WOMEN SELF-HELP PROJECTS AND THEIR CONTRIBUTION TO THE FAMILY WELFARE: A CASE STUDY OF GICHUGU DIVISION, KIRINYAGA DISTRICT.

A DISSERTATION SUBMITTED TO THE FACULTY OF ARTS IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE DEGREE BACHELOR OF ARTS IN ANTHROPOLOGY, UNIVERSITY OF NAIROBI.

BY

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OCTOBER, 1993
DECLARATION

THIS DISSERTATION IS MY ORIGINAL WORK AND HAS NOT BEEN PRESENTED FOR A DEGREE IN ANY OTHER UNIVERSITY.

MWAI, DUNCAN KIRUAI

THIS DISSERTATION HAS BEEN SUBMITTED FOR EXAMINATION WITH MY APPROVAL AS UNIVERSITY SUPERVISOR.

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ABSTRACT

Self-help is an important aspect of development in Kenya. This is because the success of any community depends largely on the community members willingness to co-operate.

This study attempted to establish the contribution of women self-help groups to the family welfare of members in Gichugu Division. The study also tried to find out whether factors such as leadership, culture and membership influenced the success or failure of women self-help groups in the area.

The study is based on data collected between July and October 1993. It was collected from a sample of 50 women groups in the area of study. The data were derived from primary as well as secondary sources. The primary sources included the survey technique, participant observation and key informant technique. On the other hand, secondary sources included library research and Government statistical abstracts.

The study concludes that better incentives must be provided to women self-help groups and extension workers. On the part of extension staff, this will attract, retain and motivate them to perform their duties effectively and efficiently. On the part of women self-help groups, this will make their self-help projects a success. Suggestions are also made on how women group leaders can be effectively involved in extension services so as to improve the performance of self-help groups in rural areas.
ACKNOWLEDGEMENTS

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I am also greatly indebted to Prof. S. Wandibba for having given me stimulating lectures on Leadership and Ethics.

Finally, I wish to express my heartfelt gratitude to my father Edwin Mwai Kiruai and my mother Jemimah Njoki Mwai. Although they were away throughout the period of this study, they never failed to encourage and wish me well. Their financial support made it possible for me to go to the field and to type my work.
TO JEMMIMAH NJOKI, MY MOTHER
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LOCATION OF THE DISTRICT (KIRINYAGA)

Map 1

Key

- International boundary
- Provincial boundary
- District boundary
- Kirinyaga District

Source: Kirinyaga District Development Authority
LOCATION OF GICHUGU DIVISION AND ITS AGRO-ECOLOGICAL ZONES

Map 2

ALPINE ZONE

FOREST ZONE

NDIA

EMBU DISTRICT

TEA DAIRY ZONE

COFFEE TEA ZONE

COFFEE ZONE

SUNFLOWER - MAIZE ZONE

MWEA

KEY

Zone Boundary

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CHAPTER 1

INTRODUCTION

1.1.0 THE PEOPLE, THE ENVIRONMENT AND THE ECOLOGY OF THE KIKUYU IN GICHUGU DIVISION, KIRINYAGA DISTRICT.

1.1.1 The people of Gichugu Division

The area is dominated by people of the Kikuyu Ethnic group. However, their language and accent are different from that of their Kikuyu counterparts in Murang'a, Nyeri, Kiambu and Nyandarua Districts because they have borrowed a lot from the Aembu people who border the Division on the Eastern side. At the same time, there has been a lot of intermarriages between the people of the two Ethnic groups.

1.1.2 Physical Features

Gichugu Division covers 214 square kilometres (Kenya population census, 1979) and is bordered on the North by Mount Kenya Forest, on the East by Ndia Division, on the South by Mwea Division and on the East by Embu District. The area is characterized by highlands and lowlands and has an altitude of 1800m above sea level. The Division rises form 1500m at the Mwea-Gichugu boundary in the south to over 4570m at the top of Mount Kenya in the north. Mt. Kenya is the source of rivers and streams such as Rupinganzi, Nyamindi, and Thiba which are all tributaries of Tana, the
largest river in Kenya.

