

**The Role of Communication in the Disbursement of the Kenya Women Enterprise
Fund: A Case Study of Kikuyu Constituency Women Enterprise Scheme.**

By Ngugi Bernard

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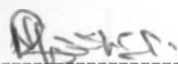
**A Research project submitted in partial fulfillment of the requirements for the
award of Master of Arts Degree in Communication Studies of the School of
Journalism, University of Nairobi.**



JUNE 2011

DECLARATION

This is my original work and has not been presented in any other university.

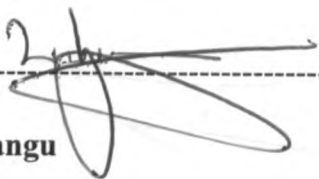


22/11/2011

NGUGI BERNARD

DATE

The research project has been submitted with my approval as a university supervisor.



22/11/2011

Wilson Ugangu

DATE

Lecturer and supervisor

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DEDICATION

To my wife, Mumbi,
lovely daughters, Wairimu and Wanja,
mum, Wairimu, and all those dedicated
to women rights.

ACKNOWLEDGEMENTS

Special thanks go to my supervisor, Mr. Wilson Ugangu, for his guidance and advice from the beginning to the end. I particularly owe him for introducing me to the interesting field of Development Communication. I have learnt more than I could have in class.

I am also indebted to Agness Ludaava, Assistant Director of Information and the late Akwenda Ombaka, Assistant Director, Human Resources Management in the Ministry of Information and Communications. They assisted me secure the Ministry's sponsorship for the course. I also owe gratitude to Ms Mary Ombara, Deputy Director of Information and my colleagues at the Department's headquarters in Jogoo House for their moral support.

I am greatly indebted to the CDAs in Kikuyu and especially at the Kikuyu Town Council Office, for their wonderful support by providing most of the information for this study, and the women group leaders who participated in filling the questionnaire.

To you all, I say, "Thank you".

ABSTRACT

This study sought to establish the role communication played in the disbursement of Kenya Women Enterprise Fund. Kikuyu Constituency Women Enterprise Scheme was used as the case study.

The study investigated whether there is in place a communication strategy for implementing the fund, how communication is impacting on the fund's performance and what informs communication decisions and activities for those charged with administering the fund.

The study specifically set to determine the communication strategies employed by Community Development Assistants (CDAs), how these influence attainment of the fund's goals and also determine women groups' communication behavior.

The researcher, through non-probability sampling, selected all the locational CDAs in charge of the six locations of the constituency as research subjects. The basis of their selection was the role they play as the link between women and women groups and Constituency Women Enterprise Scheme (C – WES) management at the constituency level.

Through probability sampling, sixty women groups were selected from all the six locations. Women group leaders were considered as representative of their groups and therefore used as research subjects. The researcher used questionnaires to collect data.

The study identified the roles of communication in the disbursement of C – WES in Kikuyu as: information dissemination, awareness creation, attitude formation, knowledge creation and women mobilization. Other roles include education, persuasion, raising aspirations and feeding interpersonal channels.

The study established communication from other sources and not from the CDAs influenced group decision to or not to apply for C – WES loans. CDAs have not put in place a communication strategy for C – WES implementation.

The study established the mobile telephone and face – to – face as the main communication channels used by women groups among themselves. Other channels include letters and notes as well as member home visits.

CDAs rely mainly on interpersonal communication. Their communication is, however, irregular as it is dependent on the regularity of women group members' visits to the CDAs' offices.

The researcher also established communication between the CDAs and women groups is mainly linear vertical top – bottom with rare provision for feedback from women groups.

As a result of poor communication between the two, information women groups have is not only inadequate but also in some instances misleading. This has led to low loan applications and group registration and apathy among women groups.

Several suggestions were made on how to improve communication regarding C – WES and its management. They include: introducing women representation in C – WES management, regular meetings with the CDA, provision of women group feedback channels and timely communication from CDAs. Others are: non – selective information dissemination by CDAs as well as follow – up and feedback from their offices.

The study also established women groups are not involved in C – WES management. CDAs' involvement does not go beyond group registration, awareness creation and issuance and scrutinizing of application forms.

The study recommended bringing on board other C – WES stakeholders in the fund's management. Communication should be given consideration alongside other concerns for the fund such as its coverage. C – WES management should put in place communication strategies for marketing the fund. To this end the study recommended training of CDAs in Development Communication. They should be facilitated to reach the women for more effective communication and interaction.

Regarding the C – WES, the study recommended devolving its management to locations under women group committees to streamline communication. Specialists should train

the women on various aspects of group activities such as management and value addition. This would create need to seek additional funding beyond conventional group savings.

Regarding future research, the study recommended investigation into the actual C – WES beneficiaries and how their lives have been transformed.

The study also recommended a model for effective use of communication for grassroots involvement in community development.

LIST OF ACRONYMS

- WEF - Women Enterprise Fund
- C – WES - Constituency Women Enterprise Scheme
- D – WES - Divisional Women Enterprise Scheme
- PPS - Presidential Press Service
- CDA - Community Development Assistant
- Gender, Children and Social Development Ministry – Ministry of Gender, Children and Social Development.
- Gender, Children and Social Development Minister – Minister for Gender, Children and Social Development.

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“He who controls communications controls
more than the means to transmit messages.

He has in his hands a terrible power, the power
to create for his audience an image of the world,
and more importantly still, an image of itself”,

(Ainslie 1966: 7)

CHAPTER I

1.0 INTRODUCTION

Various communication scholars have defined communication differently. Rao (1966: 6), for instance defines it as a “social process – the flow of information, the circulation of knowledge and ideas in human society, the propagation and internalization of thoughts”. This definition implies communication is a purposive, intended and planned human activity. It is intended in the sense that it aims to serve specific roles. ‘Circulation of knowledge’ points to education role while ‘flow of information’ suggests awareness creation. ‘Propagation and internalization of thoughts’ suggests attitude formation and behavior modification roles. For C – WES communication in this perspective would modify women’s attitude towards the fund by creating awareness about the fund and educating them on its access processes.

For Rogers & Shoemaker (1971: 23-24) communication is “the process by which messages are transmitted from a source to a receiver. In other words communication is the transfer of ideas from source with a viewpoint of modifying the behavior of the receiver.”. The two also stress the purposive nature of communication but emphasize on attitude formation role of communication. Message and its transmission process are crucial for modifying the receiver’s behavior. For C – WES in Kikuyu the content of the CDAs’ message and communication strategy would determine women and women group’s behavior towards the fund.

For Wilbur Schramm, “when we communicate, we are trying to share information, an idea, or an attitude”. It always requires at least three elements – the source, the message, and the destinations, (Tan, 1989: 54). Schramm sees communication as an interaction between source and receiver. He avoids Rogers and Shoemaker’s assumption of the receiver as passive recipient of source message and subject to manipulation as per source designs. Schramm’s definition suggests a successful communication plan must focus on the source, message and the receiver. For C – WES according to Schramm, there must be interaction between the CDAs and women groups both exchanging perspectives about the fund. This suggests communication channels used by CDAs must reflect Kikuyu constituency women communication behavior and provide for feedback from the women.

Tan (1989: 53) stresses the crucial role of communication in society whatever its definition. He says it “is the fundamental social process of humans” and is needed to build up any form of social or group structure. This study is based on this premise, that communication is crucial not only for normal human interactions but also for attaining social development. Moemeka (1996:8) describes communication as the chief factor of production today.

Concern over the role of communication in society arose with the rise of the mass media in the 19th and 20th centuries. Print media, film and broadcasting were operational by the 1920’s, (De Fleur & Shearon, 1995:14). With time and research, the media was seen as serving positive roles in society. Wright (1975:18 - 22) spells out four roles: surveillance; interpretation and prescription; cultural transmission or socialization and entertainment.

The period after World War II saw a new perception of mass media develop. The period saw comprehensive use of communication tools in development programs, (De Fleur & Shearon, 1995:132).

Schramm, Pye and Lerner are credited as earliest proponents of the role of communication in development. They attributed a central and causal role to the mass media in development. They saw mass communication as causing change in people's value and thought systems creating an environment for development,(T an 1989:382).

The two argued development required new values and skills like ability to imagine oneself in different situations (empathy), a desire to achieve (achievement motivation) and open – mindedness for change to be readily accepted. Media role was to communicate or teach skills and personal qualities needed for development and show end results of development. For this study the researcher investigated what role mass media served in C - WES implementation.

Today, communication scholars argue communication in whatever form, mass interpersonal or non – verbal is an essential tool for development.

Moemeka (1996: 8) for instance says many development specialists now believe that the chief factor of production in both developed and developing countries, is information seen as knowledge and education of human capital. He argues development and

communication correlate in goals identification and achievement. Communication for C – WES in Kikuyu is needed to define to the women the goals of the fund and also gather their views and aspirations regarding the fund.

Nwankwo (1995:94) stresses the place of communication in development today. He argues any contemporary discussion of social development and its sustainability must include if not focus on communication. Rao (1966:6) says communication and development bear a constant and cumulative relationship. This implies performance of C – WES in Kikuyu is greatly linked to the communication strategy put in place for its implementation.

Moemeka (1995:326) argues the role of communication in development has for long been recognized. Ngugi (1996:276) argues communication and development bear a symbiotic relationship not traceable to a specific time in history. He argues people have always communicated while development has resulted from cumulative communication activities. This study investigated how communication regarding C – WES in Kikuyu impacted on the fund's performance.

Various advocates of the role of communication in development have assigned it specific roles they argue are pertinent to development. Schramm, Lerner and Rogers, earliest proponents of development communication, for instance stressed massive information flow from source to receivers to teach the latter skills and attitudes central to disposition towards development, (Tan 1989:382). This points to education and information

dissemination roles of communication in development. This study investigated what roles communication played in the disbursement of C – WES in Kikuyu.

Lerner has argued mass media growth is one of the phases of democratic political development. Others are urbanization and literacy (Mowlana 1995:39). These to him facilitate rapid massive information dissemination.

For Rogers & Shoemaker (1971:23-24), communication serves behavior modification and persuasion roles. They see communication as the process by which ideas are transferred from a source to a receiver with a viewpoint of modifying the behavior of the latter. They argue behavior modification predisposes one towards development by instilling desire for change.

Rao (1966:6-7) also stresses the information dissemination and education roles. He argues communication aids development by enabling people learn new ideas, be stimulated by change conveyed to them and be aware of change in the environment and what it means. He says social development is dependent on learning and internalizing new attitudes and skills.

