of groups. This led to sampling problems as I had to wait for a long time before lists of members were available. Lateness and non-appearance of some respondents led to wastage of time. This is because I had to arrange to revisit them. This was specifically critical because time



was not on my side.

The other problem faced while in the field was the work schedule of the women. It was very difficult to get the respondents during the most part of the day because they were mostly busy on the farm or doing their own domestic chores. I was left with no alternative but to fit in their schedule. That meant that I had to do most of the interviews in the afternoon or evenings which was very inconvenient especially in far places. It should also be taken in account that it was a harvest season in the area.

All the above problems coupled with administrative problems in the area really interfered with the speedy process of data collection. As a result I took more time in the field than expected hence disrupting the time schedule of finishing my programme.

## CHAPTER FOUR

### DATA DESCRIPTION

#### 4. AN OVERVIEW

In this section, data findings from the field are presented. Descriptive statistics will be used here while inferential statistics for the testing and interpretation of the hypothesis will be deferred to chapter five. The figures to be shown in the tables will be frequencies of cases and their respective percentages.

The analysis starts with the data concerning general group characteristics. Table 4.1 shows the distribution of membership by groups in the sample. From table 4.1, it is shown that the total sample studied was 160 women. These was drawn from a sample of 12 groups. The respondents from each of the groups ranged from 10 to 15 members. Groups with the highest number of respondents in the sample are Bukokholo, Mbererembire, Kapkara and with Lwandanyi "B" 15 respondents each. Chepkutumi, Kilisiru, Butonge and Sibanga had 14 respondents each while Namawanga had 13 respondents.

Table 4:1: Membership by groups in the sample.

Name of group	No. sampled from group	Percentage (%)
Chepkutumi	14	8.7
Kulisiru	14	8.7
Musieba	11	6.9
Bukokholo	15	9.4
Butonge	14	8.7
Sibanga	14	8.7
Mberembire	15	9.4
Kapkara	15	9.4
Namawanga	13	8.1
Lwandanyi 'B'	15	9.4
Ang'aru	10	6.3
Khasinja	10	6.3
TOTAL	160	100

Musieba women group had 11 respondents with Ang'aru and Khasinja having 10 respondents each. The sample of 160 women was selected from a population of 350 women which was the total membership of the 12 groups studied.

All the groups studied were formed after 1975 as shown in table 4.2.

Table 4.2: Groups according to the year of formation.

Year of group formation	Frequency	TOTAL %
1981	3	25
1980	2	16.7
1979	2	16.7
1978	3	25
1977	1	8.3
1976	1	8.3
TOTAL	12	100%

From table 4.2, 58.3% (7 groups) of the groups studied were formed before 1980. On the other hand 41.7% (5 groups) were formed in or after 1980. It should, however, be noted that the dates given are those of group registration with the Ministry of Culture and Social Services. According to the District Social Development Officer (SDO), some groups had been operating informally since 1970. They only registered with the office on assurance that they were going to

secure government aid. The point to note here is that most groups have been in existence for over 10 years and are therefore expected to have realised benefits to members.

When the groups were formed, there were various objectives of coming together. However 4 groups in the sample had no defined objectives and for some, leaders had no information as of the objectives of group formation. Table 4.3 shows the distribution of objectives as per the leaders responses.

Table 4.3: Objectives as per leaders responses in Order of importance.

Objectives of forming group	Order of importance			TOTAL (%)
	1st objective (F)	2nd objective (F)	3rd objective (F)	
none or no-information	27.9%(20)	27.9 (20)	27.9%(20)	27.9
Pipe water for members	26.4%(18)	- -	- -	8.8
equip members Kitchens	33.8%(22)	14.7%(9)	1.5%(1)	16.7
increase women participation in development	5.95%(4)	22.4%(15)	8.8%(5)	12.3
Develop source of income	- -	- -	61.8%(4)	20.6
Develop the area	5.95%(4)	35%(24)	- -	13.7
TOTAL (N)	100%(68)	100%(68)	100%(68)	100% (68)

From table 4.3, 27.9% of the leaders either never gave objectives for the group formation or had no information as to the objectives of group formation. According to the social development officer, that can be explained by the circumstance leading to most group formation in the area. It was said that most of the groups were formed because women were told to form groups in order to get government aid. That hysteria resulted to lack of defined motives as everything was done due to their desire to get government aid.

In table 4.3, it is indicated that most objectives were specifically focused on the improvement of women's living standards and that of their families. It is shown that 20.6% of the women responses were recorded as developing a source of income of women. That is 68.1% of the leaders in the third order. On the other hand 16.7% of the responses were recorded as equipping members' houses or kitchens. In all it can be said that the groups had the desire of improving the general welfare of members and the quality of life of the members' families. It can also be said that the groups wanted to provide some community needs such as piped water and the general development of the area.

In order to realise the above objectives, the women groups in the area of study engaged in a number of projects. Most of the projects were aimed at income generation. Table 4.4 shows the distribution of projects according to importance by the 68 women leaders interviewed for the study.

Table 4.4 Projects according to their order of importance as stated by project leaders.

Type of Project	Importance by order of answers				Total %
	1st Ans (F)	2nd Ans (F)	3rd Ans (F)	4th Ans (F)	
None	- (-)	10.2%(7)	10.2%(7)	39.7%(27)	15%
Farming	100 (68)	- (-)	- (-)	- (-)	25%
Business	- (-)	54.4%(37)	- (-)	- (-)	14.3%
Fishing	- (-)	5.9% (4)	1.5%(1)	- (-)	1.8%
Merry-Go-Round	- (-)	26.5%(18)	14.7%(10)	23.5%(16)	16.3%
Shop/Posho Mill	- (-)	- (-)	23.5%(16)	- (-)	5.9%
Poultry and Livestock	- (-)	- (-)	23.5%(16)	10.2%(7)	8.5%
Handicrafts/Sewing and pottery	- (-)	- (-)	26.6%(18)	26.6%(18)	13.2%
TOTAL (N)	100%(68)	100%(68)	100%(68)	100%(68)	100% (68)

From table 4.4, all the groups in the sample had farming as a priority project. This is shown by the fact that all leaders (68) mentioned farming as the first priority project. Business and Merry-go-round programme followed as the next important projects constituting 14.3% and 16.3% respectively. It is also important to note that there were some groups which had farming as the sole project. Projects like shops, posho mills, poultry and livestock were practised by a few groups. Handicrafts was practised by all groups while the fishing project was practised by only one group.

From the distribution in table 4.4, it can be said that projects like farming, business and merry-go-round were mostly ranked higher than the rest. The viable explanation could be that such projects are easy to enter and do not demand a lot of investment capital. They also realise returns in a short time than projects like shops and posho mills which require heavy financial commitment. It could also be argued that domestic demands on women make them rank such projects higher than others.



Since they remit cash within a short time, they help them in resolving their financial obligations in the homes. Such obligations include feeding children, clothing children among others. This is because of the high rate of male absenteeism in rural areas meaning that women are the immediate heads of households and bread-winners.

With the above nature of projects one expects that women derive maximum benefits from the group. The above data is mainly on the groups. It is important to look at the characteristics of the members, which are presented below:

### EDUCATION

In this variable the data to be analysed include the level of education of the women, any other type of specialized training and attendance of adult literacy classes. Education is an important variable in this study. It broadens one's perception and understanding of changing life situations. It is therefore expected that educated women are more enlightened and can assess their needs in relation to existing opportunities for maximum benefit. It is within that context that the education is considered

an important variable in the study.

The analysis starts by presenting data on the level of education of women.

Table 4.5: Women by level of education

Level of education	Frequency (F)	Percentage (%)
NONE	48	30
Std. 1 - 4	10	6.2
Std. 5 - 8	45	28.1
Form 1 - 2	33	20.6
Form 3 - 4	24	15.1
TOTAL (N)	160	100

From table 4.5, it is evident that 30% of the women in the sample had no education while 34.3% had attained some level of primary education. That means that 35.7% of the total sample had attained some level of secondary education. Given the fact that the majority of the women are old, one can say that the

level of formal education of the women is high. Further to formal education, women also attended adult literacy classes. It was found that women who never had formal education attended adult classes.

In view of the above findings, one expects that the women groups in the area realise meaningful benefits to members. One also expects that groups with a balanced mix of women with education and those with no education perform better. This is because shared experiences among the various women can lead to a better review of the existing local situation. This might lead to more realistic plans to satisfy the needs of all.

The study also looked at other type of training. The rationale of looking at training is that it enhances the women's understanding of various developmental aspects. This includes fields like agriculture; home economics and child care. Knowledge in such fields improves their ability in need assessment. The various fields the women had trained in, are as presented in table 4.6.

Table 4.6: Percentage distribution of women by type of training and whether the specific training was obtained as first or second training.

Type of training	1st training % (F)	2nd training % (F)	Percentage(%)
No training	65% (104)	65% (104)	65%
Leadership	3.1%(4)	- (-)	1.7%
Agriculture	13.7%(21)	3.1%(4)	8.4%
Home Economics /Nutrition	10% (16)	11.9%(19)	10.9%
Business/Comm- erce	4.4%(8)	6.9%(11)	5.6%
Family Planning	1.9%(4)	3.8%(6)	2.8%
Teaching	1.3%(2)	5.5%(10)	3.4%
Home Craft	0.6%(1)	3.8%(6)	2.2%
TOTAL (N)	100% (160)	100% (160)	100%(160)

From table 4.6, it can be observed that 65% of the women in the sample had not attended any training in specialised fields. That means that only 35% of the

women had training in various fields other than the formal education. It is also seen that most of the trained women attended courses like home economics and nutrition (10.9%) and agriculture (8.4%). That is to say that 35 women trained in the former while 27 women trained in agriculture. Only 1.7% trained in leadership while 5.6% were trained in business and or commerce. The remaining are teachers (3.4%), family planning educationists (2.8%) and home-craft (2.2%).

Since the women groups studied engage in activities related to the above courses, it is expected that groups with such women perform better. This is because such women have a working knowledge of the complexities involved in fields like agriculture and business. They can use their knowledge to plan and ensure effective use of their resources. This could enhance income generation, thus the raising of the standards of living of the women and their families. It is for the above reasoning that other type of training is seen as an important variable in the study.

From the above data one could conclude that the general literacy level of the women in the sample is

high. It is therefore expected that the groups realise benefits for the members. It is now important at the characteristics of leaders in the groups studied.

### LEADERSHIP CHARACTERISTICS

Leadership is of critical importance in the performance of any organisation. It is the type of leadership in groups that determines the direction of development. The leaders are seen as planners; implementers; arbitrators in times of crisis in a group and as a symbol of unity. It is therefore important that groups should have capable or competent and committed leaders to enable women achieve their goals. It is the centrality of leadership in group performance that makes it an important variable in the study.

The qualities of leadership considered in the study are training; exposure to Mass Media, leadership multiplicity; time spend on group activities and consultation with other leaders. In sum, 68 leaders were interviewed in the study.

Of the 68 leaders interviewed 52.9% had not attended any course related to group management. Therefore only 47.1% are trained. The courses that were attended related to group planning and management, project implementation and leadership skills. The pattern above is likely to have serious implications on group performance in the area. It is expected that groups with leaders trained in the above fields realise better results for women.