1.3 Ecology, soils and land use patterns

The ecology of Gichugu is greatly influenced by its topography. All the land in the Divisions is suitable for agriculture. Variation in altitudes, rainfall, and temperature between the highlands and the lowlands, coupled with differences in underlying geology give rise to varying land use and soil types.

In the upper parts of the Division, there are rich and fertile red clay soils where tea and dairy farming are the major occupations. This is done by small-scale holders as there are no large scale holders/farms/or estates. A significant addition to this and one which will have an impact in the plan period is the Nyayo Tea Zone (Kirinyaga Development Plan, 1989-93). A lot of the area around the forest that had been deforested by local people has been put under tea in the above programme. The tea zone has also created a buffer zone and so has reduced the rate of deforestation. In this area, there is also some subsistence food production for domestic use.

In the upper parts, the type of soils found there are nitosols and andosols which are good for tea cultivation. Lower down, there are nitosols soils which are conducive for coffee production. The Division has a high yield of coffee which is grown by small-scale holders who also grow food crops such as maize and keep dairy cattle for milk production. There is a potential for this milk to increase if some efforts are put into it. There is also a potential for food crops production especially maize, which is the main staple crop.
In recent times, there has been increased cultivation of horticultural crops in all parts of the Division. The most cultivated horticultural crops are French beans. French beans cultivation is done through simple irrigation, for example, by diverting water from small streams to their farms using small canals or using sprinklers to water the crops. However, despite the fact that these crops are earning farmers a lot of money, a direct market has not been established between the farmers and the exporters.

1.4 Climate conditions

The Division has two rainy seasons per year, the long rains (March-May) and the short rains (October to December). The amount of rainfall varies considerably between the lowlands and the highlands but the average in most areas is 1015mm and 1200mm per annum. On the upper parts, there is a good temperate climate and there is 2,000mm of rainfall per annum. The lower parts have a humid climate and receive 1000mm of rain annually. The temperatures in the Division range from a minimum of 15°C to 28°C annually. The coldest months of the year are June, July, and August while the hottest months are January, February, September and October.

1.1.5 Demographic Features

According to the 1979 population census of Kenya, Gichugu Division had a total population of 89,993 with 16912 households. The density was 420 persons per square kilometre. The population growth rate is uneven in the Division. The reason for this
is the high population pressure on land already being experienced in sub-locations like Thumaita, Thirikwa, Njika, Gachigi etc. This is apparently leading to outmigration to the low potential areas. It is notable that all the sub-locations with very high population density are those near Mt. Kenya forest.

1.1.6 **Administrative and Political Units**

Gichugu Division is divided into four locations namely Kabare, Baragwi, Ngariama, Njuki-ini for administrative purposes. The locations are further sub-divided into 23 sub-locations.

The Division has one constituency and two local authorities namely Kirinyaga County Council which covers the whole District and Kerugoya/Kutus Town Council which covers only two towns named after it. (Kirinyaga District Development Plan, 1989-93)

1.1.7 **Infrastructure and Access to self-help projects**

Infrastructural services are inadequately provided within the Division. The situation gets critical as one moves away from Kirinyaga town which is the Divisional headquarters. Rural electrification is urgently needed particularly for dairy, coffee and tea farms. This provision will speed up development within the less developed areas of the Division.

Most of the roads in Gichugu area are earth surfaced while few are gravel roads. This means most of the roads are impassable during heavy rains. Tea access roads are worst hit by the effect of rain and
this leads to wastage of tea leaves. There is a post office at Kianyaga town but no information is available on the number of telephones in the Division.

1.1.8 Financial Institutions, Schools and Health Facilities

Gichugu Division is fairly well served with banks and other financial institutions.

The Division has 39 primary schools and 14 secondary schools (Kirinyaga District Development Plan, 1989-93.) Construction of schools is a function of Harambee (self-help) effort, Non-Governmental Organisations, churches, and the Government. The Division has one health centre (Government of Kenya) and seven dispensaries. There are one private maternity home and many private clinics.
PROBLEM STATEMENT

The vast majority of women, some 88 per cent of the total, live in the rural areas where they make a major contribution to the rural economy (CBS, 1978:1). The report further says that the majority of women, some 70 percent of the rural females aged 15 and above, cannot read and write, which is twice the national figure on illiteracy for males.