Middleton & Wedemeyer (1985:19) argue planned communication can change the nature of society. They say technology through which information is exchanged has expanded at an exponential rate increasing both the power of planned communications and uncertainty about their effects, and hence their design. They say useful information and

knowledge are important to help people act and therefore, planned communication can increase probability that people will act though it does not guarantee they will.

They stress that information and knowledge are centrally important to the process of thinking and reflection. “What people are – how they see themselves and the world – is important in itself, not only because it determines much of what they do”.....planned communication should liberate and strengthen the individual in the world of action and the world of the mind,” (Middleton & Wedemeyer 1985:34).

Women groups in Kikuyu constituency need information and education to know about C – WES, its management, access as well as benefits. The fund also presents an opportunity for women groups in Kikuyu constituency to improve their activities. It offers funding options and chance to broaden their scope of operation. Communication must enable them achieve this by providing the necessary information relative to their needs.

This study investigated what roles communication played in the disbursement of Women Enterprise Fund (WEF) to women groups in Kikuyu constituency through the Kikuyu C – WES.

1.0.1 WOMEN ENTERPRISE FUND

Women Enterprise Fund (WEF) is a 100% government funded revolving loan scheme to promote economic empowerment of women by providing alternative financial services at subsidized interest rates and flexible collateral requirement. It targets women aged 18 years and above. Men can only benefit from it if in groups whose membership comprises 70% women and leadership is all – women.

The fund was conceived by the government in 2006 and launched in 2007 with an initial one billion shilling capital in the 2007/ 2008 financial year. It received a 315 million shilling boost in 2008/ 2009 financial year (Gender, Children and Social Development Ministry records).

It was seen as a catalyst for the realization of 3rd Millennium Development Goal of Gender Equality and Empowerment of Women. It was also expected to hasten mainstreaming of women in the formal financial services. (WEF Website 17th March 2010).

The fund can be accessed in two ways:-

- (i) Individually where individuals apply for a loan in a preferred financial intermediary out of the twelve selected to disburse the funds. The intermediary conducts its normal credit appraisal.

- (ii) As a group, where organized registered groups fill a standard loan application and forward to the respective C- WES or D-WES committees they fall under.

Individuals can apply for up to 500,000 shillings repayable in 36 months at 8% interest per year. They can also apply for up to a million shillings but with approval from the WEF Advisory Board. Groups can only get a maximum of 50,000 shillings repayable within 12 months. They get a three – month grace period running from the date of receipt of the cheques or upon transfer of the money to the group account through electronic money transfer. Group loans attract no interest save for a one – off administration fee calculated at 5% of the loan and deducted upfront. Securities here include: - group guarantee; household items; business stock, or quoted shares, (Gender, Children and Social Development Ministry records).

President Mwai Kibaki officially launched the fund on 26th May 2009 with a further pledge of 500 million shillings in the 2009 / 2010 financial year, (Presidential Press Service (PPS) report, 26th May 2009).

WEF falls under the Gender Children and Social Development Ministry and is headed by a six – member Advisory Board.

1.1 STATEMENT OF THE PROBLEM

Various scholars have argued communication is a chief determinant of the success of any development initiative. They argue communication plays specific crucial roles that shape direction of any development initiative. This applies to C – WES in Kikuyu too.

“To neglect this chief factor of production in planning, execution and evaluation of development activities is to unwittingly call for confusion in the interface between technical and social aspects of development, and hence failure to realize the full benefits of development,” (Moemeka 1996:9-10).

The statement problem for this study, therefore, is to establish what role communication played in the disbursement of Women Enterprise Fund through the C – WES to women groups in Kikuyu constituency.

1.2 RESEARCH QUESTIONS

This study sought to answer the following questions:-

- ❖ Have the CDAs in Kikuyu constituency developed a communication strategy for C – WES implementation?
- ❖ What is the structure and content of the CDAs’ communication with women groups?

- ❖ What informs CDAs' communication decisions and activities?
- ❖ Are women groups involved in C – WES implementation?
- ❖ What communication channels and media are the CDAs using?
- ❖ Does the CDAs' communication aid or deter realization of C – WES goals?
- ❖ What is the women groups' attitude towards C – WES?
- ❖ What is the women groups' information sources regarding C – WES?

1.3 OBJECTIVES OF THE STUDY

The overall objective of the study was to examine C – Wes management communication approach to:-

- ❖ Determine what communication strategies are employed by the CDAs.
- ❖ Determine how the strategies are impacting on C – WES performance.
- ❖ Determine communication behavior of the women groups.

1.4 SIGNIFICANCE / JUSTIFICATION OF THE STUDY

Kenya has since 1990's established several decentralized mechanisms for channeling funds for local projects. WEF is part of the many devolved funds today (Local Authority Transfer Fund; Youth Enterprise and Development Fund and Constituency Development Fund among others).

The new constitution, recently promulgated, provides for higher levels of devolution through County governments. This implies transfer of power and responsibility to lower levels of governance. It gives greater responsibilities to communities over 'their' development and management of more devolved funds.

Increased devolution means decentralization of decision – making and more responsibilities over local development. People need information to make informed decisions. This requires a communication model for grassroots engagement and recognition of the role of communication as a forum for dialogue between and among various stakeholders.

Findings of this study will help establish a communication model for effective use of communication for grassroots micro – enterprise in Kenya and also for grassroots engagement in development.

The findings will also help C – WES management to improve their communication strategies and also contribute to existent body of knowledge on WEF.

1.5 STUDY LIMITATIONS AND DELIMITATIONS

Limitations included:-

- ❖ Government officers' bureaucracy regarding public access to information.
- ❖ Mistrust among government and other officials charged with managing public funds.
- ❖ Poor record keeping.
- ❖ Lack of cooperation by some officials.
- ❖ Funds.
- ❖ Transportation.
- ❖ Need to interpret the questionnaire from English to Kikuyu for many women group leaders to understand.
- ❖ Need to train CDA's on how to administer the questionnaire to women group leaders.

Delimitations included:-

- ❖ Kikuyu constituency is wide and women groups are spread across the area. It was hard to access all of them. The researcher therefore studied sixty groups sampled from each of the six locations in equal proportions of a location's registered number of groups.
- ❖ CDA's helped administer some of the questionnaires and identify groups and their leaders.

CHAPTER II

LITERATURE REVIEW

2.0 INTRODUCTION

This chapter discusses some of the roles of communication in development and the theoretical framework within which the study was conducted. This enables understanding of the theoretical foundations related to the study. Kombo & Tromp (2006:56) argue a theoretical framework attempts to clarify why things are the way they are based on theories. The chapter also helps address the research questions posed in chapter one. The study sought to establish what role communication played in the disbursement of WEF funds thorough the C – WES in Kikuyu constituency.

The chapter also discusses some tools and methods for development communication. Channel and media choice influences message reception and access by target audience as well as packaging by source. Okigbo (1995:5) says development agents must make use of traditional channels and media in combination with modern ones for effective development communication. Choice of certain channels could be deterring information access by women groups in Kikuyu constituency regarding C – WES and probably explains women's attitude and response towards the fund.

2.1 ROLES OF COMMUNICATION IN DEVELOPMENT

Use of communication for social development is traceable back to the 1940's in Europe and the US after the 1943 Iowa Hybrid Corn Seed study, in the US. The study was an eye – opener that communication could aid development processes, (Lowery & De Fleur, 1995:132).

Since then two theories; modernization (1945 – 1965) and later dependency (late 1960's to early 1980's), Servaes, (1995:137, 142), have shaped development communication as well as defined and determined the role of communication in development. From the 1980's, search for new communication and development approaches started with a view to giving communication a greater role in development, (Dagron 2001:8).

The core of the concept today is the need to exchange information to contribute to the resolution of a development problem to improve the quality of life of a specific target group, as well as to implement needs, analyses and evaluation, (Besette 1996:9). This exchange between CDAs and women groups is essential in determining C – WES performance in Kikuyu constituency.

Stakeholder participation in development initiatives is among crucial roles of communication in development today, (Dagron 2001:9). Participation is linked to the new search for a communication approach that gives communication a greater and more relevant role in development, (Servaes 1995: 157). The approach should also involve the beneficiaries in project cycle (conceiving, planning, implementation and evaluation).

Participation allows communities to articulate their values, reconcile disparate interests and act upon shared concerns, Reardon (2003:1). Nwankwo (1995:99) argues participation is also based on realization that “despite development in information technology, need for community involvement is still strong all over the world. He argues development has attained movement or ideology status in the third world”, and so success depends on beneficiary involvement. He adds movements of this type, lacking roots in the society they are attempting to change, rarely produce enduring or sustainable change.

The government created C – WES as a channel through which women could access WEF loans at the local level. WEF was also a ‘government – alone’ creation. WEF creation was based on the premise that women lacked collateral to secure loans from financial institutions (WEF Website 17th March 2010). The government set out guidelines for the fund’s management. Women were invited to form and register groups to apply for the funds. The whole process did not create room for further women participation in C – WES management that was left to committees whose constitution the government has well – defined, (FIDA – K report 2009:13, 21).

Women participation beyond loan application is as such the particular CDA’s discretion. CDA’s countrywide are the grassroots public officers in direct contact with women groups and with the task of interpreting government policies regarding C - WES. Thus, from inception, WEF lacked target beneficiaries’ participation.

As such communication about the fund is largely one way with government implementation agencies giving out information about the fund. Gender minister said her ministry's responsibility was to create awareness that this money is there, (National Assembly Report, Wednesday 19th August, 2009). This linear vertical communication creates no feedback channels for beneficiary participation. Non – participatory development hinders beneficiary ownership of the initiative and attitude towards the same. This could be influencing Kikuyu constituency women groups' attitude and response towards C – WES and hence the fund's performance in the area.

Women participation would create a sense of ownership and impact on repayment as beneficiaries would feel obligated to the women and not a far off lender, called government. As a revolving fund, women would help monitor repayment. Their non – participation could thus, be influencing C - WES performance in Kikuyu.

Lephoto (1995:5-7) says communication plays an empowering role. He defines empowerment as a process to change distribution of power both in interpersonal relations and institutions throughout society. This happens at cognitive, psychological, economic and political levels. This four dimensional process, he argues, is vital for development and is aided by communication. It in turn influences attitude formation towards self and development initiatives.