The study further looked at the women exposure to Mass Media. This refers to radio and newspapers and magazines. It was found that 64.7% of the leaders had no access to them. Some of the leaders never listened to radio even if they owned radios. In terms of awareness to current development trends, one expects that such leaders will not be exposed to them. In fact only 34.3% of the leaders were exposed to the Mass Media.

It is the view here that leaders should be exposed to issues related to the district focus and women programmes and projects in other parts of the country. The current population growth rate is high and such leaders should be conversant with such an issue

to help the government solve it. In the absence of organised tours to other areas, it is only through the Mass media that such information can reach rural women.

In terms of multiplicity of leadership positions there was a great variance. Multiplicity here refers to other leadership positions the women leaders have in other organisations. From table 4.7, it can be observed that 58.8% of the leaders interviewed held no other local organisations. On the other hand 41.2% of the leaders held other leadership positions locally. It was also found that leaders attached varying importance to the positions. The data shows that positions in school committees, Kanu, the ruling party and Maendeleo Ya Wanawake are held important.

They are considered prestigious positions and also command a lot of influence within the local community. It is because of this basis that such positions were ranked high compared to positions in local projects and development committees. The positions ranked high are seen as stepping stones to greater recognition and influence within the society. The multiplicity of leadership positions is likely to have serious



Table 4.7: Distribution of type of leadership positions for leaders in accordance to the level of importance attached to the position by the respondents.

Organisations where they are leaders	Level of importance of the position			Total %
	1st (F)	2nd (F)	3rd (F)	
No other organisation	58.8%(39)	58.8%(39)	58.8%(39)	58.8%
School Committee	10.2%(6)	4.5%(4)	8.8%(6)	7.8%
Kanu Women leader	11.8%(8)	10.2%(7)	5.9%(5)	9.3%
Maendeleo Ya Wanawake	14.7%(9)	14.7%(10)	3.0%(3)	10.8%
Local Projects	3.0%(5)	8.8%(6)	22.0%(14)	11.3%
4K clubs	1.5%(1)	- (-)	- (-)	0.5%
Divisional Dev. Committee	- (-)	3.0%(2)	1.5%(1)	1.5%
TOTAL (N)	100%(68)	100%(68)	100%(68)	100%(68)

implications to group performance.

In relation to time spend on group activities, the pattern identified is as in table 4.8.

Table 4.8: Distribution of leaders according to time spend on group activities per week.

Number of hours per week	Frequency (F)	Percentage %
1 hour	12	17.6
2 hours	18	26.5
3 hours	23	33.8
Over 4 hours	15	22.1
TOTAL	68	100.0

As can be seen from table 4.8 55.9% of the leaders in the sample spend at least 3 hours on activities per week. That means that 44.1% spend less than two hours on group activities. This disparity may be explained by the nature of multiplicity of leadership positions presented in table 4.7.

In relation to the above two variables, one is inclined to argue that groups with leaders holding other positions elsewhere are likely to perform badly. This is because such leaders concentrate their time on many tasks hence are left with little time to devote to one single task. It can also be argued that the leaders who hold many other positions are the ones who spend less hours on group activities. This situation is bound to retard the effective performance of the rural women groups in uplifting in the welfare of their members.

There are also other leadership qualities such as consultation with other leaders on matters pertaining to the development of women groups and the general area. The issues of consultation included mobilisation of women, solution of conflict in groups, raising of funds for group projects and integration of women activities in the local programmes.

Out of the 68 leaders interviewed, 60.3% consulted other leaders while 39.7% never consulted other leaders. It is argued here that groups with leaders who consult other leaders do realise better results for women. Consultation is likely to broaden their awareness of

the local needs and thus help in devising better ways of realising them for the benefit of women. In the study data on reasons for joining the groups was collected.

#### REASONS FOR JOINING THE GROUP

For all the respondents, the reasons for joining the group were either economic or/and social in nature. The economic - oriented reasons were dominated by those aiming at satisfying monetary needs, contributing to family upkeep, reducing dependence on the husband and supplementing the family income of which the main source is the husband. On the other hand the social reasons include peer pressure and the need to socialise and identify with other women in the development of the area. Table 4.9 shows the distribution of women according to reasons.

Table 4.9: Reasons for joining the groups according to importance.

Reasons for joining the group	Rank importance of reasons				Total %
	1st % (F)	2nd % (F)	3rd % (F)	4th % (F)	
satisfy monetary needs	46.9%(75)	5.6%(10)	10.6%(17)	8.3%(13)	17.9%
contribute to family upkeep	18.8%(30)	42.5%(68)	8.3%(13)	10%(16)	19.9%
Reduce dependence on husbands	12.5%(20)	22.5%(36)	24.4%(40)	4.3%(6)	15.9%
Supplement members income	6.9%(11)	10.6%(16)	24.4%(40)	10.6%(17)	13.2%
Peer pressure	3.1%(5)	8.7%(14)	20.5%(33)	13.7%(23)	11.6%
To socialise with other women	10%(16)	8.3%(13)	10%(16)	51.3%(82)	19.8%
No information	1.8%(3)	1.8%(3)	1.8%(3)	1.8%(3)	1.8%
TOTAL (N)	100%(160)	100%(160)	100%(160)	100%(160)	100% (160)

In table 4.9, it is observed that 66.8% of the respondents joined groups in anticipation of economic gains. On the other hand only 33.2% of the respondents gave social reasons for joining the groups. However 1.8% of the women were not sure as to why they joined groups. It is also important to note that there were some women who had both economic and social reasons for joining the groups.

The bearing these reasons might have on the group performance is likely to be in the area of type of projects engaged in and income generation. It is expected that economically inclined women have initiative to earn money hence are likely to succeed in income generation projects. The implication of the data above is that the groups realise better performance. The importance of this variable is that, it determines the type of projects women engage in and the existence of some groups despite lack of material gains. Socially motivated women might continue participating in groups even without material gains while those economically motivated might not. The analysis will explain such a link between motivation and performance. It is now important to look at the family structure and composition of the women.

FAMILY STRUCTURE AND COMPOSITION

Under this variable attention is focused on family size, marital status, type of marriage union and children in school. In essence the study is interested in knowing the family backgrounds of the women who dominate women groups. This shows the category of women in rural areas and its impact on group performance. This might have implications on the trend of group performance.

The analysis starts by showing the distribution of women according to family size.

Table 4.10: Women according to family sizes.

Number of children (categories)	Frequency (F)	Percentage (%)
None	2	1.2%
1 - 4	37	23.1%
5 - 8	63	39.4%
Over 8	58	36.3%
TOTAL	160	100.0%

From table 4.10, 75.7% of the women in the sample had families of at least 5 children while only 24.3% had families of less than 4 children. That generally points to the fact that most women in the sample had large families. In fact the average family size was 6 children. It is expected that women with large families participate more in income generating activities. This might be out of the desire to earn money and contribute to the upkeep of children especially the paying of school fees.

It could also be argued that women with large families and young children cannot participate fully in group activities. This could be due to the demands of child care. But on the whole it is expected that most groups in the sample realise better results.

On marital status the study identified the distribution shown in table 4.11.



Table 4.11: Marital Status

Marital Status	Frequency (F)	Percentage (%)
Single	2	1.2%
Married	129	80.6%
Widowed	27	16.9%
Separated/divorced	2	1.2%
TOTAL	160	100%

From table 4.11, 80.7% of the women in the sample are married while 19.4% are not with their husbands. Those without husbands are either single, widowed or divorced and/separated. In relation to the type of family union it was found that 50% of the respondents are from monogamous families while 48.7% came from polygamous families. The remaining 1.3% never responded. It therefore means that there is a very high incidence of polygamy. This could be due to the held view among the Luhya that children represent wealth and the more the children the wealthier one values himself. This explains the relatively high incidence of polygamy. In fact most

women in polygamous families were old while those from monogamous families were fairly young.

That is a manifestation that such beliefs are changing due to the raising cost of living and pressure on the existing land patterns. That shows that many children are no longer a sign of prestige thus the increasing occurrence of monogamous marriages. In relation to children in school it was found that only 11.9% of the respondents never had children in school. On the other hand, 88.1% of the women interviewed had children in school. It is expected that such women have more initiative in groups hence anticipation of a positive relationship in the analysis. The study further looked at the socio-economic status of the women.

#### SOCIO-ECONOMIC STATUS

Under socio-economic status the analysis focuses on age of women, their occupations, land size, size of land cultivated and education. However level of education data will not be presented here as it has already been presented. The above are indicators that the study uses to measure the socio-economic status of the women.

The analysis starts by looking at the age of the women in the sample. This is shown in table 4.12. From table 4.12, 43.7% of the respondents were over the age of 46 years. On the other hand 51.9% are between 26 years and 45 years of age. That means that only 4.4% of the respondents were below the age of 25 years. From this data one could say that 56.3% of the women in the sample are young or middle aged. In fact the average age of the women in the sample was 43.3 years. One deduction from the above data is that the majority of the women are still within the child-bearing age. Therefore in terms of child-care obligations they are more bound. In this

Table 4.12: Distribution of women by age.

Age (Categories)	Frequency (F)	Percentage (%)
15 - 25 years	7	4.4%
26 - 35 years	36	22.5%
36 - 45 years	47	29.4%
Over 46 years	70	43.7%
TOTAL	160	100%

regard there is likely to be a conflict between domestic roles and groups activities in terms of time allocation.

The analysis also looked at the occupational status of the women. This is presented in table 4.13.

Table 4.13: Type of occupation

Type of Occupation	Frequency (F)	Percentage (%)
None	75	46.9%
Teacher	25	15.6%
Business/trade	28	17.5%
Farmer	23	14.4%
Medical Profession	8	5.0%
Civil servant	1	0.6%
TOTAL	160	100.0%

From table 4.13, 46.9% of the women were not engaged in any employment. On the other hand 31.9%

of the respondents were self-employed. That is they were either small scale farmers or were engaged in small scale businesses on the local market centres in the area. That means that only 21.8% were engaged in full-time wage employment. They were either teachers, civil servants or were in the medical profession. In general, one could say that 46.9% of the women were unemployed while 53.1% were employed. The fact that many women are not engaged in wage employment, might be the contributory factor why the women joined groups.

The implication the above pattern might have on performance is in the area of investment capital. Women not engaged in paid employment do not have a regular income and that might lead to non-constant contribution to the groups. This is likely to have a negative impact on the performance of group projects.

Size of farms is also an important measure of socio-economic status. Land is a crucial factor of production and therefore people with large farms are viewed as wealthy people. This therefore means that the large landed individuals in the society derive a lot of prestige and to a large extent respect. It is because of the importance attached to land that the

study considers it as an indicator of socio-economic status. It is a source of wealth and prestige. The data concerning land size distribution is presented in table 4.14.

Table 4.14: Distribution of land sizes.

Size of land (categories)	Frequency (F)	Percentage (%)
1 - 5 acres	33	20.6%
6 - 10 acres	66	41.3%
11- 15 acres	27	16.9%
16- 20 acres	17	10.6%
Over 21 acres	17	10.6%
TOTAL	160	100.0%

From table 4.14, 61.9% of the respondents had land of less than 10 acres. On the other hand 27.8% of the respondents had between 11 - 20 acres while only 10.6% had over 20 acres. This nature of land distribution shows that in general land sizes are small. Given the rising population of Kenya and the

area in particular, the distribution represents pressure on the land to produce both for consumption and sale. That means that there might not accrue enough revenue to sustain their living costs.