Women self-help projects in the division include farming, home improvement, livestock rearing, development of residential and business premises, tailoring, knitting, bee keeping, water projects, handicraft items like 'ciondos' and table mats.

The Government report for 1967 shows that the value of self-help projects in Kenya was £1,995,900 for 39,863 projects under way. In Eastern Province, 3,565 projects were underway then and 2,185 were completed and the total valuation of the projects was £312,500 for the province. The report added, "the statistical facts presented in this narrative summary cannot convey the exittance and enthusiasm of the people themselves. The story of working together, of detailed planning, of the hours of manual work, given freely and joyfully, of the collection of shillings from persons to whom each shilling represented a real sacrifice - statistics cannot give a true picture!"

At Karaba, where people are moving away from the central village to the surrounding area, the need for roads and water was very keenly felt, the self-help movement was involved in construction of four dams, two local roads, and on extensive bush clearing. At the same
time, they were also constructing some stone buildings for the local Harambee secondary school. The chief and the locational treasurer estimated that over K.Sh.60,000 worth of money and donations in kind, excluding labour, (the largest item of contribution) had been collected. For a sub-location of 1,500 household heads, this amounts to K.Sh.40 per household. If one were to quantify the human energy sacrificed - that is toiling in dusty conditions with little water and often no food - the amount of personal sacrifice would be staggering (Mbithi, 1974).

Despite all this, most of the women self-help projects in Gichugu Division end up either in generating no income or collapsing before they are functional. It is in this light that the study seeks to examine the role of women self-help projects and their contribution to the welfare of members.

The need to focus on the women self-help projects arises from my observation that the manner in which self-help projects are managed needs a lot more streamlining if any meaningful evaluation is to be done. There are such huge amounts of resources deployed in these self-help projects that it is necessary to follow up and evaluate their contribution to the society's welfare and their degree of success as income generating activities. To monitor these activities for an eventual evaluation, a much better organised and consistent data collection system is necessary.
OBJECTIVES OF THE STUDY

This research focusses on a variety of objectives which the researcher considers vital when analysing the extent of contribution of women self-help projects to the family members' welfare. The objectives are the following:

a) To find out the types of women self-help projects in Gichugu Division, Kirinyaga District.

b) To evaluate the importance of women self-help projects to the members' welfare and also to the welfare of the entire community.

c) To establish the successes and failures that are faced by women self-help projects.

d) To suggest possible solutions to the problems facing women self-help groups.

e) To make recommendations on the future of women self-help projects in Gichugu Division
RATIONALE FOR THE STUDY

The subject of this study can be of great importance to development planners and policy makers in Kenya. This is because Kenya is a developing country where eighty per cent of its population live in rural areas, the majority of them deriving their income from self-help activities.

The Ministry of Culture and Social Services, through its Department of Social Services (which is the major means of communication with women self-help groups) must therefore formulate viable policies which can help improve self-help projects in rural areas. This will in turn help improve the standards of living of those who live in the rural areas.

Researching on the problems encountered in one specific community by both the extension staff and the women groups, and how they attempt to tackle these problems, is a worthwhile endeavour, since any workable solutions obtained in one community could be equally useful to development planners in tackling developmental problems encountered in other rural communities in Kenya.

Another reason for researching on this area is, very little seems to have been written on those social-cultural aspects, attitudes, beliefs and value systems, which accelerate or impede the rate of initiation and success of women self-help projects. It is only when rural development programmes failed when development theorists like Nyerere (1968) and Todaro (1977) stressed the importance of the human element in any development programme, that development planners realized that a thorough knowledge of the cultural values of the
society is a necessity if any development programme is to succeed. Researching on whether the attitudes, beliefs and cultural values of the people of Gichugu Division accelerate or impede the rate of initiation and success of women self-help groups projects, will therefore be my contribution to the literature that exists in this area for future scholars to draw upon for reference.
CHAPTER 2

THEORITICAL FRAMEWORK

Modernization Perspective and the analysis of its relevance to the importance of women self-help projects in the development of rural areas

Of all the social sciences theories, the modernization theory tends to dominate development studies.