Psychological empowerment he says involves women's feelings and belief they can change their situation and development of self – esteem and self – confidence. These are vital for C – WES success in Kikuyu constituency.

Communication about the fund in the area should empower women groups to see themselves as capable of seeking and repaying loans. It should change their attitude towards loans and specifically C – WES and therefore apply for the money.

However, records indicate applications dropped from over five hundred in the first phase in 2007 to fifty in the second phase in 2010 (private conversation with Kikuyu Town Council CDA on 3/03/2010). This drop could among other things be due to their perception of loans. WEF board chairperson identifies traditional fear of loans and lack of collateral as drawbacks to women seeking loans from financial institutions in the country (WEF website, 17th March 2010).

Cognitive level, Lephoto (1995:7) argues, involves women understanding their subordinate conditions and their cause. Freire (1972:34) refers to this as the liberating role of communication. He sees planned communication as a form of education which he also says plays empowering and social development roles. Both authors argue communication's impact on cognition centers on receiver ability to critically review their experience to identify behavior patterns leading to dependence and reinforcing subordination.

It requires self – knowledge and understanding the need to make choices that may contradict cultural and social expectations (Lephoto 1995:7). Rao's (1966:6) definition of communication as the circulation of knowledge and ideas in human society, points directly to the role of communication in influencing receiver's cognition. Modifying receiver behavior consonant with desired communication source expectations depends on message ability to affect receiver cognition adequately.

Communication about C – WES in Kikuyu should enable area women understand the fund's potential to address their financial deficits that hinder realization of group activities. The content of the CDAs' message will determine what the women know about the fund and therefore influence their decision to or not to apply for the loan.

Rao (1966:7) says communication also opens one to opportunities while development results in seizing an opportunity or creating it by a number of people in a community. Communication should thus see more women groups registered to seize the opportunity C – WES offers while loan applications should rise. Registered groups should also broaden their activities and vision thanks to the fund.

Rogers (2003:171) sees awareness creation role of communication as paramount for development. He says it awakens society to the existence of innovations and their benefits for social and individual development. By so doing, he argues, communication also creates the motivation to develop. He sees the mass media as a starting point for development by creating awareness about the existence of an innovation. Awareness

leads to information - seeking when awareness induces interest in an innovation. The more one engages in successful information - seeking, the more educated one gets about the innovation. Rogers therefore sees a correlation between awareness and education roles.

Dagron (2001:9) says awareness role is prevalent among many development agents' development approach. He says it is implemented through a linear vertical top – bottom communication model based on information transmission from 'experts' to development project target beneficiaries.

However, he criticizes awareness creation role alone as inadequate to produce desired development goals. He says this is because it results from development and communication approaches based on source or development agent acting as the 'expert' regarding target beneficiary needs and related initiatives. It therefore ignores beneficiaries' perspective, other stakeholders and local context. It is based on massive linear information transfer from source to receiver through source identified channels and media, mainly mass media. Effective message should be audience – centred.

For C – WES in Kikuyu this means CDAs concentrating on information dissemination based on their felt needs of the women. This may not be helping women groups learn what they need to know about the fund, thus impacting on the fund's performance. To be effective, communication on C – WES from the CDAs should be based on expressed and identified women groups' information needs on the fund.

FIDA – K report (2009:iv) says awareness about WEF in parts of the country was low. The report, a study of the fund's performance in Langa'ta, Starehe, Kisumu Town East Kisumu Rural, Kisauni and Likoni constituencies, stated majority of the women in the constituencies were unaware of the fund's existence. Some of the information on the ground was either inadequate or incorrect. Qualified groups could not apply for the money as they lacked knowledge on where / how to obtain the application form and the procedures to follow thereafter.

As at December 2008, some 4,079 applications had been received countrywide while no women group had been funded in twelve constituencies. Also no Wajir district constituency had made an application.

Gender, Children and Social Development Ministry's Public Relations Officer says a group had returned their cheque on learning it was a loan and not a grant (private conversation 11th March, 2010).

Kikuyu C – WES had more applications in the first phase but these dropped in the second. This could be as a result of the knowledge communication about the fund equipped them with. It also points to high awareness level.

Earlier development communication approaches were based on persuasion. This remains a central point for social marketing and development among many development agents today (Dagron 2001:9). Communication regarding C – WES in Kikuyu should see more

women groups persuaded to apply for the funds and seek more information about the same. This would increase levels of communicative interaction between CDAs and women groups. Group formation and registration should also be on the rise as a qualification for the money. However, applications in the second phase dropped drastically compared to the first phase.

For Schramm, communication serves information exchange and social interaction roles (Tan 1989:59). These influence development by raising understanding of development issues and building consensus around problems and requisite interventions.

Dagron (2001:9) stresses the same roles but prefers the term dialogue. Dialogue enables people define themselves, what they want and how they can get it. When people engage in dialogue they are able to reach consensus about difficult issues (Reardon 2003:1).

Dagron (2001:8) relates community development to levels and quality of dialogue between development agents and target development project beneficiaries. He blames failure of social development initiatives on lack of dialogue between beneficiaries and development agents. Performance of C – WES in Kikuyu, he would thus argue, can be explained by examining whether communication between CDAs and women groups in the area was dialogical or not.

He says dialogue makes development participatory by enabling stakeholders and beneficiaries participate in development initiatives, their conception, implementation and

evaluation. He says this confers project ownership on the latter and ensures its sustenance.

WEF, since inception lacked dialogue between the government and women over its management, goals and objectives. C – WES, which was WEF offshoot, followed the same implementation approach. Kikuyu C – WES is no exception. Women groups are invited to make applications subject to government preset guidelines which CDA's work within. Dialogue between Kikuyu women groups and C – WES management would mean more information flow, more understanding of women groups' aspirations about the fund and their inclusion in its management at the locational level. Women would understand limitations of the fund and avoid developing goals too high for the fund. Unrealized aspirations could partially explain the drastic drop from five hundred C – WES loan applications in 2007 to fifty in 2010, (private conversation with Karai location CDA on 5/03/2010).

Dialogue could influence CDAs' message to the women and the latter's attitude towards the fund. Dialogue should be reflected in women groups' knowledge about the fund and CDAs' knowledge about women groups' challenges and near consensus on way forward.

Dialogue helps community reach consensus for compromise over issues to avoid conflicts that could hinder development initiatives. Besette (2006:6) cites power relations and gender roles. He argues power distribution and socio - political environment in a community influence its resource management. It is also closely related to gender roles.

Ignored, he argues, it could turn development communication and the development initiative itself into a manipulation process or make it selective for only a few individuals or groups in society.

Besette wrongly presumes consensus is given as long as people communicate. Though consensus helps set ground for smooth implementation of development initiatives, consensus should not in all contexts be the goal of development agent / community dialogue. Consensus seeking could hinder development as interest groups seek to entrench their positions. Where stakes are too dear, some interest groups may seek alliances to beat the objectives of development.

Consensus - building may take too long at the expense of project implementation and decision – making. Consensus is particularly hard where resources are limited and each actor feels a sense of urgency to access the same.

Kikuyu C – WES fund for instance was limited to a million shillings against five hundred applications in 2007, (private conversation with Kikuyu Town Council CDA on 3/03/2010). Consensus by groups over who to prioritize in funding would not have been easy to reach.

Every women group in Kikuyu has their vision and hence justification for being prioritized in funding. Consensus over qualification criteria would avoid feelings of bias in the funds allocation and make each group feel important and not neglected. Agreed –

on criteria for picking beneficiaries would result in group revitalization to meet set standards rather than group withdrawal. Dissatisfaction with allocation procedures and failure to access the money could have resulted in apathy and withdrawal from future applications. This partially explains the fall from five hundred applications in 2007 to fifty in 2010 and failure by C – WES to mobilize women into forming new groups and revitalizing existent ones, (private conversation with Karai location CDA on 5/03/2010).

Servaes (1995:159) says consensus is achieved through social mobilization. He says communication must mobilize community around common development needs and goals arrived at through consensus for social development to be. But before consensus on priorities and goals, community must understand the issues and goals set (Figuorea et al 2002:34). Communication, they stress, aids this process.

Communication regarding Kikuyu C – WES should mobilize women groups to improve their economic status. CDAs should mobilize women to form and register groups to apply for C – WES loans. This should be reflected in more group registration and loan application. But records indicate a downward trend so far as applications are concerned.

Wright (1975:18,20) sees surveillance role of communication as crucial for development. He says it forewarns society about imminent dangers and threats to mobilize the society to avert the risk. Social mobilization is an important aspect in development.

Schramm assigns surveillance role to mass media personnel, (Wright 1975:19). But Rao (1966:20) assigns it to individuals too. He avoids traditional discussion of communication as just human and mass communication and presents physical infrastructure such as improved roads and transportation as pivotal features contributing to interpersonal and mass communication. These increase exposure, information flow, sources and channels and knowledge about opportunities locally and beyond.

Kikuyu constituency enjoys these infrastructural facilities thanks to proximity to Nairobi, Kenya's capital city. This in Rao's argument gives area women access to more information about WEF, entrepreneurial opportunities within and beyond, more information sources and higher levels of interpersonal communication. Constant contacts as people travel to Kikuyu from the city and vice versa, Rao would argue, enables individuals perform surveillance role of communication as they relate new experiences to people within and outside Kikuyu.

This interaction and increased opportunity for formal and informal communication increases information sources for women regarding C – WES in Kikuyu with multiple effects. Many sources could disseminate more information. The women should be more knowledgeable about the fund but at the same time they may disregard communication from the CDA on the assumption their sources are credible enough. Multiple sources could be creating confusion regarding facts about the fund and therefore impact on its performance. An informal survey indicates some women groups that applied for the

money in 2007 in Kikuyu did so ignorant about what the fund was and maximum amounts groups could secure.

Servaes (1995:174) argues cultural preservation and community identity are other roles accomplished by communication. He says shift to participatory communication approach to development communication resulted from pursuit for a development communication concept emphasizing cultural identity and multidimensionality. These are central to development. Culture gives a community identity. Dagrón (2001:24) says development occurs within societies with entrenched value systems that members respect and hold dear. Any development should therefore, consider cultural preservation as a necessary product of development. Communities define their development needs and aspirations within the framework of community values. When they participate in development initiatives' cycle, when they dialogue with other development stakeholders and reach consensus, it is within these values. These are expressed through communication and so, by bringing them to the fore, communication enables their being acknowledged and respected and therefore being preserved.