That shows that women in the area generally toil on small plots of land from which they earn a living. Alongside data on land sizes, the research also recorded on the pattern of land cultivation in the area. This is shown in table 4.15.

Table 4.15: Distribution of land cultivation

Size of land cultivated (categories)	Frequency (F)	Percentage (%)
Under 5 acres	48	30%
5 - 10 acres	77	48.1%
11- 20 acres	29	18. %
Over 21 acres	6	3.8%
TOTAL	160	100%

When one compares table 4.14 and table 4.15 one is inclined to conclude that most of the women in the area come from a small holder background. Only 21.8% of the respondents cultivated over 11 acres of land. The highest size of cultivated land was 30 acres while the largest land holding was 58 acres. This could mean that quite some large tracts of land lie fallow, though some might be used for grazing livestock.

Given this pattern of land cultivation above and also employment distribution one could argue that women in the area are hard pressed to satisfy their financial obligations both at home and in groups. This is likely to have serious implications to group performance as it will be seen in chapter five.

Now, the analysis looks at the last independent variable in the study which is size of groups.

#### SIZE OF GROUPS

Under this variable, the analysis focuses on the number of women in the groups studied. Group size is an important factor in group performance. It relates



to issues such as conflict and consensus and social control. It is held here that smaller groups are likely to record good results because social control of the members is closely checked compared to large groups of over 50 members. In such large groups conflict is more likely than consensus due to divergence of views and needs. One could say that small groups are more cohesive thus manageable. It is for the above reason that size of groups is considered a variable in the study. Table 4.16 shows the distribution of size of group.

Table 4.16: Distribution of groups according to sizes

Size of groups (categories)	Frequency (F)	Percentage (%)
15 - 25 members	1	8.4%
26 - 35 members	3	25 %
36 - 45 members	4	33.3%
Over 45 members	4	33.3%
TOTAL	12	100.0%

From table 4.16, it can be observed that 33.3% of the groups studied are above 45 members. This means that 58.3% are between 26 and 45 members. These are what one could call average sized groups. Only one group in the sample had less than 25 members. It is important to note that the largest group studied had 125 members. Size of groups is closely linked to profits that a group makes. Smaller groups are better placed to share profits than larger groups. It is therefore expected that group size has a lot of implication for group performance effectiveness.

The above analysis constitutes the discussion on the independent variables of the study. The section that follows, is an analysis of the dependent variable. This is performance of the women groups.

#### GROUP PERFORMANCE

Under this dependent variable, the analysis considers income earned by the members; contributions to family upkeep; benefits from the group; changes in the living conditions of the members; decision making ability; project achievement and objective. However project achievement and objective achievement have

already been discussed. That means data on them will not be presented in this section.

The analysis starts by looking at income derived by members from the group per year. This is shown in table 4.17:

Table 4.17: Distribution of women by income earned from the group per year.

Cash earnings (K.sh) (categories)	Frequency (F)	Percentage (%)
None	34	21.3%
1 - 500 sh.	76	47.5%
501 - 1000 sh.	38	23.6%
1001 - 15000 sh.	12	7.6%
TOTAL	160	100%

From table 4.17, 21.3% of the women interviewed earned no income from the groups while 47.5% of those interviewed reported earnings of less than sh. 500 per year. On the other hand only 7.6% of the women in the sample reported earnings of over sh. 1000 per

year. It was also noted that the average income for the women was sh. 398 per annum. Given the rising cost of living this is a low amount to ensure comfortable survival. There is also a lot of discrepancy in the rates earned in the groups and even among the members of the same group. This is because the highest recorded earning was sh. 1500 while there were some women who earned nothing.

However despite the low earnings 63.7% of the women in the sample indicated contributions to family upkeep. That means that 36.3% of the women reported non-contribution to family upkeep. When average income earned from the farm was compared to that earned from the groups, the income from the groups was indeed low. On average, income earned from the farm was sh. 1600. From this one is inclined to say that women earnings from the group is very low.

When data on kind of benefits was considered the pattern in table 4.18 was found.

Table 4.18: Contribution to the family in order of importance.

Kind of contribution	Women by importance			Percentage %
	1st Ans (F)	2nd Ans (F)	3rd Ans (F)	
None	36.2%(57)	36.2%(57)	36.2%(57)	16%
Pays school fees	28.1%(44)	- (-)	- (-)	12%
Cloths children	25.6%(40)	18.7.(31)	3.1%(5)	20%
Buys food	8.8%(17)	23.7%(38)	6.3%(11)	16.3%
Furnishes house	0.65%(1)	20%(32)	23.7%(38)	22.5%
Farm dev't business	0.65%(1)	1.4%(2)	30.7%(49)	13.2%
TOTAL (N)	100%(160)	100%(160)	100%(160)	100%(160)

From table 4.18 one finds that 36.2% of the women do not contribute anything to the family upkeep. On the other hand 63.8% of those interviewed reported contributions to family upkeep. At least 28.1% of the women said they pay school fees. That is 12% of the responses recorded. On the other hand 20% of the

women reported that they clothed their children. It can also be observed that 16.3% of the respondents bought food for the family while 22.3% reported house furnishing. Only 13.3% contributed to farm development or family business.

From the above distribution one can conclude that the role played by women in the family was mainly focused on children. That shows that even if women want to improve their own living conditions, the welfare of their children is given serious consideration. In total, it could be stated that women derived benefits from the groups.

The study also considered the issue of general benefits derived from the group. Table 4.19 shows general distributions of benefits to members by order of importance.

Table 4.19: Type of benefits according to importance.

Type of Benefits	Percentages & Frequency (F)				Percentage
	1st Ans(F)	2nd Ans(F)	3rd Ans(F)	4th Ans(F)	
Educated children	23.8%(38)	0.7%(1)	- (-)	- (-)	6.1%
Started business	13.7%(24)	8.1%(12)	- (-)	- (-)	5.5%
Bought livestock	20.6%(32)	22.5%(36)	4.3%(6)	- (-)	11.9%
Built a house	8.1%(12)	11.9%(19)	7.5%(12)	1.8%(2)	7.3%
Source of income	10.6%(17)	18.7%(29)	29.3%(46)	8.1%(16)	16.7%
Conselling of members	10.6%(17)	13.7%(24)	14.3%(24)	16.2%(25)	13.8%
Wider interaction	1.2%(2)	11.9%(19)	15.6%(28)	25.6%(40)	13.6%
Better home planning/management	0.7%(1)	1.2%(2)	13.1%(20)	15%(24)	7.5%
Nutrition education	0.7%(1)	0.7%(11)	2.8%(4)	15%(24)	4.7%
None	10%(16)	10.6%(17)	13.1%(20)	18.3%(29)	12.9%
TOTAL (N)	100%(160)	100%(160)	100%(160)	100%(160)	100%(160)

From table 4.19, 24.5% of the women argued that they had educated their children from the group earnings. That represents 6.1% of the total respondents. It is also observed that 21.8% of the women used the earnings from the group to engage in business at the local markets in the area. That is 5.5% of the total respondents while 11.9% reported having bought some livestock. It is important to note that the percentages given represent those of a single type of benefit in relation to the number of women.

The women who said they had built a house (semi or permanent) were 29.4% (47 women). On the whole 66.9% of the women said they had developed a source of income from the group. Some women also reported social benefits such as conselling by members, nutrition education and home planning.

It is clear that only a few women did not derive benefits from the group. The trend one identifies is that women benefited from the groups. Further to that women were expected to give information about the perceived changes in their living conditions since joining the groups. Table 4.20 shows the distribution of types of changes women have experienced according



to ranked importance.

Table 4.20: Type of changes in women's living conditions according to importance.

Type of change	Rank position of changes (F)			Percentage %
	1st Ans (F)	2nd Ans (F)	3rd Ans (F)	
None	15%(24)	15%(24)	15%(24)	6.7%
Better farming (food product)	21.9%(35)	17.5%(30)	- (-)	17.2%
Self-reliance	8.1%(15)	25%(40)	8.1%(15)	18%
High Nutritional standards	- (-)	20.6%(32)	18.8%(29)	17%
Increased harmony in family	1.2%(2)	1.2%(2)	36.3%(58)	17%
Improved home and house management	33%(52)	- (-)	1.2(2)	15.1%
No information	20.6%(32)	20.6%(32)	20.6%(32)	9%
TOTAL (N)	100%(160)	100%(160)	100%(160)	100%(160)

Table 4.19 shows that 35.6% of the women had not realised changes in their living standards. This means that at least 64.4% of the women experienced changes in their living conditions. Sixty one percent argued that they had improved their farming. On the other hand, 64% of the women who reported changes in their living conditions achieved a high level of self-reliance. About the 63% reported improved nutrition of their children and increased family co-operation. It was also noted that 53.5% reported improved housing and home management. That represents 15.1% of the total sample respondents.

From the data it is clear that two thirds of the women benefited from the groups. However in terms of decision making on the expenditure of income earned from the group, the picture was different. As shown in table 4.21, 46.3% of the women decided the mode of spending their money earned from the group. Further to that at least 31.1% made decisions with their husbands while only 20.6% of the women interviewed had no control over the spending of the money earned from the groups.

In total one could say that 79.4% (127) of the women interviewed had developed some ability to exert decisions over their spending. One therefore concludes that the impact of the groups is considerable in relation to women conditions of living.

Table 4.21: Major decision maker in the household.

Decision maker	Frequency	Percentage
Woman himself	74	46.3%
Woman and husband	53	33.1%
Husband only	33	20.6%
TOTAL	160	100%

The implication here is that women are increasingly developing awareness of their own rights. That ability to make decisions on the disposal of income earned from their own efforts in the groups is indeed important.

The above analysis represents the data to be used in data analysis and interpretation of the study. This is presented in chapter five.

## CHAPTER FIVE

### 5. DATA ANALYSIS AND INTERPRETATION

This chapter discusses the relationship between the independent variables and dependent variables. This is aimed at testing the hypotheses of the study. Data is presented in form of cross-tabulations. These are joint frequency distributions of cases according to two or more classificatory variables. In the analysis, the chi-square ( $X^2$ ) test is used to test the significance of the statistical relationship between the respective variables.

The study uses 0.05 or 95% confidence level as the decision making criteria. A relationship above the 95% confidence level is accepted as significant while that below 95% level is not significant. The Gamma test is used to test the power and direction of the relationship.

The analysis starts by relating leadership characteristics and performance of the group.

5:1 LEADERSHIP CHARACTERISTICS AND PERFORMANCE OF  
THE GROUP

Leadership characteristics are held basic in the study. The rationale for linking leadership and performance is that it provides the overall co-ordination and planning of the group activities. It is the leaders who provide the direction and set targets for group aspirations. It is therefore important that women groups have capable and competent leaders if they are to realise their objectives and improve their standards of living and that of their families.

Under this section the analysis uses leadership training, leaders exposure to media, number of leadership positions; time spent on group activities; consultation patterns and level of education of leaders as measures for committment and competence.

The hypothesis tested in this section is:

H<sub>1</sub>: Women groups with competent and committed leaders are likely to achieve higher levels of group performance.

Leadership training is related in this case to performance. Performance is measured by objective achievement, project completion and cash earnings to members of the group. Table 5.1 relates leadership training to objective achievement of the groups.