Moore, a proponent of modernization theory defined it as "....... a total transformation of traditional or pre-modern society into types of technology and associated social organisation that characterises the advanced economically, prosperous and stable nations of the Western World ......." (Moore, 1963: 91-92). According to him, modernization of technology, leading to change from traditional techniques to the application of scientific knowledge and secondly, an industrialisation process which depicts, the transition from the use of animal power to machine power and lastly the urbanization process.

Within this theory, cultural beliefs and value systems are seen as obstacles to change and development. Change cannot therefore be generated unless these traditional obstacles are overcome and significant changes made in the persons' predisposition, attitudes, values and beliefs which influence their behavioural patterns.

Criticisms of Modernization Theory

First, scholars and political leaders realised that
modernization meant Westernization which in effect meant total alienation from one's cultural values, beliefs and norms. Modernization so defined was also incompatible with the political, economic and social systems of the Third World countries.

Secondly, many people felt that the result of most major development efforts were disappointing. Instead of Third World countries developing, they were worse off after the first decade than they had been at the beginning. (Owen and Shaw, 1974:1)

However, I would argue that the modernization theory has also its good side. Nowadays, it is extremely difficult and almost futile to start any project, may it be in the urban or rural areas, without the application of modern technology in its implementation. For instance, if we can take a horticultural project in a rural area, we find that to a certain extent, modern technology must be used for the project to realise meaningful output i.e. application of fertilizers, pesticides, herbicides, water sprinklers etc. I would therefore argue that the modernization theory should not be rejected wholesale but in a selective manner. NB. However, some of the chemicals used by farmers are extremely dangerous to our health and therefore should be used carefully. For example, D.D.T that has been used as an insecticide has been found to be insoluble and hence it gets into maize seeds where it is deposited and later into our bodies, causing diseases like cancer.
LITERATURE REVIEW

BACKGROUND

In the absence of literature on the area of study, the literature reviewed here discusses issues affecting women self-help projects from all over Kenya and specific reference is given to Gichugu Division in Kirinyaga District where relevant literature is available. It is hoped that this literature review will highlight the problems faced by women self-help projects in the area of study.

Experience in technologically less developed societies has taught that social development, which is the process by which the standards and conditions of living of the majority of the people in a community are improved, cannot be accomplished without a firm cultural foundation and the involvement of the majority of the people themselves (Akong'a, 1988:190). This is partly because many of the development strategies deployed in these countries, most of which are former colonies, were developed in the West under completely different socio-economic, historical and environmental circumstances.

This is partly why self-help activities are encouraged by the Government of Kenya because of their potential for mass and grassroot mobilization and participation. The rationale is that if people participated in their own development, their achievement would not only be sustained but would also form a significant part of their socio-psychological maps as to become an aspect of their culture.

Using the Kenyan experience, it is, therefore, not completely true, as observed by Ngau, that:
"...The formation of grassroot self-help organizations has been linked to the failure of the professionals and of conventional approaches to social problems ... They tend to be informal, populist in nature, anti-expertist, and anti-bureaucratic ...." (Ngau, 1987:533)

If anything, self-help groups, being informal and populist, are encouraged as complimentary institutions to the efforts of the Government and of Non-Governmental Organizations. This is why these institutions receive Governmental support in form of finance, materials, and expertise at Government's expense.

In this literature review, it will be argued that despite the many problems that have been associated with self-help projects in Kenya, in Gichugu Division to a large extents they have been successful.

THE SELF-HELP MOVEMENT IN KENYA

Historically, community self-help activities were prevalent all over the world. Hospitals, schools and other social infrastructures were built on the basis of self-help. In East Africa, members of a community came together in self-help activities, may it be on hut building or weeding, and these activities were accompanied by a lot of celebrating and beer drinking (Mbithi, 1974).