Cultural preservation may not be an issue among Kikuyu women groups and for C – WES management but group identity is. Each group has its goals, practices, independence and even communication behavior that demands each be respected. Neglecting group's self – identity may result in groups disassociating themselves from C – WES activities if only to retain their identity.

Communication under the modernization development approach provided channels for passage of development information from source to receiver. As a result, mass media and vertical delivery systems for a long time were mistakenly equaled to communication. Many development agents still hold this perspective today (Dagron 2001). But Okigbo (1995:5) says development communication today should include both traditional and modern mass media channels and a hybrid of both.

This role impacts on C – WES performance in many ways. If information being disseminated does not meet beneficiary needs, it cannot produce desired effects. FIDA – K report (2009:12) says information many women had about WEF was either wrong or inadequate and so many did not apply for the loans. Also, if channels and media being used do not correspond with women communication behavior, it too, won't induce desired response. This is because they may be missing the information, misunderstanding or it could be inadequate. It demands CDA's in Kikuyu identify and use women groups' communication channels and media and tailor their message to these channels and women information needs.

Channels and media pass on development information to target receivers to educate them on various aspects of development. Okigbo (1995:4) says mass media are active in the task of promoting social development through public enlightenment and general education. Education instills new skills and attitudes. Mowlana (1995:28) says early modernization theorists advocated for use of mass media channels to teach new skills, attitudes and behavior needed for development.

FIDA – K report (2009:12) indicated some women in the country failed to apply for the loans as they were ignorant about the application procedures. This indicates a failure in the education role of communication regarding WEF. To be effective communication on C – WES must educate women on the opportunities offered, application procedures, the fund’s mandate and limitations as well as the women’s responsibility.

Besette (2006:5-10) says participatory communication defines communication as information exchange between various stakeholders. Viewed as such it serves a research role, which encompasses many vital roles. He cites seven roles central to development:

- (i) Establishing relationships between the community, new resource people, other stakeholders and community groups.

This is important for how communication is established and nurtured affects how people feel involved in the issues and how they participate or not in the development initiatives at issue. The development agent should promote multidirectional communication process by approaching the community through community leaders and community groups. The agent is able to identify the main actors in a community and understand their roles and relationships before launching any process. He also establishes local communication systems, tools, and channels before any intervention. C –WES implementation in Kikuyu has adopted a top – down communication approach. Locational CDA passes on information received from seniors to women groups mainly through their representatives. There is minimal use of community leaders and multidirectional communication processes.

(ii) Negotiating mandate

Development agencies have their own mandate and agendas while communities have their needs and problems they want addressed by resource people approaching them. Communication helps the development agent explain and discuss the scope and limitations of their mandate with community members. Development agents could involve other resource organizations that could resolve problems outside their mandate. Negotiating mandate avoids conflict, misunderstanding and community frustration resulting from high expectations or lack of motivation due to low expectations.

C – WES has limited capacity as an alternative funding for women groups. They must understand this limitation. Karai location CDA says the fund's limited capacity explains the decline in loan applications in 2010. However, this is not the result of negotiated mandate between C – WES management and the women groups. It is the result of apathy upon realization that the fund is too inadequate to meet women groups' expectations, (private conversation with Karai location CDA on 5/03/2010).

(iii) Understanding the local setting: - Collecting data or co – producing knowledge.

This should not follow traditional research extractive data collection methods. The methods cannot match the benefits of co – producing which can play an essential role in facilitating participation in the decision – making process involved in development projects. It should be collaboration with community members and other stakeholders to assemble and share baseline information. It points to a process of co – producing knowledge that builds on the strength of different stakeholders. Methods may include

participatory rapid appraisal, collective mapping of the area, transect walks, and problem ranking.

Internally generated communication pattern provides the criteria for selecting precisely that information technology that builds upon, strengthens, and makes more effective the channels of communication. It moves away from practice of passive acceptance of tinkering information which tend to impose own style of professionalism and consumer use, (Robert & McDonell, 1983:12).

C – WES implementation in Kikuyu follows traditional government top – down communication. CDA's pass on to women information received from their superiors while the government has set out guidelines to guide C – WES implementation at various levels. This rules out contribution of women involvement in co – producing knowledge.

(iv) Understanding the community context

Development agent Besette argues must understand the different groups involved in development projects, community, the main customs and beliefs regarding the problem issue and how the community communicates among themselves on the issues. One investigates into the effective interpersonal communication channels and associations and institutions used for information exchange as well as the community's modern and traditional media.

FIDA – K report (2009:9) says in areas where chiefs were incorporated in the WEF campaigns, women loan applications and knowledge levels were higher. C – WES in Kikuyu is implemented as a stand – alone project with no collaboration with other development agents. This is in line with traditional government departments’ practice where they rarely integrate their activities even when such integration guarantees benefiting from resultant synergies.

(v) Identifying and using local knowledge

Identifying local knowledge associated with the problem is part of the process of co – producing knowledge. It should be linked with two issues: validation of that knowledge and the identification of modern and scientific knowledge that could reinforce it.

Specific local knowledge or practice is contextual and depend on time and context. It stresses why local knowledge should be validated against scientific research, discussion with local experts as well as community members. C – WES resulted from government realization that lack of funds hindered women economic development. However, inception of the scheme did not take cognizance of situations in every constituency choosing instead to generalize assumptions. C – WES management has also undertaken implementation of the fund as per official guidelines without consideration for local knowledge. This knowledge would influence urge by the CDAs for women to form and register new groups to access C – WES funds and revitalize dormant groups.

(vi) Involving the local community

Community involvement helps in identifying a development problem or common goal, discovering its many dimensions, identifying potential solutions or a set of actions and making a decision concerning which ones to experiment with or implement. It also means collaborative action with other stakeholders who should be part of the process. It is a move from the traditional practice of development agents identifying a problem in a community and trying out solutions without collaboration of the local people.

C – WES is the result of government felt need to empower women economically through financial support. There is little effort to identify and address other issues that hinder women empowerment and progress in Kikuyu constituency. Involving women and other stakeholders would enrich administration of C – WES by bringing in more perspectives.

“The act of community problem identification, group decision – making, action planning, collective action and implementation are critical to how a community grapples with a serious issue”, (Gray – Felder, 2002: i). He adds communities should be agents of their own change.

Besette (1995:23) argues, “experience shows that the point of departure for development communication is not the dissemination of an innovation or an idea full of promise, but the grassroots expression of its needs”.

(vii) Developing partnerships at the local level

Developing partnerships between all stakeholders involved with local communities is central to development. It helps avoid clash with other initiatives engaging the same community in similar development activities. Reardon (2003:2) says partnerships could do more to promote civic dialogue and find meaningful ways to address the problem. Building partnerships and synergies at the local level would maximize the impact of various development initiatives of the various interventions. This is related to stakeholder participation discussed above.

Communication plays many roles in development. Application and effectiveness of any depends on the context and specific development initiative. However, some roles do have universal application and help bring out other roles. This justifies the study on the role of communication in the disbursement of C - WES funds to women groups in Kikuyu constituency.

For the study stakeholder participation is the central role. It helps point out other roles related to communication and C – WES disbursement in Kikuyu: women involvement in C – WES management, information dissemination, awareness, education, providing channels for passage of information on C – WES and communication as providing platform for C – WES / women information exchange.

The role of communication in development is influenced by channel and media. Also, development communication is a dynamic process evolving with time and context. It

therefore adopts the best available tool in the context of time, resources, needs and objectives. Besette (2006:12) warns use of any tool is preceded by identifying its contribution to the development initiative. The researcher discusses a few of these tools and their possible methods of application and use in Kikuyu C – WES disbursement.

2.1.2 DEVELOPMENT COMMUNICATION TOOLS AND METHODS

(i) Community thematic discussion

Thiamobiga (2006:207-208) says community discussion encourages people to speak their minds, facilitates consensus and promotes joint endeavors. He says the idea is to find a solution to development problems as identified by the communities themselves.

Procedure involves: - pinpointing the development problem sparking the use of participatory approach; identifying the individuals or groups affected by the problem; defining the needs, objectives and tools for participatory communication and selecting the channels, means and tools for participatory communication.

The channels, means and tools are then listed and used in the development process once they have been tested. Outcomes are assessed at each significant stage. C – WES disbursement does not provide for this. Discussion is at group level where members decide to or not apply for loans depending on their felt needs, knowledge about C – WES and hope to access the money. Discussion also applies in informal contexts where community members discuss C – WES and challenges affecting them generally.

(ii) Participatory theatre

Theatre helps a community first voice their concerns and illustrate causes and potential solutions associated with problems and brings community group problem (including marginalized social groups) to the public agenda. It also enables community members address other community members about common issues rather than outsiders promoting solutions and overcomes the limitations of literacy, (Thiamobiga, 2006:204).

It serves as a learning medium, a working method and a communication tool. Its advantages as a tool for participatory communication include: self – sustaining potential; entertaining function; flexibility in overcoming language barrier; large capacity for popular participation in message design and planning. It can be used along newer channels and recording techniques for educational programming and replication in other areas. Theatre promotes enhancement of people's awareness on issues affecting them and acts as reinforcement machinery for development projects already under way.

Using theatre for development, one must: get to know the community to gauge acceptability of the play; bring in what the community understands about the problem implications, its nature and possible solutions and infuse it with the development agent's interpretation of the same. The play must be conceived with information gathered from community's understanding of the problem and collected materials on the community's communication patterns. The specific target group, technicians and community leaders must be involved in creating the play. Presentation is followed by evaluation where

audience exchange views on the play (Thiamobiga 2006:205). Drama has not featured as a communication tool in C – WES in Kikuyu.

(iii) Radio

Quattara & Quattara (2006:181) argue radio is the most common media in rural Africa. They argue use of radio for participatory communication involves recognizing and placing value on community viewpoints. It breaks from traditional use of local language to broadcast advice from experts and radio producers. They propose in a participatory context, discussion groups backed by a team of development experts and radio producers should analyze a given problem, its causes, consequences and potential solutions. It involves problem identification; programming produced by radio personnel and local communicators and gathering feedback by local communicators. Local communicators are community members organized as relay points in their communities. They identify community interests, prepare field trips, participate in broadcast production and gather feedback from listeners. The idea behind community radio is to highlight community capacity to resolve its problems before seeking external aid.