Table 5:1 Leadership training Vs achievement of the set objectives.

Attended training	None (%)	Achieved objectives %	TOTAL %(N)
YES	8.8	38.2	47(32)
NO	35.4	17.6	53(36)
TOTAL % (N)	44.2 (30)	55.8 (38)	100 (68)

$\chi^2 = 15$  with 1 df significance at 99.1% C.I.

Gamma = 0.7.

The above findings show a high statistical relationship between attendance of leadership training by group leaders and the achievement of objectives. There is also a strong gamma relationship of 0.7

meaning that the independent variable explains 70% of the variation in dependent variable. What can be inferred from the data is that out of 55.8% of the leaders who reported objective achievement 32.8% were trained while 17.6% were untrained. From the 44.2% leaders never achieved objectives, 8.8% were trained while 35.4% were untrained. This indicates that groups with trained leaders have the ability to achieve better results than those dominated by untrained leaders.

A similar pattern was established when leadership training was related to project achievement. In this case projects were divided into those related to income generation and those socially oriented. The analysis attaches emphasis to income generation projects as that is the major thrust of the study. The findings are presented in table 5.2.

Table 5.2: Leadership training Vs completion of projects.

Attended training	None (%)	Economic projects	Social projects	TOTAL %
YES	1.5	35.3	10.3	47.1%
NO	7.3	13.2	32.4	52.9%
TOTAL% (N)	8.8% (6)	48.5% (33)	42.6% (29)	100% (68)

$\chi^2 = 17.0$  with 2df. significance at 100% C.L.

Gamma = 0.4.

The findings indicate that there is a strong statistical relationship between training and project completion. The Gamma relationship is also fairly strong. It is observed that trained leaders reported more achievement in economic projects than those with no training. It can also be said that untrained leaders reported more achievement in social projects than economic projects. That shows that trained leaders steer groups to greater economic prosperity than untrained leaders.

When training was related to earnings from the groups to members per year the following results were observed.



Table 5.3: Leadership training Vs earnings from the group per year.

Leadership training	None	K.sh. up to Sh.600	K.sh 600-1500	TOTAL %
YES	3.3	26.6	11.8	47.7%
NO	21.7	28.4	8.2	58.3%
TOTAL (N)	25% (15)	55% (33)	20% (12)	100% (68)

$X^2 = 6.95$  with 2df significance at  $\geq 9.7\%$  C.L.

Gamma = 0.5.

The statistics above indicate that the relationship between leadership training and annual earnings to the members is highly significant. It also shows a strong relationship. Thus out of 47.7% of the trained leaders, 3.3% reported no earnings while 26.6% reported earnings up to Sh. 600 with 11.8 reporting earnings of over Sh. 600. It is also observed that out of the 58.3% of untrained leaders, 27.7% reported no earnings; 28.4% reported earnings of up to Sh. 600 while only 8.2% reported earnings of up to Sh. 600.

The interpretation one gives the above findings is that leadership trainings enables groups to realise their objectives including making more money and completing projects. It could be said that the training has an effect on other members. This is through sharing of the knowledge acquired from training by the leaders with the members. This improves the capacity of the group members and their respective leaders to plan effectively. It could also be argued that training leads to better management of the group in aspects such as finance; planning and implementation of projects. This leads to eventual good performance of groups. It could therefore be stated here that training is an important aspect of leadership that needs to be given attention in planning.

The analysis also related level of education of the leaders to group performance. The level of education is taken as an aspect of leadership competence. The findings in table 5.4 shows the pattern of relationship between leadership and objective achievement.

Table 5.4: Level of leaders education Vs achievement of the group objective.

Level of education	Whether objectives set were achieved		
	None	Objectives achieved	TOTAL (N) %
None	8.8	1.5	10.3% (7)
Primary	20.7	17.6	38.3% (26)
Secondary	16.4	35.3	51.4% (35)
TOTAL (N)	45.6% (31)	54.4% (37)	100% (68)

$\chi^2 = 9.98$  with 2df significance at 99% C.L.

Gamma = 0.55.

The findings in table 5.4 indicate that the relationship between level of education of leader and achievement of objectives is significant. The Gamma statistic show that the relationship is also strong. This further gives an indication that for groups to realise their aspirations the leaders should be capable and competent. One could state here that education is necessary for effective need assessment.

Therefore it is imperative that leaders of women groups have some level of education as it broadens their capacity to assess the problems facing them. This could enhance their objective articulation and planning.

When the level of education was related to completion of projects, the study established the following results.

Table 5.5: Level of education Vs completion of projects started.

Level of education	None	Economic project	Social project	TOTAL (N) %
None	4.3	1.5	4.3	10.1%(7)
Primary	4.3	14.5	18.9	37.7%(26)
Secondary	1.5	31.8	18.9	52.2%(36)
TOTAL (N).	10.1% (7)	47.8% (33)	42.1% (29)	100% (69)

$\chi^2 = 13.5$  with 4df significance at 100%

Gamma = 0.1.

From table 5.5, it is clear that there is a high statistical relationship. However the strength of the relationship is low. This could be that the type of education the leaders acquired is not relevant to the demands of such projects. It is also important to note that most of the women are old and hence they attained their levels of education long ago. It therefore means that other than formal education the leaders should be exposed to training related to group management. The two aspects combined could lead to effective planning for groups hence the realisation of better earnings for the women.

In the study it was found that groups with leaders with formal education and were also trained in group management realised better results. That shows that formal education enlightens women on the general aspects of development while training equips them with the practical skills essential for effective participation in development.

— In the analysis exposure of leaders to mass media was also related to group performance. The results are in table 5.6.

Table 5.6: Exposure to media Vs project completion

Reads papers and listens to radio	Whether projects started were completed			
	None	Economic project	Social project	TOTAL % (N)
NO	35.3	7.3	19.1	61.7%(42)
YES	4.4	4.4	29.5	38.3%(26)
TOTAL % (N)	39.7% (27)	11.7% (8)	48.6% (33)	100% (68)

$\chi^2 = 18.5$  with 2df significance at 100% C.L.

Gamma = 0.7.

The findings in table 5.6 indicate that there is a highly significant statistical association between exposure to mass media and the performance of groups. There is also a strong relationship between the variables as is shown by the gamma statistic of 0.7. It is therefore argued here that the exposure of the leaders to mass media enhances the achievement of group goals. It is held that through the mass media the leaders are able to know what other women are

doing in other parts of the country. This is because tours for the women leaders to other parts of the country are rarely done.

The media therefore remains the only channel of interaction rather than actual contact. So leaders exposed to the media are better placed to steer groups to success. That greatly increases the competence and awareness of the leaders hence group performance.

Considering committment of leaders, the number of leadership positions held in other self-help project locally was related to group performance. Table 5.7 shows the relationship between other leadership positions and achievement of objectives set.

Table 5.7: Other leadership positions in self-help Vs achievement of objectives.

Holds other leadership positions	None	Achieved objectives	TOTAL % (N)
YES	32.4	7.3	39.7%(27)
NO	32.3	28	60.3%(41)
TOTAL % (N)	64.7% (44)	35.3% (24)	100% (68)

$\chi^2 = 8.2$  with 1df significance at 99% C.L.

Gamma = 0.6.

In table 5.7, there is a highly significant statistical relationship between the two variables above. The power of the relationship is also quite strong. It can be seen that out of 24 leaders who reported achievement of objectives 28% were those with no other leadership positions while 7.3% had other leadership positions. However of the 44 leaders who reported none achievement of objectives there is hardly a difference in the distribution. This reinforces the earlier argument that leaders who hold many leadership positions are bound to lead to poor group performance. This could be explained by the fact that such leaders concentrate their energies on many tasks that they are hardly left with time to devote to group activity. That adversely affects group performance.

The analysis further related leadership positions to completion of projects. The findings are presented in table 5.8.



Table 5.8: Other leadership positions in self-help projects Vs completion of projects.

Holds other leadership positions	Whether projects started were completed			
	None	Economic projects	Social projects	TOTAL % (N)
YES	2.9	11.8	25	39.7%(27)
NO	5.9	36.7	17.7	60.3%(41)
TOTAL % (N)	8.8% (6)	48.5% (33)	42.7% (29)	100%(68)

$\chi^2 = 7.7$  with 2df significance at 97.9% C.L.

Gamma = 0.5.

The findings above indicate that the statistical relationship between the two variables is significant. The power of the relationship is also strong as shown by the gamma statistic of 0.5. That means that 50% of the variation in the independent variable is caused by the independent variable. It is observed that out of the 33 leaders who reported project completion (income generating) 36.7% were those with

no other leadership positions while 18.8% were those with other positions in self-help. On the other hand out of 42.7% of the leaders who reported achievement of social projects 25% were those with other leadership positions while 17.7% were those with no leadership positions.

This further testifies that leaders who devote most of their time and energies on group projects realise better returns for their members. Such groups also recorded high earnings for their members.

In the area of committment, the study further related time spent on group activities and group performance. The findings are presented in table 5.9.

Table 5.9: Time spent on group activities Vs objective achievement.

Hours spend on group activities /week	None	Achieved objectives	TOTAL % (N)
1 hrs	17.6	0	17.6%(12)
2 hrs	19.1	7.4	26.5%(18)
3 hrs	4.4	29.4	33.8%(23)
4 hrs and above	3	19.1	22.1%(11)
TOTAL % (N)	44.1% (30)	55.9% (38)	100%(68)

$\chi^2 = 52.5$  with 3df significance at 99.9% C.L.  
Gamma = 0.86.

The findings in table 5.9 indicate that there is a highly significant statistical relationship between the two variables. It is also shown that the relationship is very strong as is indicated by the Gamma statistic of 0.86. As can be seen in the table, out of the 55.9% of the leaders who reported achievement of objectives 48.5% spend at least 3 hours on group activities compared to 7.4% who spend 2 hours. It is also evident that the majority of the leaders who reported non-achievement of objectives were those who spend less than 2 hours on group activities.

When time was related to project completion the following was established.

Table 5.10: Time spent on group activities Vs completion of projects started.

Hours spend on group activities per week	Whether projects started was completed			
	None	Economic projects	Social projects	TOTAL % (N)
1 hour	1.5	2.9	13.2	17.6%(12)
2 hours	5.9	10.3	10.3	26.5%(18)
3 hours	1.5	29.9	2.9	38.8%(23)
4 hrs and above	0	20.6	1.5	22.1%(15)
TOTAL % (N)	8.8% (6)	63.2% (43)	28% (19)	100%(68)

$\chi^2 = 31.27$  with 6df significance at 100% C.L.

Gamma = 0.44.

From table 5.10, it is observed that there is a high significant statistical relationship between the two variables. The power of the relationship is also fairly strong. It is observed that of the 63.2% of the leaders who reported completion of economic

projects 50.5% spend at least three hours while 13.2% spend less than two hours. For the 8.8% who reported non-completion of projects 1.5% spend at least 3 hours on group activities while 6.4% spend less than 2 hours. This shows that leaders who devote most of their time on group activities are more likely to steer groups to greater success.

This could be explained by the fact that such leaders have enough time to review group problems, consult and motivate other members. These are important aspects of group organisation. It is on such a basis that such leaders steer groups to greater success.

The analysis further related time spend on group activities to earnings of members from the groups as is shown in table 5.11.