In Kenya, self-help is a movement that has become central in the development process since Independence in 1963. Harambee, as the spirit is popularly known, is not new but a traditional principle which existed
in every traditional society as expressed through the traditional reciprocity networks. It gained momentum as a strategy for development when the late President Jomo Kenyatta popularized it as a mobilizing slogan, meaning "let us pull together". It has subsequently been adopted by the present President Daniel Arap Moi, as part of Nyayo Philosophy of "minding other peoples' welfare"

According to Mbithi and Rasmusson, "the concept of Harambee embodies the ideas of assistance, joint effort, mutual social responsibility, and community reliance. It is applied in day to day life in such areas as collective neighbourhood house building, cultivation, irrigation, harvesting, school construction, construction of clinics and fund raising" (Mbithi and Rasmusson, 1977:13).

FACTORS LEADING TO THE FORMATION OF WOMEN SELF-HELP GROUPS, AND PROBLEMS ENCOUNTERED

Several approaches have been advanced to explain self-help group formation. Mbithi sees self-help groups arising because something somewhere is perceived as wrong (Mbithi, 1974). People feel strained and they want to do something to overcome the problem. He also observes that self-help activities can be seen as symbolising the conflict between the elites and the masses. In the early 1960's, people felt alienated from decision making and planning. According to him, recent research findings in Eastern and Central Kenya show that the community development approach inherited from the colonial administration was and is taught with difficulties and often sowed its seeds of failure.
People therefore wanted to start on projects they could plan and control. Mbithi adds that an analysis of the programme content and the communication strategies used to convey development programmes to the rural communities show a clear disharmony in identification of local requirements and planning needs and in the identification, mobilization and allocation of local resources. The analysis shows that the rural change programmes tended to be imposed on the rural communities irrespective of their expressed needs or abilities.

Wallis, M.A; Reynolds, J.E; Pala, A.O - have come up with their approaches to self-help groups formation. According to them, a self-help group may be initiated as a result of the internal dynamics of an already existing group. In this case, women groups are built on primary foundations of solidarity groupings such as indigenous mutual aid teams and religious associations. For instance, a group of women who belong to an agricultural work group may see the need to organise themselves in a more feasible way in order to improve their positions by collectively bargaining for access to services which can be obtained through politicians or Government programmes.

Another way of group formation is through the efforts of individuals who have had training, for instance in making handicrafts items like 'ciondos', table mats, maendeleo jikos etc. In this case the group is formed through influences that derive from outside the local communities (Wallis, Reynolds; Pala; 1975). However all these authors tend to ignore the issue of gender relations in group formation. In most Kenyan societies which are patriachial, male domination over women appears to be permanent and is carried over from one
generation to another. For instance, when a girl is young she is controlled by the father, after marriage she is controlled by the husband, and if she becomes widowed she is controlled by the son. Thus, there is a kind of permanent subordination of women. In this case I would like to highlight the fact that women are in some circumstances exploited, oppressed and are seen as unequal with men. In this light, I would argue that self-help groups (women) are formed as an attempt to break this subordination attitude. In this case, women want to have control over their affairs without necessarily consulting men so as to prove that they have brains and abilities to achieve their objectives.

Studies made on women self-help groups in Kapenguria show that women who are married and have children, who have little or no education and who work on farms in addition to their domestic chores are the ones who make up these groups (Reynolds 1975). Female attendance at adult literacy classes where men are being taught is discouraged by local attitudes, observes Reynolds. This is expressive of the women in Gichugu. However, Reynolds fails to discuss other issues that lead to the high illiteracy rate among these women and the specific reasons that lead to low enrollment of women in literacy classes. As Fleuret and Bahemuka (1987) report; women have much longer work days than men, and their time for rest and leisure is limited. Studies suggest that the average Kenyan woman works eleven hours a day (Fleuret 1987; Hangerud, 1984). Even after a day of paid work, women are expected to look after children, cook, clean and perform other household chores.

In the draft report of the University of Nairobi survey team on rural development that covers fourteen
Local self-help committees and village development committees have sprung up (with active encouragement from the local community development department) out of a desire to undertake community projects such as building schools, dispensaries and constructing roads."