Using radio as a participatory communication tool requires development agent to: - build a sense of trust in the community; collaborate with traditional authorities, technical experts and communities as team work reflects group diversity, and appreciate local folk knowledge as radio only adds value to it. This requires identifying and interviewing resource persons with local know – how and pinpointing and prioritizing community problems.

Larweh (2006:191) argues radio is usually seen as the ideal medium to reach people in remote areas without access to other information sources. It can be a powerful tool to facilitate consensus – building and decision – making.

Kikuyu constituency has no community radio. Radio as a source of information on C – WES and WEF in Kikuyu only goes as far as relaying normal news items related to the funds. However, radio penetration in Kikuyu is high. It feeds interpersonal and other communication channels increasing knowledge about C – WES among women in the area. Limitations of the radio as a source for information on C – WS in Kikuyu include its capacity to meet actual women information needs and provide for information exchange between the women and C – WES management.

(iv) Video, photography, poster and brochures

Odoi (2006:175-179) says the community must be involved in production of these tools. The argument is the community is best placed to determine the best way to tell their story since development is about them. The tools can be used to relay the same message to other beneficiaries as communities with something to share can learn from each other regarding the same / similar problem. Participation here applies in the production process. The community decides on institutions and channels through which to share the information with others. They make a time – frame within which to accomplish specific activities related to the information – sharing objective and on monitoring indicators and mechanisms.

Three sets of materials may be produced: - for the 'teacher beneficiary' (beneficiaries going to share information with others need materials that are durable, illustrative and enabling interaction between beneficiary groups); for 'learner beneficiary' (these are materials for reference purposes and need not necessarily be as durable but should be produced in large numbers) and back – up material for the information – sharing activity (these provide brief general information on the subject at hand such as posters to hang in strategic places like house or shop walls).

These materials are not in use in Kikuyu. They could aid in awareness creation but awareness is not an issue as per the high number of applications in 2007. They could help in sustaining interest in C – WES despite apathy caused by failure by some applicants to access the funds. They could be used to tell a story of 'success' by groups making use of their loans to encourage groups unwilling to apply.

(v) Traditional media and communication channels

Okigbo, (1995:19) argues promotional campaigns that employ appropriate elements of both traditional and modern mass media stand better chance of succeeding. FIDA – Kenya report (2009:9) says women groups' response was better in areas where chiefs were used to disseminate information about WEF. Wilson, (1996:101-103) cites some of these channels as spiritual groups such as churches and religious groups, economic interest groups such as self – help groups and cooperative societies and political interest groups such as village and clan unions. Traditional media include traditional dances and other forms of folk media.

Kikuyu C – WES management has limited capacity for use of commercial print and electronic media due to costs. Traditional media and communication channels offer the only other alternative. Challenge for this is identification of the specific traditional media and channel that correspond with women communication behavior. It calls for what Besette (2006:7) describes as understanding the local context. Another challenge is the CDA's willingness to use multidirectional communication approach rather than the traditional vertical top – down diffusion of innovation model.

For this study, traditional media and communication channels, radio and other mass media channels are the main focus in understanding what role communication is playing in the disbursement of C – WES in Kikuyu. This is because, Kikuyu, like any other rural community, interpersonal and informal communication contexts play a big role in communication. The mass media also plays important role in feeding the interpersonal channels.

Though channels and media influence the role of communication in development, there are other challenges with similar impact depending on the context. Some have a historical explanation, others psychological while others result from social, economic and political factors.

2.1.3 CHALLENGES TO DEVELOPMENT COMMUNICATION

(i) Fascination with scale

Dagron (2001:10) argues donor and development agents' obsession with scale either paralyzes cooperation or leads to gigantic and artificial projects that result in equally resounding failures. Scale, he argues, is often related to donor or development agents' political agenda and internal administrative regulations rather than to development needs. They are obsessed with measuring project success in terms of numbers of beneficiaries.

This perception is not limited to donors but government initiatives too where numbers rather than effect counts for success. Kikuyu Town Council CDA's office could not readily provide details about loan applications by location but could easily provide numbers of successful applicants. That the allocated funds for Kikuyu were exhausted and records of groups granted kept, could count for success of C – WES in the area. This fascination with scale could lead to ignoring other aspects of a development initiative including the requisite communication strategy.

(ii) Theoretical attraction of mass media as development agents

Since modernization paradigm era mass media were seen as powerful tools for national development. The same perception was imported in developing nations, (Hancock 1968:78 and Ainslie 1966:11). Taylor et al (2004:5,7) argue the paradigm of a media – centered approach to development in Africa has been attractive for some time.

It is a central factor in the structural sustainability of mass communication as a focus of communication studies in Africa. Underlying argument is media were powerful agents of change and would be influential in transforming audience member's way of thinking to assist in the modernization process.

This belief in media effects led to disregard for other communication contexts. Since there is no community media in Kikuyu to address women information needs use of media must address the challenges of literacy with regard to print media as well as economic constraints limiting ability to buy newspapers. It must also address media behavior as all women do not attend to the same electronic media. Dagon (2001:9) says media messages are too general to address information needs of beneficiaries as they are usually meant for an indefinite audience. Society is a composite of interest groups whose cultural complexity has to be understood before hand.

(iii) Inability for development agents to change their role

Besette (2006:3) argues participatory communication approach requires the development agent ceases from being the 'expert' and play a facilitative role in a process involving the community and other stakeholders. Traditionally, development agents see themselves as offering panacea to community problems. It requires a lot of attitude change for the development agent to learn to listen to the people and help them express their views. Attitude becomes a hurdle more so if the development agent comes from the orientation of perceiving beneficiaries as ignorant and their practices as totally wrong.

This demands the CDA discusses with women groups the best way to administer C – WES funds and forward the same views to the seniors. However, government bureaucracy demands adherence to official guidelines defeating the idea of participatory approach. Public officers traditionally view themselves as implementers of government policies and only invite community participation to fulfill specific roles as required of it in the specific initiative. So is the case with C – WES in Kikuyu.

(iv) Lack of skilled development communicators

“...communication policies and plans are too often in the hands of those who do not know enough about communication to set up or contribute to the communication system that best ensure the development needs of their countries”, (Moemeka, 1996: 20).

Taylor et al (2004:1) say Africa’s communication studies have for long had a bias towards mass communication. This, they blame on structural forces that derived from historical legacies rooted in Africa’s colonial past; theoretical attractions of mass media as agents of change and need to train university graduates for public relations, journalism, broadcasting and advertising careers. This has had the effect of ignoring training in human communication, a vital tool for participatory communication.

As such development communication has been in the hands of mass communicators rather than development communicators. Ngugi (1996:274-275) distinguishes communication activities by mass communicators, which he says though mistaken as contributing to development, do not constitute development communication.

Development journalism designates journalistic activity of gathering news to satisfy a country's population. This relates to development and is positive.

Development support communication is a communication specifically designed and implemented to support a particular development program. Project publicity and visibility created by media reports is also mistaken for development communication, (Dagron, 2001:9).

Okigbo (1995:19) says development communication must employ modern and traditional communication channels. CDAs are not trained as development communicators. Their training is more inclined to community mobilization. The Department of Information and Public Communications has since independence been charged with government communications. However, its officers' orientation has been mainly towards Ngugi's (1996:274-275) development journalism and development support communication categorizations. Besides, the department was not integrated in the WEF programme.

(v) Costs

Cost can refer to resources, time and personnel. Development of participatory communication tools such as video, photography, brochures and rural press for instance, require monetary, human resource and material investments. These may be inadequate or unavailable leading to resort to either mass media use or the traditional diffusion model.

Lack of personnel for face – to – face training, Ngugi (1996:277) has argued, led to preference for mass media. Development planners, he argues, needed to transmit their ideas to extension agents who would in turn take them to farmers. Independent third world governments carried on the practice.

Time affects participation in various ways. Kenya government for instance, allocates public funds on a twelve-month financial year basis. Allocated funds must be spent within the period or be returned to the Treasury. This could affect participatory approach that takes long to plan and implement. El Dabi (2006:57) says training stakeholders on participatory approach as well as conducting communication assessments need time. Kikuyu C – WES has no allocation for media campaigns to educate women about the fund. The allocation had to be disbursed soonest possible to eager successful applicants allowing no time for beneficiary education.

(vi) Misconception regarding participation

Stakeholders may not conceive participation as a mechanism to look for ways to overcome their problems and instead misconceive it as a process to allow them to voice their problems. This leads to frustration as the process unintentionally creates hopes and aspirations not attainable within the mandate of the development initiative, (El Dabi, 2006:60). Since C – WES management accorded women no room for participation their experience with the practice cannot be categorically stated.

(vii) Ignorance about local context

Local context here refers to local language, communication channels and tools used in the community and cultural obstacles as well as local knowledge. Cultural practices may demand the development agent negotiates with one gender conditions under which the other may participate in certain activities, (Besette, 2006:6).

C – WES management knowledge of the local context can only be assessed through analysis of their communication to the women groups, the structure of their communication, whether linear top – down or multidirectional involving community communication channels and media. If the communication was informed by women needs, then the management had knowledge about the local context.

(viii) Underestimating communication

Dagron argues “it looks like at the grassroots level, the need for communication has been deeply felt by those who took action to make it possible, while at the planning and implementation level of donor and government driven projects there has been little consciousness about change” (2001: 8).

He argues development projects are mostly in the hands of economists and technicians. This impedes understanding of social and cultural issues key to a communication strategy. The Gender, Children and Social Development Ministry had no specific communication strategy regarding WEF, (private conversation with the Ministry’s Public Relations Officer on 9/03/2010). This implies there was no communication strategy for C

– WES managements countrywide to implement. Gender, Children and Social Development Minister told parliament her ministry’s role was to create awareness about the money (National Assembly Report, Wednesday August 19, 2009). This indicates underestimating communication regarding C – WES from the top.

The list of challenges to effective development communication is long as new challenges evolve with time and context. Any discussion of the same can only be limited to so many but bearing in mind the challenges abound. For this study fascination with scale, inability of development agents to change their role, lack of skilled development communicators, and underestimating communication stand out as main challenges to the role of communication in the disbursement of C – WES in Kikuyu.

2.2 THEORETICAL FRAMEWORK

This study was guided by General Systems Theory theoretical framework in understanding the role of communication in the disbursement of C – WES in Kikuyu. This theory clarifies why communication is vital in C – WES disbursement.