Table 5.11: Time spend on group activities by leaders Vs earnings of members.

Time spend on group activities by leader per week	None	Sh 1 - 600	Sh 601-1500	TOTAL % (N)
1 hour	8.3	11.7	0	20 %(12)
2 hours	13.3	11.7	5.0	30% (18)
3 hours	2.9	22.5	2.9	28.3%(17)
4 hours	1.5	8.3	11.7	21.7%(13)
TOTAL % (N)	26.7% (16)	53.3% (32)	20% (12)	100%(68)

$\chi^2 = 23.4$  with 6df significance at 100% C.L.

Gamma = 0.62.

As is in table 5.11, there was found to be significant statistical relationship between the two variables. It is also found that the relationship is strong as is indicated by a Gamma value of 0.62. That means that time accounts for 62% of the variation in the earnings to members. In table 5.11, out of the 53.3% of the leaders who reported 'some earnings of between Sh. 1 - 600, 30.8% spend at least three

hours on group activities while 23.4% spend less than two hours.

On the other hand out of the 26.7% of the leaders who reported no earning 21.6% spend less than two hours while 4.4% spend at least three hours. Given the above statistic it could be suggested that the two variables are positively related. If leaders devoted a lot of time on the group activities the women groups could yield maximum benefits to members.

From the above, therefore one is inclined to conclude that committed leaders have the ability to concentrate their energies on group activities. Groups with such leaders have better chances of meeting the needs of the members. This finding is one of the major thesis of the study.

The study further analysed the relationship between consultation with other leaders and group performance. The issues of consultation referred to here include general development problems of the area; group management and planning and the obstacles to women incorporation in local development programmes. Table 5.12 shows the relationship

between consultation and achievement of objectives set by the groups. The relationship is significant at a level of 100% confidence. It is shown that there is a strong relationship as is shown by a Gamma of 0.73.

It is shown in table 5.12 that 55.9% of the leaders reported achievement of objectives and 44% of these were those who consulted with other leaders while 11.9% were those who do not consult with other leaders. On the other hand 44.1% reported no achievement of objectives and 27.9% of these were those who do not consult with other leaders while 16.2% consult other leaders. In view of the above,

Table 5.12: Consultation with other leaders Vs achievement of objectives.

Consults other leaders	None	Achieved objectives	TOTAL % (N)
YES	16.2	44	60.2%(41)
NO	27.9	11.9	39.8%(27)
TOTAL % (N)	44.1% (30)	55.9% (38)	100% (68)

$X^2 = 17.9\%$  with 1df significance at 99% C.L.  
Gamma = 0.73.



one is inclined to conclude that consultation with other leaders increases the flexibility and ability of leaders in solving problems facing groups hence performance.

The analysis also related consultation with other leaders to project completion. Table 5.13 shows the findings.

Table 5.13: Consultation with other leaders Vs project completion.

Consults other leaders	None	Economic projects	Social projects	TOTAL % (N)
YES	2.9	38.2	19.9	60.2%(41)
NO	5.9	10.3	23.6	39.8%(27)
TOTAL % (N)	8.8% (6)	48.5% (33)	42.7% (29)	100% (68)

$X^2 = 9.4$  with 2 df significance at 99.1% C.L.

Gamma = 0.3.

The findings above indicate that the relationship between the variables is quite significant. However the strength of the relationship is weak as is shown by the Gamma of 0.3. It is observed that 48.5% of the leaders completed economic projects and of these 38.2% consulted with other local leaders while 10.3 never consulted other leaders. Of the 8.8% who reported no completion of projects 5.9% never consulted with other leaders while 3.9% consulted other leaders. It will therefore imply that leaders who consult other leaders have better chances of steering groups to success.

Regarding earnings paid to members the following was found.

Table 5.14: Consultation with other leaders Vs earnings of members per annum.

Consults other leaders	None	Sh. 1 - 600	Sh. 601-1500	TOTAL % (N)
YES	6.7	33.3	16.7	56.7%(34)
NO	18.3	21.7	3.3	43.3%(26)
TOTAL % (N)	25% (15)	55% (33)	20% (12)	100%(60)

$\chi^2 = 9.1$  with 2 df    significance at 98.9% C.L.  
Gamma = 0.64.

The                      one can make from table 5.6 is that the relationship between the two variables is quite significant. It is also very strong as shown by the Gamma value of 0.64. The possible explanation to the relationship could be that leaders who consult with others widen their knowledge in the running groups. The shared experiences from other leaders improves their skills and inevitably results to better group performance.

The study further found that leaders who have served groups for longer periods reported higher earnings to members. The current study found that such leaders were conversant with group problems and solutions.

For leadership effectiveness the attributes discussed above have to be given serious attention. Leaders have to be competent and committed if women groups have to realise their goals. As it has been shown in the analysis the hypothesis stated at the start of this

section has had positive testing.

It has been shown that leadership training is strongly related to the successful performance of the groups. It was also found that leaders who held few leadership positions and spend more time on group activities reported remarkable success in groups. It further established that consultation with other leaders and leaders exposure to mass media influences the performance of groups. The study also indicates that formal education is not enough to help leaders guide their respective groups to greater success. They have to receive some type of training related to the management of women groups.

The above factors increase the capacity and knowledgeability of the leaders. This will have an effect on the members through shared experiences. The leaders will also have improved ability to organise other women and impart some basic skills in them. This will lead to better management of groups in aspects of planning; project implementation and record keeping of the groups finances. This is what leads to better earnings for members thus improvement of their living standards.

The above findings tie well with the conception of Tarcher (1976) with regard to leadership capability and commitment. They also tally with the findings of Margolin (1975). The findings are at variance with the thesis advanced by Kayongo-Male (1979) who argues that it is lack of finance rather than leadership training that deters the performance of groups. It also contrasts with Monsted (1978) who argues that literate leaders are insignificant in influencing group performance. The study strongly contests those findings.

The study does not also tally with the findings of Dennis (1976) that leadership experience and period served as a leader are insignificant as determinants of group performance. It could therefore be argued that leadership is one of the important factors that determines the performance of the rural women groups. These demands that they should be capable and committed leaders. Commitment is important because such duties are voluntary. That could explain the lack of sense of duty of some leaders who do not cherish the values of self-sacrifice. The above are significant findings of the study.

## 5.2 SIZE AND PERFORMANCE OF GROUPS

Size of group is important in influencing performance. It has a significant bearing on the cohesiveness and control of the groups. It also relates to group consensus and conflict. The argument presented here is that small groups are more cohesive and social control on the members is easily exerted. Consensus in small groups is also easily reached. On the other hand the opposite does seem true for larger groups. It is therefore important to give attention to number of members in the women groups. The information for this was generated from the group leaders.

The analysis starts by relating the size of groups to the achievement of objectives set as is shown in table 5.15.

Table 5.15: Size of group Vs achievement of objectives set.

Size of groups	None	Achieved objectives	TOTAL % (N)
15 - 25	1.5	5.9	7.4%(5)
26 - 45	22	41.2	63.2%(43)
above 46	20.6	8.8	29.4%(20)
TOTAL % (N)	44.1% (30)	55.9% (38)	100%(68)

$\chi^2 = 12.15$  with 2 df significance at 99% C.I.

Gamma = -0.6.

The statistics in table 5.15 indicate that there is a high significant statistical relationship between size of the group and performance. It also shows that there is a strong but inverse relationship between the two variables. Since the gamma statistic shows the strength and direction of a relationship, it could be argued that size of group has a negative impact on the performance of groups. That means that the larger the group the poorer the performance.

From table 5.15, the analysis makes the following deductions. There are 55.9% of the leaders who reported objective achievement, and out of these, 41.2% came from groups with a membership of between 26 - 45 members while 8.8% came from groups of over 46 members. This is an indication that larger groups never performed well. The possible explanation here is that large groups have management problems due to diversity of membership. It can therefore be concluded that smaller groups perform well because they are more cohesive and consensus is more likely. This is a finding not discussed in the locally available literature.

When size was related to completion of projects the findings in table 5.16 were established. As can be observed in the above statistics, the relationship between size of group and completion of projects is highly significant. The power of the relationship is however not quite strong as is shown by the Gamma of 0.4. The impression from the table is that groups with over 46 members reported low achievement in economic projects but high achievement in social projects. However groups with less than 45 members reported achievement of economic projects than social projects.



Table 5.16: Size of the group Vs completion of projects started.

Size of groups	None	Economic projects	Social projects	TOTAL % (N)
15 - 25	0	5.9	1.5	7.4%(5)
26 - 45	1.5	39.6	22.1	63.3%(43)
46 and above	8.8	1.5	19.1	29.4%(20)
TOTAL % (N)	10.3% (7)	47% (32)	42.7% (29)	100%(68)

$X^2 = 34.5$  with 4 df significance at 100% C.L.

Gamma = 0.4.

The above findings were reflected in the earnings that accrue to members as was reported by the respective leaders. The statistical relationship between size of the group and earnings of members was highly significant. This means that groups of a maximum of around 50 members are ideal or desirable for development. Leaders in such groups reported better group performance.

The possible explanation is that conflicts are minimized while co-operation and effectiveness are maximized for the benefit of their respective members. It also means that the money earned can reach the members easily and more frequently than in large groups. This acts as a motivation for women to fully participate in group activities. It is therefore in the interest of development for the benefit of women in groups that there should be a policy on the limitation of group size. That leads to effective co-ordination of group activities. These findings have not been tested in the local studies.

Basing on the above findings it could be said that hypothesis has had a positive testing. A similar finding was established by Dennis (1976) in Nigeria. Such a testing has not been carried out in Kenya. It is therefore the thesis of this study that groups of between 35 and 50 members are effective and appropriate for satisfying the members needs.

### 5.3 EDUCATION AND PERFORMANCE OF WOMEN GROUPS

Under this section the hypothesis to be tested is,

H<sub>3</sub>: Groups whose members have a higher average level of education are likely to perform better.

In this section the relationship between level of education and achievement of objectives and completion of projects will not be tested. This has already been done under leadership. The analysis looks at the relationship between level of education and earnings of members from the group. This is shown in table 5.17.

Table 5.17: Level of education Vs earnings of members from the group.

Level of education	None	Sh. 1 - 600	Sh. 600-1500	TOTAL % (N)
None	8.9	19.4	3.4	31.7%(46)
Primary	8.3	20	4.8	31.1%(48)
Secondary	6.2	21.2	7.8	35.2%(51)
TOTAL % (N)	23.4% (34)	60.6% (88)	16% (23)	100%(145)

$\chi^2 = ?$  with 2 df significant at 45.5% C.L.

Gamma = 0.2.

The statistics in table 5.17 show that there is a weak relationship between education and earnings and the  $\chi^2$  is not significant. The figures demonstrate that over half of the women who have some education earned below Sh. 600. The figure of those who earned above Sh. 600 is low (11.6%). Interestingly enough there is nearly equal representation of those who never earned anything according to level of education. The possible explanation could be that the education received by the women could be irrelevant to their current needs. That means that the formal education of women has nothing to do with performance.

This is confirmed by the poor earnings of the groups which have a predominant teacher representation. Whereas they might have the awareness of the advantages in belonging to groups, they may not necessarily have the skills needed in group organisation.

However when other type of training was related to earnings of members the findings in table 5.18

were established.