According to the report, at present the self-help groups are uniformed and organised. They tend to make their decisions in isolation, planning to build a school for example, because they would like to have more children in school, without being aware of the constraints on current expenditures or the alternative possibilities. The assertion can be seen to be supported by the works of Frank Holmquist.

Frank Holmquist's analysis on self-help groups in Kisii District characterised self-help activities as "pre-emption". What struck him forcefully in his analysis of the role of self-help groups in policy implementation was their peculiar disregard for and even rejection of official programmes. Thus, they will build maternity clinics even when the Government opposes the move on the grounds that there are no nurses and doctors, they will build schools even if the government refuses to guarantee them teachers. The concept of pre-emption here refers to the tendency for self-help groups to pre-empt the field before defining their own goals and strategies sharply constrasting their needs with those defined by the policy makers. However, I would like to point out that Holmquist fails to realize the fact that people normally go for projects which will satisfy
their immediate needs. People feel motivated to participate in projects they have chosen because they see themselves as part of the project. This can be reflected, for instance, in the high enrol of women in the Karuti women group water project in Guama sublocation. People in the area have no tap water, and thus many women have joined the group so as to get tap water.

The most fundamental problem that confronts women groups is lack of materials needed for group activities and lack of finances. (Reynolds, 1975) It is not probable that the group members themselves can be able to provide substantial additional funds through increased membership fees and the like, adds Reynolds. However, Reynolds fails to tell us how groups could be able to obtain finances to support their projects. Secondly, he fails to see the cultural aspect in lack of finances among various women self-help groups projects. Although Kenya is characterised by ethnic diversity, partilineal descent kinship patterns are almost universal. Thus, few women have the right to own land. Kenyan women obtain their land rights by virtue of their relationship to man, husband, father, brother, nephew or cousin (Allison, 1985). Consequently the registration and privatization of land has adversely affected women because access to land is almost a pre-requisite to credit (Munteamba, 1982). Indeed, credit institutions require collateral, in the form of immovable capital such as land. As women do not have access to land rights, it follows that they have equally limited or no access to credit. Under these circumstances, it is difficult to discern how women can successfully complete their projects, especially if it is a big project, which requires large sums of money.
According to Femnet News; vol.: 1 No.9 1992; Ever since the days of Mabati women groups in the 1960s, women have engaged in concerted struggles not only to provide shelter for their families but also in a sustained effort to improve that shelter. Their contributions towards this end has been regarded in development literature, including National Development plans. Their efforts are nevertheless greatly hampered by oppressive attitudes held by male executives and decision makers who continue to support outright denial of the rights of women to equal access and equal control of resources and benefits of development. These men use every effort to suppress the aspirations and real contribution of women to national development in their quest for maintaining male dominance by always tilting the power structure within the family in favour of men even when men cannot provide for their families.

According to Casper Odegi, women are not only denied equal pay and benefits for equal work, they are also denied the privileges that go with higher earning, such as higher purchasing power and ability to raise collateral for borrowing. By entrenching and supporting artificial dependence as women on men, governments continue to deny women their basic rights, a denial that speeds to cover all areas of their lives. It is now common rhetoric to hear Gichugu leaders proclaim everywhere that:

"..... In the event of poverty, hunger, chaos, civil war etc, it is women and children who suffer most"

This empty rhetoric has, however, not so far yielded any concrete empowerment strategies that would enable women to take increased charge, not only of their own
destiny, but also protection of their children. Women have therefore realised that they can only attain self reliance through the formation of women self-help groups.

The declaration of 1975 as the Women's International Year by the United Nations General Assembly was a culmination of the decisions and resolutions to bring women to the main stream of development, to eliminate barriers to their advancement and to improve their status. The U.N. decade for women witnessed increased concern and awareness of the need for the integration of women in development, at all levels, including grassroots, national, regional and international, and by all agencies, governments, United Nations, bilaterals and Non-Governmental Organizations.

This awareness resulted in the following

(a) Establishment of women's machineries structurally identified as women's departments, women's bureaus, women's desks etc, all aimed at integrating women in development.