For this study, the researcher used the theory to illustrate centrality and importance of communication for C – WES success. In line with the study’s research questions, the theory guided this study in establishing women groups’ engagement in C – WES management. This is because the theory argues communication guides system parts towards system goals and therefore provides vehicle for subsystem participation.

General Systems Theory also recognizes the cultural and environmental uniqueness that guide the communication behavior, media and channels of each subsystem, besides communication informing subsystem and system decisions, (Kuhn, 1974). As such it guided the study in identifying the communication channels the Kikuyu C – WES management is using to communicate with women groups and what informs the management's communication decisions and activities. It also guided the study in identifying the women's communication channels and media.

2.2.1 GENERAL SYSTEMS THEORY

General Systems Theory was proposed by Hungarian biologist, Ludwig von Bertalanffy in 1928 as the basis for the field study of the science of systems. Its underlying tenet is that any element is composed of parts, which act independently thanks to their environments but their individual output is not greater than the whole, (West & Tuner, 2000:45-46).

Kuhn (1974) says the theory stresses the importance of communication within a system as it guides the functioning of the subsystems towards system goals and ensures system survival and equilibrium.

West & Tuner (2000:44) argue, applied to communication, the theory helps communication scholars think about experience and interaction in groups. For this study,

the researcher uses the theory to illustrate centrality and importance of communication for C – WES success in Kikuyu constituency.

The theory recognizes and respects environmental, cultural and other contextual factors influencing subsystem behavior and brings the same into the communication context (West & Turner, 2000:47). Any development communication strategy must also recognize and respect the identity of stakeholders in a development initiative. C – WES management must equally recognize women groups' context and bring in their communication behavior, aspirations and traditions into the C – WES management.

The theory also stresses the need to understand interactions between subsystems as a way of understanding system behavior. Understanding women groups' communication with C – WES management would help understand performance of C – WES in Kikuyu constituency.

Communication under the General Systems Theory is vertical, horizontal and multidirectional. It is characterized by multiplicity of media and channels chosen not on the basis of convenience but context and effectiveness. Communication is also continuous with no fixed sender / receiver distinction as both exchange roles in a relation of equality, (West & Turner, 2000:45).

For communication to play an effective role in C – WES disbursement, its management must also diversify communication channels and media in line with women groups'

communication behavior and also allow vertical top – down, bottom – up and horizontal communication. It should also encourage feedback.

Kuhn (1974) says feedback is central in the communication as it reinforces information exchange within and between subsystems as well as within the system enriching decisions. Feedback does so by providing information for assessment of decisions and initiatives.

Communication equally plays a pivotal role in development, (Dagron, 2001:9). It enables exchange between and among various stakeholders and drives all towards realization of system goals, which is development. Stakeholders comprise system (community or nation's) subsystems and each is as important as the other for realizing system goals. However, Kikuyu C – WES management, with its top – down communication approach fails to utilize feedback from women groups.

Kuhn, (1974) proposes three approaches to the study of subsystems. Holist approach examines the unit as a complete functioning component. Reductionist approach looks downward and examines the subsystem within the system. Functionalist approach looks upwards from the subsystem to examine the role it plays within the larger system. This study adopted holist approach on the women groups and functionalist approach for the C – WES management in this case the CDAs.

CHAPTER III

RESEARCH METHODOLOGY

3.0 INTRODUCTION

This chapter discusses the research approaches and methods of data collection the researcher used to meet the study objectives spelt out in chapter one. It discusses the research design, location, population, and sampling methods. It also highlights data collection, processing, analysis and presentation techniques.

3.1 RESEARCH DESIGN

The study was a descriptive survey. It sought to establish the role communication played in the disbursement of C-WES loans in Kikuyu Constituency. The study gathered information from women group respondents on how they are participating in C-WES implementation, what their roles are and channels and media being used in the communication processes. It established how far communication CDAs are using is facilitating beneficiary and other stakeholders' participation in C – WES implementation to establish what role(s) communication is serving in the fund's disbursement.

3.2 RESEARCH LOCATION

The study was carried out in Kikuyu Constituency in Kikuyu District. Kikuyu provided an ideal location for the study because of its proximity to Nairobi city. This enables the location enjoy better communication facilities and more information sources than many parts of the country. It combines the dual advantage of proximity to the city and being rural. Its population manifests rural and urban character. Use of both traditional and modern media and channels can thus be more easily manifested. Kikuyu combines both modern and traditional economy.

3.3 STUDY POPULATION

All registered women groups in the six locations of Kikuyu Constituency and the respective locational CDAs comprised the study population. The locations are Kikuyu, Muguga, Nyathuna, Kabete, Kinoo and Karai. The CDAs are the grassroots representatives of the Constituency level C – WES management and handle all the communication as the links between C – WES at the constituency level and the women groups. They are not only the C – WES representatives at the locations, but also are in – charge of the administrative regions.

3.4 SAMPLING METHODS

The study used probability and non - probability sampling methods.

Probability approach allows every unit in the population equal chance of being selected, Kombo and Tromp (2006:78). It also enables the researcher generalize to the larger population and draw inferences.

Probability design was used in selecting women groups to be studied in each of the six locations through multi-stage sampling. The study first used cluster / area probability sampling. All Women groups were clustered under the locations they belong to. From these, then subjects were selected in equal proportions relative to numbers in the respective locations and the total sample size required of sixty women groups.

Kikuyu Town Council CDA's office, which oversees women groups' issues in Kikuyu, Muguga, Nyathuna, Kabete and Kinoo locations, provided details about status of women groups in the locations. Karai location CDA's office provided details about women groups in the region.

Four locational CDAs were picked through purposive / judgment sampling method. In this method, the researcher purposely targets a group of people believed to be reliable for the study, (Kombo and Tromp, 2006:82). The four were reliable for the study thanks to their positions within the C – WES management and roles in the disbursement of C –

WES funds. Two CDAs currently manage two locations each giving the total number of the officers as four.

3.5 DATA COLLECTION

The study used both primary and secondary sources. Tools for primary data were questionnaires used for women groups and the CDAs. Women group officials were considered as representative of their respective groups and so picked as respondents. The researcher administered questionnaires for women group leaders in Karai location. Questionnaires for women groups in other locations were administered by respective locational CDAs. Questionnaires for the CDAs were self – administered. The questionnaires had structured and non – structured questions. Literature review was used to collect secondary data.

3.6 DATA PROCESSING

Raw data was counterchecked or pre-processed for errors. Items on the questionnaires were pre-analyzed to ensure two or more did not provide the same data, for interpretation of ambiguous answers and for contradictory data from related items. Tally was used to process the data. The information was stored in electronic and non-electronic form i.e. in computer using Microsoft word and on paper respectively.

3.7 DATA ANALYSIS

Exploratory methods were used in data analysis. Exploratory methods are used to discover what the data seems to be saying by using simple arithmetic and easy – to – draw pictures to summarize data. This is used mainly in qualitative research (Kombo & Tromp, 2006:118).

3.8 DATA PRESENTATION

The data was presented using statistical as well as graphical techniques. Statistical techniques are frequency distribution, while graphical techniques are bar charts.

CHAPTER IV

RESEARCH FINDINGS AND DATA ANALYSIS

The researcher had a total of 64 questionnaires whose distribution was as follows:

Subject	Questionnaires		
	No. sent	No. returned	Percentage
Women group leaders	60	60	100
Locational CDAs	4	3	75

Table 1. Questionnaire distribution and returns.

The study established 91.6% of the groups sampled were registered before 2007. Only 5.8.4% were registered between 2007 and 2010. This indicates communication is not mobilizing women to form groups to access C – WES loans. It is a failure with regard to C – WES goals of bringing more women into entrepreneurship. The study sought to establish if communication is helping realize C – WES goals. Servaes (1995:133) says communication must mobilize community around common development needs and goals.

The study also established 90% of the groups sampled are involved in one or more forms of investment. 88.3% are involved in farming related investments. Dairy farming and group loan revolving fund are the most common investments attracting 27.7% of those involved in investments. 53.3% of the groups are involved in self – help and 10% in health awareness. 63.3% are involved in self-help activities. This explains why

communication is vital to enable investment – oriented groups learn about more opportunities and funding sources like the C – WES.

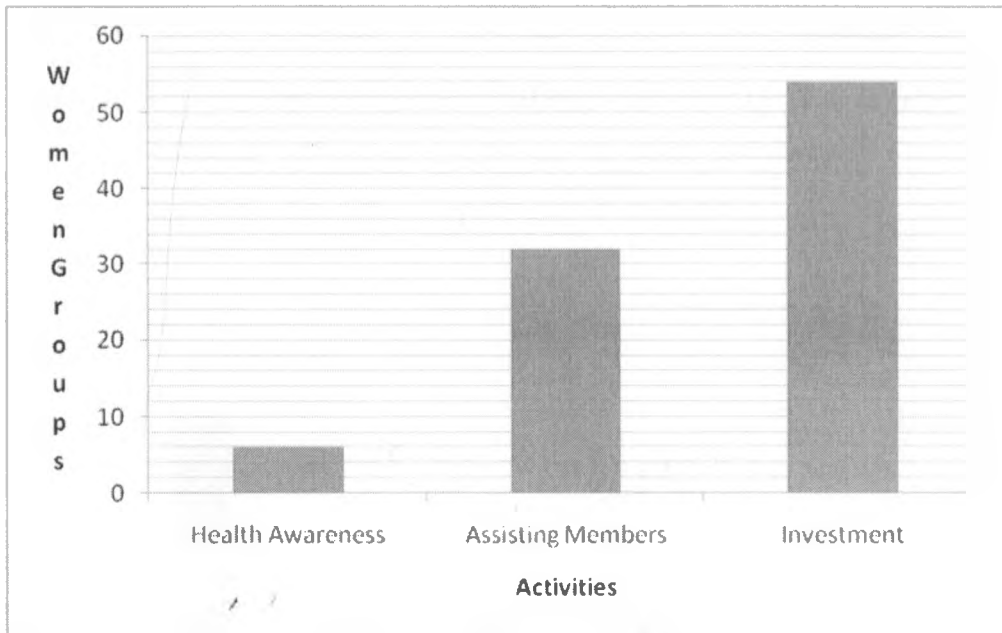


Table 2: Women group activities in Kikuyu constituency

Only 36.6% of the groups had diversified their activities since 2007 when C – WES started. 55% stuck to their activities. 8% were new registrations and so diversifying activities did not apply. This indicates communication played education role by enabling groups see new opportunities beyond their traditional activities.