Table 5.18: Other type of training Vs earnings of members.

Any other type of training	None	Sh. 1 - 600	Sh. 600-1500	TOTAL % (N)
YES	5.5	16.6	8.9	31%(45)
NO	17.9	44.0	7.1	69%(100)
TOTAL % (N)	23.4% (34)	60.6% (88)	16% (23)	100% (145)

$\chi^2 = 8.4$  with 2df significance at 98.5% C.L.

Gamma = -0.4.

The statistics in table 4.18 show a significant relationship between the two variables. However there is an inverse or negative relationship as is shown by the gamma of -0.4. The above figures demonstrate that 23.4% of the women earned nothing from the groups and out of these 5.5% received other type of training while 17.9% received none. Out of 60.6% who earned below Sh. 600, 16.6% received some other type of training while 40% received none. However of the

16% who earned above Sh. 600, 8.9% received other type of training while 7.1% received none. The strong statistical association could be that training in other fields equips the women with the necessary skills needed in the implementation of their projects. It is also noted that the Gamma statistic is negative.

A possible explanation as to why other type of training is negatively related to earnings of members is the fact that there is uniformity in the courses offered to the women hence lack of diversity in their experiences. It might also be due to the fact that such fields of training are not relevant to the type of projects they are engaged in. So instead of the knowledge gained leading groups to successful performance it retards them. The homogeneity of the courses offered for women in groups reflects, in part, to the bias in the training offered to women in the country. It does not angur well with the complexities in a rapidly changing society.

The analysis also looked at the relationship between level of education and the kinds of contributions to their respective families. The

answers were grouped into two categories to facilitate analysis. These were those related to child care such as food clothing and school fees. Such answers are grouped under children's upkeep. However there were other answers related to general development of the home such as farming and business. These were grouped under general home needs.

Table 5.19, shows the relationship between contributions to family upkeep and the level of education.

Table 5.19: Level of education Vs kind of contributions to the family upkeep.

Level of education	Contributions to family upkeep			TOTAL % (N)
	None	Children upkeep	General home needs	
None	12.5	11.9	5.6	30%(48)
Primary	13.7	17.5	3.4	34.4%(55)
Secondary	10.7	24.3	0.6	35.6%(57)
TOTAL % (N)	36.9% (59)	53.7% (86)	9.6% (15)	100% (160)

$X^2 = 13.4$  with 4df significance at 99.1% C.I.

Gamma = 0.1.

From the observations in table 5.19, the relationship between the two variables is significant at a level of 99.1%. The statistics do demonstrate that there is a difference in the kind of contributions to family upkeep according to levels of education. It shows that 53.7% of the women in the sample contributed to their children's welfare. Of that 11.9% had no education; 17.5% had attained primary level of education and 24.3% had attained some secondary level of education. However of the 9.6% who contributed to general home needs 5.6% had no education; 3.4 had primary education while 0.6% had some secondary level of education. A similar pattern for non-contribution to family upkeep was found.

From the above it could be said that women with some formal education devote most of their earnings towards the welfare of children. However there is no difference in the distribution of women who do not contribute anything to their family upkeep. That shows that formal education is not enough for women. They probably need some other type of training. Table 5.20 shows the relationship between other type of training and contributions to family upkeep.



Table 5.20: Other type of training Vs kind of contributions to the family upkeep.

Any other type of training	None	Children upkeep	General home needs	TOTAL % (N)
YES	8.1	10	16.9	35%(56)
NO	29.4	8.8	28.8	65%(104)
TOTAL % (N)	37.5% (60)	18.8% (30)	43.7% (70)	100% (160)

$X^2 = 9.5$  with 2 df significance at 99.2% C.L.

Gamma = 0.3.

From table 5.23 the following observations can be made. The two variables are significantly related at a high level, that is 99.2% significant level. It can be noted that 37.5% of the women in the sample never contributed anything to family upkeep. Out of the 37.5%, 8.1% had other type of training while 29.4% had no other type of training. It is also noted that 18.8% of the women devoted their earnings to family upkeep and of that, 10% had other type of training while 8.8% had none. On the other hand

43.7% used most of their earnings for general home needs and of these 16.9% were those with other type of training while 28.8% had no other type of training.

The above findings demonstrate that the women who made contributions either to the children or other general home needs were those with training. It can also be said the majority of those who never contributed to family upkeep were untrained. The explanation here could be that training improves the capacity of the women to appreciate and understand the realities of life. Groups dominated by such women also realised better results.

When level of education was related to benefits to members it was found that there was no difference demonstrated in the distribution of cases. It was further established that there was no significant relationship between the level of education and changes experienced in the living conditions of the women members. That implies that the level of education of the group members alone does not influence the performance of women groups.

However when other training was related to benefits that accrue to the group members, it was found that there was significant relationship. Table 5.21 shows resulting pattern of the relationship.

Table 5.21: Other type of training Vs benefits that accrue to members.

Any other type of training	None	Family	Economic	Social	TOTAL % (N)
YES	4.4	0.6	25.6	4.4	35%(56)
NO	6.2	0	35.7	23.1	65%(104)
TOTAL % (N)	10.6% (17)	0.6% (1)	61.3% (98)	27.5% (44)	100% (160)

$X^2 = 11.2$  with 3df significance at 98.9% C.L.

Gamma = 0.4.

From table 5.21, it is demonstrated that the relationship between the two variables is highly significance. That shows that specialized training for women is of crucial importance in the fulfilment of women's goals and aspirations. A similar pattern was found when training was related. What would be

said about the above is that it is not enough for women in groups to have formal education.

The women in groups need to be given some training in fields like leadership; agriculture; home economics; business and commerce; family planning and other related fields. That has been shown above by comparing the influence of level of education and training against performance of the group. Even adult education where women are taught how to read and write will not be meaningful unless emphasis is placed on the above fields. It is also not viable to train only group leaders, the general members should also be incorporated in the training programme envisaged for women groups. Other than the training increasing the capacity of women, it prepares them for future leadership roles in case the leaders fall out of favour with the group members.

In sum, it could be said that in assessing the literacy levels of women in groups, formal education should be considered alongside specialized training. The effective attention to the above aspects enhances maximization of their potential in development hence improvement of the living conditions of the rural women.

The research findings do not agree with those of Njoku (1980), Monsted (1978) and Margolin (1975). Their research findings indicated that level of education is not an important factor in women groups performance. The study however concurs with Simon's (1976) and Kneerim (1980) who argue that the level of education of the women is of crucial importance in the success performance of women groups. The study findings have tended to confirm that assertion. Monsted (1978) argued in her study that level of literacy does not deter the women groups project.

The field observation showed that with the social change in our society, women need to be equipped with the necessary skills to keep pace with such changes. Illiteracy among women members has more often led to a few elitist leaders cheating them hence financial mismanagement of the groups. This has led to great retardation of many women group projects hence continued suffering of the rest of the women. Leaders and women members alike need to be enlightened.

#### 5.4 SOCIO-ECONOMIC STATUS AND THE PERFORMANCE OF WOMEN GROUPS.

Under this section the hypothesis to be tested is:

H<sub>4</sub>: The level of social economic status of the women is likely to affect the performance of women groups.

In the analysis the indicators to be used include age of the women; occupation, size of farm, income derived from farm; marital status and husbands occupation will not be considered in this section as it has already been dealt with.

The analysis starts by relating occupation of women to performance. There were women who were unemployed and those who were employed either in the formal sector or were self-employed. In the study self-employment denotes women engaged in farming and business. For the sake of the analysis women are grouped into those employed and the unemployed.

In table 5.22, the relationship between leaders employment and completion of projects is shown.

Table 5.22: Leaders occupation Vs completion of projects.

Occupation	Completion of projects			TOTAL % (N)
	None	Economic projects	Social projects	
Unemployed	19.1	1.5	2.9	23.5%(16)
Employed	20.6	10.3	45.3	76.5%(52)
TOTAL % (N)	39.7% (27)	11.8% (8)	48.5% (33)	100% (68)

$X^2 = 15.2$  with 2df significance at 100% C.L.

Gamma = 0.8.

The statistics in table 5.22, demonstrate a significant statistical association between the two variables. It also shows a strong positive relationship as it is shown by a gamma value of 0.8. It is noted that out of the 68 leaders 76.5% are employed while 23.5% are unemployed. It is also clear that employed leaders reported a higher rate of completion of projects than the unemployed leaders. A possible explanation could be that employed leaders

have influence within the local administrative structure. The implication here is that they easily get the backing of the local leaders for their projects. It could also be said that such leaders have the money to invest in the groups from their earnings. Such leaders also benefit the groups by using the skills in their work places in group work. This explains the better performance of such groups.

When the analysis related occupation to cash contribution to groups the results in table 5.23 were established.

Table 5.23: Occupation of women Vs cash contribution of members to groups.

Occupation	Sh. Less than Sh. 300	Sh. 301-600	Sh. above 600	TOTAL % (N)
Unemployed	21.4	23.9	1.9	47.2%(75)
Employed	17.5	27.7	7.6	52.8%(84)
TOTAL % (N)	38.9% (62)	51.6% (82)	9.5% (15)	100% (159)

$\chi^2 = 5.9$  with 2 df significance at 95% C. L.

Gamma = 0.3.



Table 5.23, further notes the significant statistical association between employment and contributions to the groups. The majority of the women who contributed over sh. 300 were employed. 61.1% of the women contributed over sh, 300 and out of these 35.3% were employed while 25.8% were unemployed. The distribution in table 5.23 closely ties up with the earnings from the group as is shown in table 5.24.

Table 5.24: Employment Vs earnings to the members annually.

Occupation	Earnings			TOTAL % (N)
	None	Sh. up to 600	Sh. 600-1500	
Unemployed	14.5	31	4.2	49.7%(72)
Employed	8.5	27.7	12.1	50.3%(73)
TOTAL % (N)	23% (34)	60.7% (88)	16.3% (23)	100% (145)

$X^2 = 7.1$  with 2df significance at 97.3% C.L.

Gamma = 0.4.

From table 5.24, the following deductions can be made. The relationship between employment and income earned from the group by members is quite significant. In the table it can be noted that 23% of the women reported no earnings and of these 14.5% were unemployed while 8.5% were employed. It can also be demonstrated that out of the 77% who reported earnings, 35.2% were unemployed while 39.8% were employed. The tendency here is that groups dominated by employed women realise better returns. This could be explained by the fact that such women earn money which could in turn be invested in group activities. They can also make regular contributions to boost the groups financial status. This likely leads to greater or better group performance hence increased quality of life for women group members and their respective families.

The analysis also found that members in groups with many employed women reported higher income earnings and better living standards of their families. This mostly applied to women who engaged in business; trade and farming. These underlies the critical importance of creation of employment opportunities for women in

rural areas. This enhances their participation in development activities.

The analysis further related size of the farms to performance of women groups. First it is related to cash contributions which is an indicator of participation in group activities.

Table 5.25 shows the relationship between size of farm and cash contributions to the group per year.

Table 5.25: Size of farm Vs cash contributions to the group per year.

Size of farm (acres)	Sh. up to 300	Sh. 301-600	Sh. above 600	TOTAL % (N)
1 - 10 acres	27.8	29	4.6	61.4%(97)
11 - 20 acres	9.4	15.9	2.5	27.8%(44)
Over 21 acres	1.9	7.0	1.9	10.8%(17)
TOTAL % (N)	39.2% (62)	51.9% (82)	8.9% (14)	100% (158)

$X^2 = 6.1$  with 4df significance at 84% C.L.