(b) Womens projects both income generating and social welfare. These projects primarily aimed at improving the situation of women, through women specific interventions, and were often built on women's own initiatives. They emphasized the role of women as participants in these activities, on the assumption that participation would bring concrete benefits.

(c) There was increased awareness and recognition of women's productive, reproductive and maintenance
roles and an appreciation of the need to support them through comprehensive interventions.

(d) Women's concerns started featuring in development policies and plans of agencies and organisations including the Government, Non-Governmental Organizations and the United Nations.

In all these efforts, emphasis was placed in indentifying what needed to be done, advocacy for support at all levels, mobilization of Women and in creating structures and mechanisms for implementation of projects. However, these projects were very similar, no matter where they were, observed the delegates. The projects remained small, for instance, a women group with a membership of 60 could have 100 chicks secondly projects were based on hand-outs from donors, for instance when a water pump broke down (donated by NGOs, Government, UNICEF etc ) the groups would do nothing to repair the water pump. Thirdly, there was a lot of inappropriate duplication and stereotype "income generating" projects e.g. bees, chicken, goats, kitchen gardens, handicrafts, pits etc - regardless of area and conditions.

However, in spite of the mistakes and shortcomings many gains were made in general awareness of the needs of women, even though they were vaguely perceived. The value of women's contribution was widely acknowledged and women's development became recognized throughout the world. What needed to be done became clear. How it was to be done remained.
ARGUMENTS FOR WOMEN SELF-HELP ACTIVITIES

Among others, self-help spirit is based on four major principles.

1. It is a bottom-up development strategy by which people at the grassroot level in the villages are expected to participate actively in the planning and implementation of the local development projects. (Akong'a; 1988)

2. Participation is guided by the principles of collective good rather than individual gain i.e. most of the projects accomplished through this co-operative endeavour, are for public rather than individual (family) use although some of those observed in Gichugu are targeted to benefit individuals and their families.

3. The project is supposed to be guided by the felt needs of the majority instead of leaving the task to the government and other change agents, whose priorities in terms of project selection may not be those of the people, the ultimate beneficiaries. This is partly why in 1985, the Government launched the District Focus Strategy for Development, by which planning, decision making and implementation of development projects were moved from the capital in Nairobi to the Districts. It is a system by which people can participate in the decisions made about their own development through locational, Divisional and District development committees, regardless of the source of funding. (Akong'a, 1988).
4. The project implementation is supposed to maximize the utilization of local resources such as labour, funds and materials which would otherwise have remained unmobilized or expensive. Harambee is therefore, an informal development strategy of the people, by the people (with assistance from external sources and the Government), for the people, it takes into account their culture, environment, language and symbols and not just their needs per se. Cognizant of the desirability of the socio-cultural dimension to development, the Government has actively supported self-help projects through the provision of manpower, in construction or when the project is completed, materials, funding, and manpower to run them. (Mbithi and Rasmasson, 1972).

Self-help projects are actually locally initiated and implemented and although contributions come from across all the socio-economic groups, more resources are drawn from the more affluent sections of the society (Barbara, 1986:12). Infact, has become an arena where aspiring politicians contribute as much as they can in order to muster or maintain support.

Although self-help projects are supposed to rely heavily on local leadership which would provide opportunity for limited organizational experience and .... for the rural population to develop management skills, initiatives at present seem to be coming from local Government officials (Barbara, 1980:27). This implies that the potential which self-help groups had in the beginning to develop local development consciousness, initiative; self-reliance and
organizational skills has gone down. This cannot be blamed on usurpation but the genuine interest by the Government officials in ensuring that sound plans were made and that in the process of implementation, no money or materials were misappropriated as it had been before.