Rao (1966:7) says communication opens one to new opportunities while development results from seizing an opportunity by many. This study sought to establish whether communication is aiding realization of C – WES goals. These include empowering women by improving their economic base.

The groups cited various challenges to realizing their goals. Each group had more than one challenge. 82% said lack of funds was their greatest challenge. CDAs too agreed funding is a common challenge. They also cited communication between them and women groups as a challenge. Two CDAs said cooperation among group members was a challenge. This implies management challenge also cited by 18% of groups sampled.

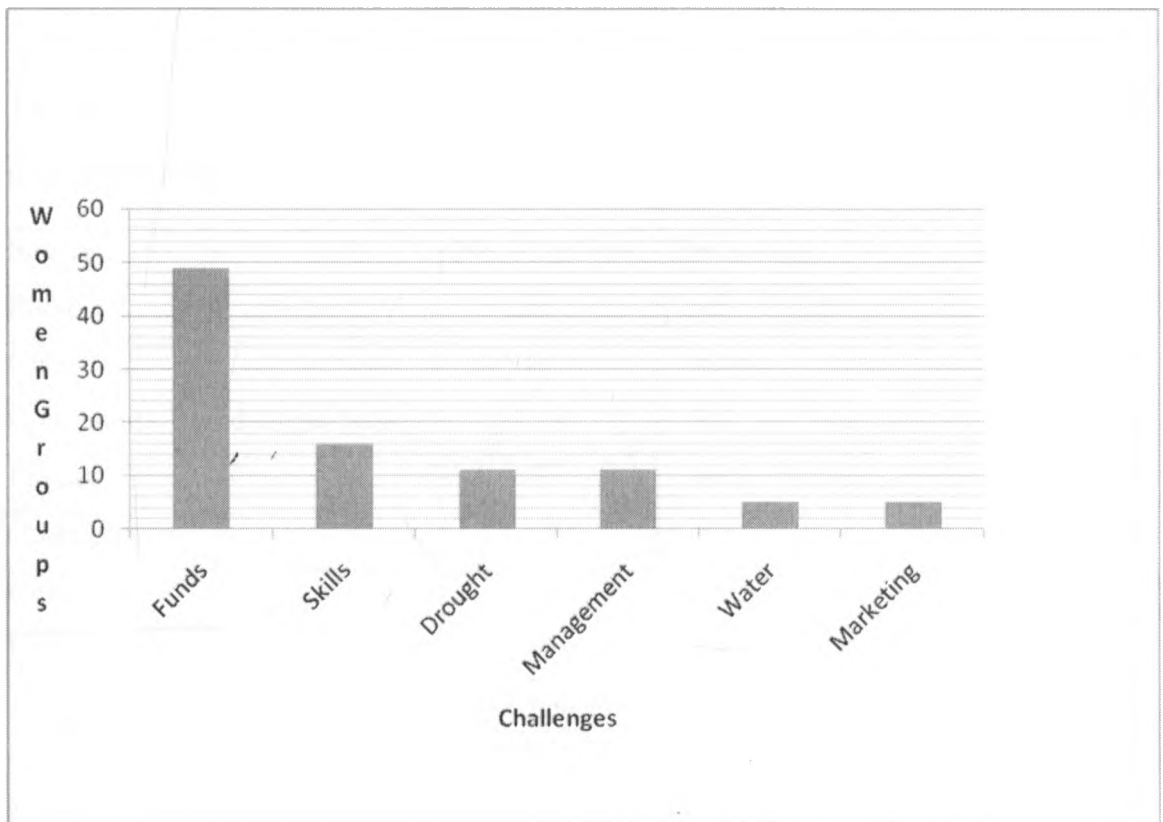


Table 3. Challenges facing women groups in Kikuyu constituency

Skills included entrepreneurship and farming methods while management encompassed loans default and general management. C – WES offers funding option for women groups. This makes communication about the fund important to create awareness and also expose them to new opportunities.

The study established 81.6% of the groups have heard about C – WES while 18% have not. This indicates high awareness levels indicating communication is playing awareness

creation role in a significant way. Two CDAs put awareness levels regarding C – WES in their locations at between 50 and 70%. One put it at below 50% in her location. Rogers (2003:171) sees awareness creation as paramount for development. This study sought to establish what roles communication played in the disbursement of C – WES in Kikuyu constituency.

The women received information about C – WES from various sources. Many cited multiple sources.

Source	No. of groups	Percentage
Radio	27	45
CDA	38	63.3
Community Based Organization	5	8.3
Friends	27	45
Other groups	5	8.3
Church	5	8.3
Unaware about C - WES	11	18.3

Table 4: Women groups’ sources of information on C – WES

Source: Research data, 2010

This indicates interpersonal and group communication channels are playing an important role in disseminating information about C – WES. Radio is the only mass media channel relied on as a source for C – WES information. This study sought to establish women groups’ sources of information regarding C – WES. Okigbo (1995:5) says development communication today should include both traditional and modern mass media channels and a hybrid of both.

Multiple sources could influence quality of the information women groups receive and the attitude they develop towards the fund. This would influence success of C – WES in Kikuyu depending on the message and source credibility. Too many sources may give conflicting information creating wrong perceptions or neglect for official source.

Group expectations about the fund can reflect their attitude. Majority had multiple expectations. This study investigated women groups’ attitude towards C – WES. Schram says we communicate to share information, idea or an attitude (Tan 1989). Attitude influences behavior. Rogers & Shoemaker (1971:23-24) say we communicate to modify behavior.

Expectation	No. of groups	Percentage
Opportunity for growth	38	63.3
None due to ignorance about C –WES	11	18.3
None since they made no follow - up	5	8.3
None due to inadequate information	5	8.3
C – WES was a grant	21	35
C – WES was a political tool	5	8.3

Table 5: Women groups’ expectations about C – WES

Source: Research data 2010

This indicates though communication is playing awareness creation role regarding the fund, information gaps still abound. This is reflected in the various expectations about the fund. FIDA – K report (2009:12) said most information on the ground was either inadequate or misleading leading to poor WEF performance in parts of the country.

This study sought to determine women groups' attitude towards C – WES. WEF board chairperson identifies traditional fear of loans as a drawback to women seeking loans from financial institutions in the country (WEF website, 17th March 2010).

The study established 63.3% of the women groups have not applied for C - WES loans. Only 36.3% have. 50% of the applicants did so out of the knowledge they had about C – WES. 27.3% of the applicants were convinced by the CDA. 22.7% of the women group leaders responded to member pressure to apply. This indicates communication efforts by the CDAs are not influencing women groups' decision to apply for the loans. Interpersonal communication had a greater influence on this decision.

The 38 groups that had not applied cited various reasons. Some had more than one reason.

Reason	No. of groups	Percentage
Member apathy	5	13
Frustration from earlier experiences	5	13
Being new group	5	13
Ignorance about procedures	11	29
Learnt it was a loan	5	13
Loan phobia	5	13
Misplaced certificate	5	13

Table 6. Women groups' reasons for not applying for C – WES loans

Source: Research data 2010

This indicates despite communication playing awareness creation role remarkably, it has left information gaps yet to be filled. Information disseminated is therefore inadequate. This could probably be the result of multiple information sources regarding C – WES.

91.7% of the respondents described communication regarding C – WES as inadequate. Only 8.3% found it adequate. It indicates though communication is playing information dissemination role, the role is not adequately served. This inadequacy could be addressed had CDAs put in place a communication strategy for C – WES implementation. A strategy would provide for feedback and monitoring to address communication shortcomings. This study sought to establish whether CDAs had established any communication strategy. Middleton & Wedemeyer (1985:34) argues useful information and knowledge through planned communication are important to help people act.

No group is involved in the management of C – WES beyond applying for loan. This study sought to establish whether women groups are involved in C – WES implementation. Dagon (2001:8) says stakeholder participation is possible through participatory communication. This study sought to establish whether women groups are involved in C – WES implementation

Participation influences the role communication plays within a development initiative. The fund management has not assumed a participatory approach to C – WES implementation. This makes communication not participatory too. It is vertical top – bottom with no exchange between the groups and the office of the CDA. This study

sought to establish the structure of communication between CDAs and women groups. Nankwo (1995:102) says development communication must be horizontal and participatory to be effective.

The study also established the CDAs are not involved in major decisions regarding the fund's management either. Their roles include creating awareness among women groups about the money, provide and scrutinize application forms and facilitate group registration. Women groups consider the CDAs as well – informed about the fund but their information is limited too.

The study established the telephone is the most common communication channel among women groups while chiefs are the most common source of information from the government. Groups use multiple channels and sources. The study sought to establish women groups' communication channels. Dagrón (2001:9) says communication must play research role enabling development agent understand beneficiary communication behavior to package the message accordingly.

Women groups' communication channels			Sources of Government communication		
Channel	Groups	Percentage	Source	Groups	Percentage
Face – to – face	33	55	Chiefs	38	63
Telephone	56	93	Religious leaders	11	18.3
Member visits	5	8.3	Public notices	11	18.3
Letters & notes	11	18.3	Schools	5	8.3
			Church	22	36.6
			Barazas	11	18.3

Table 7. Women groups' communication channels and sources of government communication.

Source: Research data, 2010

91.7% of the respondents suggested ways to improve communication regarding C – WES. 8.3% gave no suggestion. The suggestions indicated need for women groups' involvement, exchange between the CDA and women groups and more interpersonal communication. This study sought to establish whether the communication approach by the CDAs is helping realize C – WES goals. Its inadequacy affects its effectiveness.

Suggestion	Groups	Percentage
Introduce representatives	5	8.3
Regular groups / CDA meetings	21	35
Offer channels for groups' feedback	16	26.6
Timely communication from CDA	16	26.6
Group visits by CDA	11	18.3
Non – selective information dissemination	11	18.3
Follow – up by CDA	16	26.6
Feedback from CDA	5	8.3

Table 8. Women groups' suggestions for improving C – WES communication.

Source: Research data, 2010

The study established the CDAs do not seek to fill information gaps women groups have. They said their communication to women groups is not informed by the groups' expressed information needs. Rather their message choice is informed by official guidelines and individual CDA's assessment of women groups' information needs or discretion. Two said they educated women groups on entrepreneurship while one said she concentrated on accessing C – WES funds.