Gamma = 0.3.

The above statistics demonstrate a weak association between the two variables. The relationship is also weak as is shown by the low gamma value. What could be seen in the table is that women with small sizes of land contribute more to women groups. Of the 60.8% who contributed more than Sh. 300 to groups 34.5% have plots of less than 10 acres; 18.4% between 11 - 20 acres while 8.9% have plots of more than 21 acres. The possible explanation could be that women do not control the earnings from the farm produce. The rural economy is still male dominated though women do most of the farm work. Therefore the farm earnings do not go into group investment.

The women from small plots contribute more to groups probably out of the need to participate fully in running their homes. Their contributions might not however be substantial enough to facilitate greater group performance. When size of farm was related to earning from the group, the findings in table 5.26 was established.

The statistics in table 5.26 demonstrate the two variables are significantly associated. They also have fairly strong but inverse relationship.

Table 5.26: Size of the farm Vs cash earnings to members per year.

Size of farm (acres)	Earnings			TOTAL %(N)
	None	sh. 1 - 600	sh. 601-1500	
1 - 10 acres	17.2	40.7	5.5	63.4%(92)
11 - 20 acres	5.5	13.1	7.9	26.2%(38)
21 and above acres	0.7	6.9	2.8	10.4%(15)
TOTAL % (N)	23.4% (34)	60.7% (88)	15.9% (23)	100% (145)

$\chi^2 = 11.6$  with 4df significance at 98% C.L.

Gamma = -0.4.

This further shows the large farm holder background do not have a positive impact on groups. As can be seen from the table that out of the 75.6% of the women who reported earnings from the group 46.2% had land of less than 10 acres while 29.4% had land of over 10 acres. That shows that the majority of the women who earned some money have small holder background. The demanding needs at home might be the driving force behind their hard work and therefore better group performance.

As a support of the above findings the majority of the women who contributed to family upkeep had small plots of land. They are the same women who reported benefits from the group and changes in their living conditions. They also reported independence in making decisions on the expenditure of their hard earned income from the group activities.

The analysis also related age of the women to the performance of the groups. Table 5.27 shows the relationship between age of women and the earnings from the group. This is reflected in the contributions to family upkeep.

Table 5.27: Age Vs contributions to family upkeep.

Age of women (Yrs)	Contributions			TOTAL % (N)
	None	Children care needs	General home	
15 - 25 yrs	3.8	0.6	0	4.4(7)
26 - 35 yrs	6.3	15	1.2	22.5(36)
36 - 45 yrs	13.2	15	1.2	24.4(47)
Over 46 yrs	13.6	23.1	7	48.7(70)
TOTAL % (N)	36.9% (59)	53.7% (86)	9.4% (15)	100% (160)

$\chi^2 = 15.4$  with 6df significance at 98.3% C.L.

Gamma = 0.3.

The statistics in table 5.27, demonstrate a highly significant association between the two variables. It is observed that 63.1% contributed to family upkeep and of those 30.1% are over 46 years; 16.2% are between 36 and 45 years while 16.8% are below 35 years. Since the contributions resulted from group earnings, it could be said that groups with older women realise better results than those dominated by younger women. The possible explanation is that older women have larger families to care for than the younger women. That serves as an inspiration for them to work harder for supplementary income to contribute to the family maintenance and upkeep.

The findings above are reflected in the benefits that accrue to the members. It was found that older women, that is, above 46 years reported substantial benefits to their families and remarkable changes in their living conditions. It is therefore logical to argue that groups dominated by elderly women realise better results. This finding run parallel

with the argument advanced by Ouko (1985) that rural women groups are disadvantaged due to the poor attitude of young educated women. The study finding confirm the findings of Dennis (1976) in Nigeria. He found that groups dominated by older women realise better results than those of younger women.

#### 5.5 FAMILY STRUCTURE AND THE PERFORMANCE OF WOMEN GROUPS

Under this section the variables to be considered include size of the family, children in school and those working and the nature of family union. Marital status will also be considered.

The analysis starts by relating family size and cash contributions to the groups and labour contributions. This is a measure of effective participation in group activities or projects. In table 5.28 the relationship between family size and cash contributions to the group is shown.



Table 5.28: Size of the family Vs cash contributions to the groups.

Size of family (children)	sh. up to 300	sh. 301-600	sh. Over 600	TOTAL %(N)
None	0.6	0.6	0	1.2%(2)
1 -4 children	10.7	10.7	1.2	22.6%(36)
5 -8 children	13.8	20.6	5.2	39.6%(63)
above 8 children	13.8	19.7	3.1	36.6%(58)
TOTAL % (N)	38.9% (62)	51.6% (82)	9.5% (15)	100% (159)

$\chi^2 = 2.6$  with 6df significance at 40% C.L.

Gamma = 0.1.

The statistics from table 5.28 demonstrate that the two variables are not significantly associated. It can be observed that 61.1% of the women contributed over sh. 300 to group activities per year. Out of that, 48.6% had families of over five children while 12.5% had less than 4 children. The pattern depicted shows that there is no difference in the distribution of the two variables. Even if women with many

children tend to join groups they do not necessarily contribute more money. This could be explained by the fact that they have more pressing domestic obligations to meet.

However it was found that women with many children tended to provide more labour services to group activities especially for farming projects. Despite the lack of financial contribution the provision of labour further underlies the commitment of the women to help in order to sustain the economic welfare of their respective families. This implies that participation in the groups could be analysed from two perspectives. That is financial contributions and provision of labour.

Regarding the relationship between size of the family and earnings from the group, it was found that there is no significant association. The analysis found that there was no difference in the distribution of income from the group according to family size categories. This could mean that there is no difference in the distribution of women in the respective groups. However there are indications that groups dominated by larger families realised better

earnings for the members.

The interpretation here could be that women with many children feel compelled by the family needs to work harder to make ends meet. On the other hand those with small families might be under no immediate obligation to work harder for better earnings.

Regarding the type of family union it was found that no significant association exists. It was found that 51% of the women in the sample had monogamous families while 49% had polygamous families. This refutes the findings of Simons (1976) that women groups or associations dominated by women from polygamous families perform better. That has not been confirmed by the present study.

In summary the findings seem to refute our hypothesis that women groups dominated by women with large families and belong to a polygamous union are likely to perform better. It was found that family structure only acts as an impetus for women to join groups. It was found, though not mentioned in the analysis, that women with working children contribute more money to groups than women with many children in school. That implies that their priorities

are different.

It is expected that those with more children in school concentrate their funds on school fees while those with few children in school can afford investing in the groups. It is this significant difference that could explain the poor association shown in the analysis.

The area of family structures has not often been given attention in studies carried out in Kenya before. This therefore forms a strong and significant contribution of the study to the existing knowledge.

#### 5.6 REASONS FOR JOINING THE GROUPS AND THE PERFORMANCE OF WOMEN GROUPS.

Before embarking on the statistical analysis it is worth noting that out of the 160 respondents, 46.2% joined the groups on their own initiative. The remaining 53.8% were advised to join either by their husbands, a government officer or because of pressure from friends. The reasons for joining the groups were grouped into those that were socially inclined.

In the analysis reasons grouped as economic included source of income; economic independence from husband; supplementing of their income and contributions to family upkeep. On the other hand those grouped as social are such as peer pressure from fellow women, to socialise with others and identification with other women in development. It should be further noted that the above categories of groups are not exclusive.

The analysis starts by relating reasons for joining the group to cash contributions to group activities.

Table 5.29: Reasons for joining the group Vs cash contributions to the group.

Cash contributions

Reasons for joining the group	sh. up to 300	sh. 301-600	sh. 601 and over	TOTAL % (N)
Economic	30.8	45.3	8.8	84.9%(135)
Social	8.1	6.4	0.6	15.1%(24)
TOTAL % (N)	38.9% (62)	51.6% (82)	9.5% (15)	100% (159)

$\chi^2 = 1.84$  with 2df significance at 50% C.I.

Gamma = 0.34.

From the statistical analysis in table 5.29, it is noted that there is no significant association between the reasons for joining the groups and cash contributions to the group. The distribution in the table show that 84.9% of the women joined the group because of economic reasons. Out of that 56.1% contributed over sh. 300 while 30.8% contributed less than sh. 300. On the other hand 15.1% joined because of social reasons and out of these 8.1% contributed less than sh. 300 while 7% contributed over sh. 300. Given the above distribution it could be expected that groups dominated by women who are economically motivated to join them realise better performance.

The above is based on the fact that economically motivated women are more inclined to invest in the groups than the socially motivated women. This ties up with the distribution of women according to provision of labour. It was found that the majority of the women who provided labour were also economically

motivated to join groups. Out of the sample of 160 women, 68% who provided labour were economically inclined. This could mean such women participate in the groups more actively to satisfy their own monetary needs. These were the women who reported higher earnings; contributions to family upkeep; benefits from the group and changes in their living standards.

In the analysis lack of strong statistical association could be explained by the fact that social and economic factors were not essentially exclusive. However what was clear in the field observations was that groups which reported high earnings such as Sibanga and Mbererembire had more economically inclined women. It was also found that groups that reported less or no earnings such as Khasinja and Lwandanji were dominated by socially inclined women. The thesis being advanced in the study is that motivation of women in group activities are crucial in the participation of women in development. It is important to consider such issues with regard to income generation activities. These findings were found true by Simons (1976) in a study carried out in Nigeria. This is therefore a significant contribution to the available literature on women in Kenya.

## CHAPTER SIX

### SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

From the data analysis, the following have been established as the major findings of the study.

Regarding leadership characteristics, the study found that certain attributes are important if leaders are to discharge their duties effectively. It was found that leadership training is critical for the successful performance of women groups. It was also found that leaders who held few leadership positions in self-help and spend most of their time on group activities reported greater benefits to members. This was further confirmed by members responses.

The study further established that consultation with other leaders and exposure to mass media was significantly related to group performance. Regarding level of education, it was found that formal education is not enough to help leaders guide their respective groups to greater success. It is the contention here that leaders should be exposed to intensive training related to the management of women groups and their respective activities. Therefore



lack of knowledge in leadership skills leads to poor need assessment and group management which more often than not leads to poor policies at the initiation of projects.

The study also established that group size is critical for performance. It was found that groups with fewer members preferably less than fifty members perform better. Leaders and members in such groups reported better results. This means that conflicts are minimized while co-operation and effectiveness are maximized to achieve greater success. It is therefore in the interest of development for the benefit of women that there should be a policy on the limitation of women group membership. That could also lead to effective participation of individual women in group activities.

It is the contention here that smaller groups are ideal. This is because social control of the members is easily exerted and cases of unco-operative members are also easily dealt with.

With regard to the level of education it was found that formal education is not enough for

steering groups to greater success. The relationship between formal education and performance was not significant. It was established that specialized training was not only important for leaders but also for the general members of the groups. This calls for need to offer functional education through the adult literacy programme in Kenya. In fact adult literacy classes present the best environment for the provision of technical knowledge in fields like agriculture, commerce, home economics and nutrition. Since the majority of the women in groups had low levels of education such knowledge becomes important.

In relation to socio-economic status the following parameters were found to be important factors in women's group performance. They include occupation of women, size of the farms, age of the women and some level of education. On the other hand marital status and husband's occupation were not significantly related to performance. It was found that women groups dominated by women with fairly high socio-economic status reported better success compared to those groups with less fortunate women.

The study found that groups with women engaged in business or at least some employment also realise good economic returns.

With reference to family structure the analysis found that most of the women in the groups have large families. In fact the average family size was six children. It was established that family size acted as an impetus for most women to join groups. The study noted that women with working children and also with children in school dominated most of the groups. Groups with such women reported higher earnings. This means that such women are pressed with hard economic realities to seek alternative ways of offsetting their living costs or expenses.

The study further analysed the motivating factors that induce women to join groups. It was found that groups whose members were economically motivated to join groups recorded high financial returns and better managed income generating projects. This is in contrast to groups dominated by women with social inclinations. In such groups low achievement rates in terms of economic returns were recorded. This indicates that performance of income generating

groups is greatly related to the motivation of women. This concurs with the findings of Simons (1976) in his study in Nigeria. Groups dominated by economically oriented women reported success in economic projects hence earnings.

The issues of family structures and motivation are taken for granted by most studies. The findings established are therefore of practical significance in issues related to women groups.

#### CONCLUSIONS AND RECOMMENDATIONS

In the light of the foregoing analysis, it is evident that high women participation in groups observed in Kenya is a national response to the social and economic situations characterising the agrarian societies. The conditions under which they live in dictate that their participation is desirable and they gain little by depending on their husbands. It therefore demands that some levels of modernization are inevitable if women groups have to be functionally effective in meeting the women demands. It is noted here that the notion that women benefit from groups should not be taken for

granted.

To assist the women groups realise meaningful returns for their members the study makes the following recommendations.

It is recommended that leaders should be trained in skills in need assessment, project planning, choice and viability. This enables groups to strengthen projects that are only profitable and address to both their immediate and long-term needs. Efforts should also be made to extent leadership training to the general members so that they anticipate such roles in future.

The study further recommends that the Women's Bureau should devise guidelines for groups in group formations. This will ensure that groups are properly constituted. The bureau should get involved right from group formation to give the necessary technical guidance.

It is a well established fact that women constitute the backbone of the rural economy in Kenya. It is imperative that proper skills are

instilled in these women if they are to effectively continue playing their role of improving the living standards of the rural masses. Women should greatly be assisted by providing the necessary forum for their learning. Tours to other parts of the country where the women group movement is developed should be organised by the women's bureau. That exposure is important for effective management of groups.

The study also recommends that employment opportunities in rural areas should be provided for women if they are to participate actively in development. It is imperative that their welfare is improved first. Most of the women in the rural areas are economically poor and it becomes very difficult for them to find money to invest in groups. The groups need to be helped to start effective income generating projects that also provide employment opportunities for the women. These issues have to be given attention by the field officers or else most women groups provide little hope for rural women as they are constituted presently. The conditions of most rural women have to be improved to help them become self-reliant before they can effectively participate in their various activities. This

constitutes helpful information for rural planners.

Since most women tended to have large families, the study recommends that family life or family planning education be taught in women groups. This can ensure good child care hence improved welfare of the rural families. In assisting the women groups such issues should be of practical significance to planners and policy makers. Most studies have always taken for granted the issue of family structures. It is important to focus women programmes on such factors as they significantly affect the lives of rural families.

The study recommends that there is need to increase the levels of education and training of the women beyond the elementary level. These will go along way in improving the capacity of the women to be more productive. There should be co-ordinated efforts to increase women participation in formal sectors of employment. This would, in the first incidence, boost their financial wellbeing. That encourages, more fruitful and meaningful participation in groups as money for investment in group projects will not be a bottleneck.

The policy makers and implementers should greatly assist groups to increase their levels of income generation. It should also be noted here that financial assistance to groups is not enough. Financial assistance should be accompanied by technical package on how to utilise it. Before considering assistance for groups the factors discussed in this study should be given attention. Unless this is done women will continue suffering with little hope of self-reliance which they all aim at achieving.

The above findings have serious practical implications to rural development planning in view of the District Focus Strategy for rural development. Women groups are among the most organised self-help concerns in the rural areas. With grassroot planning it is only fair that they be used effectively in channelling of our development programme package. It is also true that women constitute the majority of the rural population engaged in the agricultural sector. They have also increasingly become heads of households due to the high rate of male absenteeism in the rural areas.



It is therefore imperative that the women conditions are improved first if they are to continue playing the development role in rural areas. To use women groups as effective vehicles of social development, a lot of attention has to be given to the above factors. The potential for income generation is great and effective planning and structuring of projects have to be done more carefully to secure their success, thus incomes for the women.

From the study and field observations it was found that group leadership is crucial in women's projects. There is need for the government to get involved in leadership development. There are women leaders who hold various other positions. Such leaders spend all the time juggling their various roles and trying to keep up also with the demands made upon them by their families, jobs, community and the nation at large. It should be noted that it is only through effective leadership that women can develop collective conscience to consolidate their achievements. Lack of proper leadership greatly hampers the use of women groups as mediums of initiating change.

An intensive and practical oriented programme for the women groups should be devised. Most of the women groups recorded very low earnings. In fact the study found that the earnings were very low compared to the investment the women put in the groups. It was also observed that the majority of the women do not belong to the groups. It could therefore be said that women groups the way they are presently constituted do not serve as effective change agents in the rural areas. It is recommended here that the women's bureau should critically re-examine its financial assistance to groups.

There is utmost need to review the projects engaged in by groups. More often than not the women venture in projects that promise little economic returns. They invest a lot of money in such projects only to realise that they are not paying. This has resulted in women abandoning projects hence waste of funds and a big majority of the women pulling out of groups. This situation frustrates women's efforts to improve the social welfare and achieve self-reliance. Unless the above factors are strengthened women groups offer little hope for the women to achieve self-

reliance. It will therefore be that the work of the women's bureau will be useless. The above constitute the major contributions of this study towards the understanding of women's group phenomena.



(c) Widowed .....

(d) divorced/Separated .....

4. What is your occupation? .....

5. What is the size of your husbands farm? (in acres)

.....

6. What is the occupation of your husband? .....

.....

SECTION B

7. Have you been to school?

(a) Yes .....

(b) No .....

8. If yes, what level of education did you attain?

(a) University/College .....

(b) Form 5 - 6 .....

(c) Form 3 - 4 .....

(d) Form 1 - 2 .....

(e) Std. 5 - 8 .....

(f) up to Std 4 .....

9. Have you had any other for of training?

(a) Yes .....

(b) No .....

10. If Yes, give details .....
- .....
11. Do you attend adult literacy classes?
- (a) Yes .....
- (b) No .....

SOCIO-ECONOMIC STATUS

12. What does your husband do? .....
- .....
13. What size of land is cultivated? .....
- .....
14. What amount of money is derived from the sale  
of the farm produce? .....
- .....
15. Who contributes most of the farm labour? .....
- .....
16. How are the benefits from the farm produce  
shared out in the family?.....
- Explain .....
- .....
- .....

SIZE OF THE GROUP - (To be answered by leaders)

17. How many members are registered with your groups? .....
18. What is the membership turnover? Give details  
.....  
.....  
.....

LEADERSHIP CHARACTERISTICS (To be answered by leaders)

19. Do you read newspapers and/or listen to radio?  
(a) Yes .....  
(b) No .....
20. If Yes, what programmes you most? .....  
Explain .....  
.....  
.....
21. What types of newspapers/magazines do you read?  
.....  
.....

22. What are the major concerns for development in this area?

- (a) .....
- (b) .....
- (c) .....
- (d) .....

23. Have you attended any leadership training courses and/or Seminars?

- (a) Yes .....
- (b) No .....

24. If Yes, give details: ,.....  
.....

25. Do you hold any other leadership position in self-help groups?

- (a) Yes .....
- (b) No .....

26. If Yes, give details .....  
.....

27. How long have you served as a leader of this group? Specify (Years) .....  
.....



28. How long do you intend to continue serving the group as a leader? .....  
Explain .....  
.....
29. How much time do you spend on group activities per week? Specify (hours) .....  
.....
30. How are elections of leaders carried out in your group? Give details .....  
.....  
.....
31. Do you normally consult other leaders (other group leaders, politicians and government officials) on issues relating to development?  
(a) Yes .....  
(b) No .....
32. If Yes, specify the issues .....  
.....  
.....  
.....  
.....

33. What problems does your group encounter in implementation of its programmes?

- (a) .....
- (b) .....
- (c) .....
- (d) .....

34. What steps have you taken to solve some of them?

Explain .....

.....

.....

REASONS FOR JOINING THE GROUP (To be answered by all members)

35. Is this the first group you have belonged to?

- (a) Yes .....
- (b) No .....

36. If No, give reasons for withdrawing from the first one .....

.....

.....

.....

37. Why did you join this group? Give reasons?

(A) Economic:

- (i) satisfy monetary needs .....
- (ii) independent source of income  
.....
- (iii) contribute to family upkeep  
.....
- (iv) reduce dependence on husband  
.....

(B) Social:

- (i) peer pressure .....
- (ii) to be like others .....
- (iii) forced to join .....

38. Did you join the group out of your own will?

Explain .....

.....

.....

FAMILY STRUCTURE

39. What is your marital status?.....

Specify? .....

40. What is the size of your family? (No. of children)

.....

41. How many of them are in school? .....  
.....

42. How many have completed school and working?  
.....

43. What contributions do they give to help the  
family? Explain .....  
.....  
.....

44. What is the type of your family union?

(a) Monogamous .....

(b) Polygamous .....

SECTION C: PERFORMANCE OF THE GROUP

(To be answered by leaders)

45. When was your group formed and registered?  
.....

46. What were the objectives of forming the group?

(a) .....

(b) .....

(c) .....

(d) .....

47. Name those objectives that have been achieved so far?

- (a) .....
- (b) .....
- (c) .....
- (d) .....

48. Name the projects that your group has completed and are still functioning.

- (a) .....
- (b) .....
- (c) .....
- (d) .....
- (e) .....

49. Name those projects that have been started and abandoned.

- (a) .....
- (b) .....
- (c) .....
- (d) .....

50. Give reasons for failure or abandonment?

(a) .....

(b) .....

(c) .....

51. What is the membership fee in the group?

(a) Per month .....

(b) Per year .....

52. Are there any other contributions members make to the group? Specify .....

.....

.....

53. How much money do members get from the group projects?

(a) Per month .....

(b) Per year .....

(To be answered by members)

54. How much money do you contribute to the group?

(a) Per month .....

(b) Per year .....

55. Do you provide any labour services to your group?

(a) Yes .....

(b) No .....

58. Do you contribute anything to the family  
welfare out of the income from group?

(a) Yes .....

(b) No .....

59. If Yes, Give details .....

.....

.....

60. What have you benefited from the group since  
joining it? Specify .....

.....

.....

.....

61. What changes have you experienced in your  
living conditions since joining the group?  
Explain .....

.....

.....

.....

.....

62. Who makes the decision on how you spend your income earned from the group in the family?

Give details .....

.....

.....

.....

63. What experience do you think you have learnt from the group? Explain .....

.....

.....

.....

64. What do you think are the needs of your group if you are to prosper further? Explain .....

.....

.....

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