The study sought to establish what informs CDAs' communication decisions and activities. (Dagron 2001:9) says communication must play research role enabling development agent understand the beneficiary better and format messages accordingly.

Although 91.6% suggested ways to improve C – WES, only 18.2% communicated their feelings to anybody they thought could help out. 81.7% opted to withhold their opinions. Those who voiced their opinion talked to the chief. They saw the office as traditionally providing link between the government and the grassroots. Others talked to C – WES management at the constituency office. They used the telephone and face – to – face communication channels.

This failure or inability to communicate their opinions points to a linear vertical top – bottom communication structure providing no or limited channels for feedback from the women groups. This is influencing persuasion and attitude formation roles of communication and keeping more women from applying for C – WES loans. Since their concerns about the fund lack expression, it creates apathy. Inadequate information has

left women groups ignorant about salient issues concerning the fund. Those who feel it's a loan have kept off while those that tried earlier and failed have given up.

The study sought to establish communication structure between CDAs and women groups. It also sought to establish what the women groups know about C – WES.

All the three CDA's did not explain the drop in loan applications in 2010. This suggests communication breakdown between them and the groups and lack of exchange. All three agreed there was communication breakdown between them and the groups. They said they have not adopted a special communication strategy specifically for C – WES. Communication between the two is erratic and often dependent on regularity of women group leaders' visit to the CDA's office. As a result 18.3% of the groups sampled said information dissemination from the CDA to the groups is selective. Some groups said they were not sure of their official source of information regarding C – WES and so could not give their feedback.

This study sought to establish whether CDAs have adopted a communication strategy for C – WES. Middleton & Wedemeyer (1985:34) argues planned communication can increase probability that people will act though it does not guarantee they will.

While women group communication channels are clear, those used by the CDA's are not. Their reliance on women group leaders' visit to their offices makes their communication

erratic and leaves women groups without a consistent source of communication from the CDA.

The study sought to establish what communication channels CDAs have adopted to relay information to women groups. Okigbo (1995:5) says development agents must make use of traditional channels and media in combination with modern ones for effective development communication.

CHAPTER V

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

SUMMARY

Communication regarding C – WES in Kikuyu constituency is playing nine key roles. These are information dissemination, education, persuasion, raising aspirations and mobilizing women to form groups. Others are awareness creation, attitude formation and knowledge creation.

Most outstanding role is awareness creation, which has led to high awareness levels regarding C – WES. Though CDAs played an important role in awareness creation other sources made important contributions too, mostly interpersonal communication channels.

Communication is a major drawback to the performance of C – WES in Kikuyu Constituency. CDAs have adopted ‘Diffusion of Innovations’ communication model where information flows from an ‘expert’ at the top to an ‘ignorant’ receiver at the bottom with no provision for feedback from the receiver. Problems with the model are compounded by the fact that the CDAs are not ‘experts’ on the fund as their knowledge about it is limited by their limited involvement in its management.

C – WES management at the constituency level has restricted CDA's engagement to alerting women groups on the fund's existence, issuing and scrutinizing application forms and the traditional role of registering groups. Though CDAs provided a vital link between government and women groups with regard to government interventions to assist women, their lack of information on various aspects of C – WES and non – participation in its management limited their capacity as reliable information sources for women on the same.

The result has been resort to various uncoordinated sources creating confusion and misinformation regarding C – WES as receivers piece together information bits from various sources. Lack of specific communication channels between CDA's and women groups, compounded the situation. Group leaders not attuned to visiting CDA's offices have not created a rapport with the officers to benefit from what some group leaders described as 'selective' information dissemination by the CDA's. This adds to the confusion when the same information is replicated through interpersonal channels with equal measure of 'confidentiality'.

CONCLUSIONS

C –WES is a noble idea for economic empowerment of women at the grassroots. It offers a good opportunity for identification and exploitation of opportunities at the local level and use of local resources and solutions to address immediate poverty – related issues affecting women.

However, ignoring communication component and concentrating on disbursing the money, defeats the noble idea behind the inception of the fund: empowering women and reducing poverty. Many women groups are ignorant about salient issues about C – WES: application procedures, whether it's a grant or a loan, whether it's a political tool or genuine women's fund and how to invest a loan. Women also need training on other related aspects such as loan management, diversifying activities, exploitable local resources and opportunities as well as adding value to activities they are already engaged in. Reliance on CDAs for this training has not produced effects as they cannot be experts in all these areas.

RECOMMENDATIONS

Based on the study findings the researcher came up with some recommendations.

C – WES management at the constituency level should involve other stakeholders in the management of the fund. The CDAs' role should go beyond the limiting roles they currently play and be represented at the higher management level. Women groups too should have representatives chosen directly by them from every location to ensure group concerns are articulated and that information from the C – WES management at the constituency level reaches the women.

Communication should be given more consideration unlike the current situation where concentration is on the fund's disbursement. This would involve streamlining

communication between CDAs and women groups, allowing groups' feedback, identifying and using women groups' communication channels and ensuring equal timely communication to all groups by the CDA.

CDA's should also be trained on development communication to enable them perform better as development agents. Having worked for over ten years, they have fallen into the tradition of top – bottom communication, which is not in tune with today's participatory development approach. It would enable them facilitate collaboration by various stakeholders at the locational level.

The CDAs should also be facilitated to enable them reach the women groups. Though majority of women group leaders cited telephone as their most common mode of communication, none of the CDAs' offices has a telephone connection to enable them use the channel. Many women groups also wanted regular visits by the CDA but none has reliable transport.

Specialists should be involved to train women groups on various aspects of their activities. These include management, investment, better farming methods and adding value to their various current activities.

C – WES management should be devolved to the locations and be managed by women group committees. This would streamline communication about the fund and make it continuous. Today communication about the fund is determined by government

allocation of more money to the constituency. Then, there are calls for women to collect application forms but immediately the money is exhausted, communication dies. Forming locational women group committees would not only make the women own the project but would also increase communication about the fund. Women would form qualification criteria, educate one another about C – WES and its use to improve themselves. It would make the fund really revolving as groups will not have to wait for next allocation but will use what has already been repaid by loanees. Currently loanees deposit their monthly repayment installments in a local bank account and have no access to the money.

Regarding future research, studies should be conducted on the actual beneficiaries of the fund and how their lives have been transformed.

The study also recommended a model for effective use of communication for grassroots engagement in development.

- ❖ Formation of village / community groups
- ❖ Formation of special interest groups within the community / village group.
- ❖ Each groups identifies their problems
- ❖ Groups explore possible local solutions and local resources
- ❖ Development agent (e.g. CDAs and extension officers) establishes rapport with the groups
- ❖ Development agent identifies group communication channels and media
- ❖ Development agent assists the community / village group identify other local resources and opportunities

- ❖ Development agent and the group identify all stakeholders and their roles
- ❖ They together identify means to bring on board or stakeholders and build partnerships
- ❖ They together identify other possible on – going or past interventions related to the problem
- ❖ Consensus building on what to borrow from these interventions
- ❖ Identify appropriate channels for communication within the group and rest of the community.
- ❖ They all agree on way forward
- ❖ Development agent and the group agree on how to involve the rest of the community
- ❖ Action plan is agreed on with time frame for every activity and responsibilities assigned
- ❖ Consensus is reached on how and when to evaluate progress involving all stakeholders
- ❖ Plan how to make everyone own the results

APPENDICES

QUESTIONNAIRE FOR WOMEN GROUP LEADERS

This questionnaire has been constructed to help study the role communication is playing in the disbursement of the Kenya Women Enterprise Fund (WEF) to women groups in Kikuyu constituency through the Constituency Women Enterprise Scheme (C – WES).

Information gathered in the study is for academic research purpose only and your response will remain anonymous. Kindly try to answer every question.

Thank you in advance for completing the questionnaire.

1. Official position -----
2. Name of the group -----
3. Date of registration -----
4. Membership -----
5. Main group activities -----

6. Have these changed since 2007? Yes No
7. What are the main challenges to realizing group goals? -----

8. Have you heard of C – WES? Yes No
9. How did you learn about C – WES?
 Radio Friends Newspapers CDA T.V.
 Church Grapevine Any other source-----
10. What are your expectations of C – WES? -----

11. Have you applied for C – WES loan? Yes No

12. If yes, why? () Pressure from group members () Convincing by CDA
 () Knowledge about C – WES. Any other reason -----

13. If no, why? -----

14. What is your role in C – WES disbursement and management? -----

15. What are group communication channels? () Face – to – face () Telephone
 () Radio () Letters and notes. Any other -----

16. How do you access government communication? () Radio () Chiefs
 () Barazas () Religious leaders. Any other -----

17. How would you describe official communication about C – WES in your
 location? () Adequate () Inadequate
18. What suggestions would you make to improve it? -----

19. What are the main problems with C – WES? -----

20. Do you see C – WES as a solution to your group challenges? () Yes () No
21. Who in the C – WES management have you expressed your opinions to? -----

- (i) How -----
 (ii) Why -----
22. What suggestions would you make to improve C – WES? -----

QUESTIONNAIRE FOR LOCATIONAL CDAs

This questionnaire has been constructed to help study the role communication is playing in the disbursement of the Kenya Women Enterprise Fund (WEF) to women groups in Kikuyu constituency through the Constituency Women Enterprise Scheme (C – WES).

Information gathered in the study is for academic research purpose only and your response will remain anonymous. Kindly try to answer every question.

Thank you in advance for completing the questionnaire.

1. Years of service -----
2. Location -----
3. Registered groups -----
4. Main group activities -----

5. What are women groups' knowledge levels regarding C – WES?
6. () Below 50% () 50 – 70% () 71 – 90% Any other -----
7. Briefly state what you mainly educate women groups on regarding C – WES? ----

8. How do you determine what to educate women on regarding C – WES?
() Official guidelines () Own assessment of their information needs
() My long field experience Any other -----
9. What channels do you use to communicate with women groups regarding C – WES? -----
10. How do you decide on the channels?-----

11. Have you adopted a special communication strategy specifically for C – WES?

Yes No

12. What are the main challenges to women groups in your location? -----

13. What are the main challenges for C – WES in your location? -----

14. How do you learn about these challenges?

Observing the groups From the groups themselves

From local leaders Any other -----

15. Besides your office and the women groups, who else is involved in C – WES

disbursement and management in the location? -----

16. What are their roles? -----

17. Why did women group loan applications drop in 2010? -----

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