Many authors who have written on the division of labour among the Kikuyu unanimously indicate that there was a definite division of labour based on age and gender. According to Middleton, for example, men attended to such tasks as tending cattle, trading in livestock, clearing fields, digging drains, planting certain crops such as bananas, yams, sweet potatoes, arrowroots, sugarcane, tobacco, scaring birds, fighting, house constructing, beer making, legal and ritual duties. Women cared for children, planted maize, beans, millet and yams, weeding, harvesting, cooking etc. (Middleton, 1953:21). Because of the numerous diverse activities in which people had to participate on a day to day basis, there emerged the institution referred to in Kikuyu as Ngwatio. These were traditional self-help co-operative work groups by which groups of women on the one hand and men on the other, organized common work parties e.g. to cultivate, build houses etc, for each other in alteration. This is to say that men would assist each other to accomplish masculine jobs while women would co-operate in doing feminine jobs.

A recent study in Murang'a District indicates that malnutrition in children being "a situation that is brought about by inadequate food consumption, which leads to very little consumption of the required nutrients, exists in many families. Even though enough amount ...... may be consumed, there may be no variety.
leading to the absence of certain vital nutrients" (Gachiri, 1986:19). My observations in Gichugu Division revealed that women and children suffer more under malnutrition than men because, in their very busy daily schedules, women have little time to prepare meals for themselves and for their children, to the extent that participation by women in many socio-economic activities is at the expense of their own and their children's health. Opiyo is therefore correct in his assumption that in rural areas in Kenya, there is conflict between domestic and other activities (Opiyo, 1986), which does not only affect the efficiency with which tasks are accomplished but also the role strain, physical and psychological stress, (Abbot, 1987). Women's participation in self-help groups can, therefore, be understood from the point of view that they seek to minimize stress through co-operative labour.
HYPOTHESES

Following the research problem posed and the subsequent review of theory and literature, the following hypotheses were formulated for this study.

(a) Women are the main participants in self-help projects in Gichugu.

(b) Attitudes, beliefs and cultural values of the people of Gichugu Division have led to the failure of women self-help groups projects.

(c) Good leadership is related to the success of women self-help groups projects in Gichugu.

(d) Incompetence of extension staff in Gichugu has led to failure of women self-help projects.
CHAPTER 3

RESEARCH METHODOLOGY

The purpose of this chapter is to discuss the sampling techniques that the author used in the field, outline the units of observation, to discuss data collection techniques and lastly, discuss the problems encountered in the field.

SAMPLING TECHNIQUES

There are basically two types of sampling.

(a) Non-probability or non-random sampling.

(b) Probability or random sampling.

The basic difference is that non-random sampling is biased and is not representative of the population of self-help groups from which the sample was being taken.

In the research, the author used random sampling technique because it was not biased and was representative of women self-help projects in Gichugu division and secondly, because in random sampling, each and every women self-help group was given an equal and non-zero chance of being selected in the sample.

RESEARCH METHODS AND DATA COLLECTION

As pointed out in earlier chapters, the present study seeks to examine those factors which have impeded the rate of success of women self-help projects in Gichugu Division. To obtain the required data, the
following methods of data collection have been used.

**LIBRARY RESEARCH**

Library research has been a major source of data, particularly at the formulatory stage, where literature, concerning women self-help groups' success, and problems facing the groups have been reviewed.

The literature review has also enabled the author to extract a few research hypotheses as clues to the issues being investigated. Library research has also provided a lot of background information to the study itself.

**OBSERVATION**

In the research, the author used:-

(a) Direct observation

(b) Participant observation.

The author used direct observation method because it made it possible for him to record events as they inspite and secondly, it made it possible for him to collect data occurred of some people's unwillingness to answer questions put across to them.

(c) Participant observation.

In participant observation, the author assumed the role of participant-as-researcher or undisguised participant.
Through focus group discussions, the author interviewed between 8-15 people at one sitting. The respondents who were chosen had a similar background and shared similar interests. They were of the same age group, same sex and same education.

To obtain the required respondents, the author attended women group meetings, church groups and barazas. He then requested an interview with the selected group on their next meeting. Once the request was granted, the author spent 30 minutes in conducting the focus groups discussions.

**SURVEY METHOD**

The survey method was the key research method which was used to extract data from the respondents. Both the structured and non-structured interviews were used.

In the structured interviews, the questionnaire was prepared before-hand, and the respondents were asked questions as worded and in the order in which they were written to allow for a comparison of answers from all the respondents and to facilitate the computation of summary statistics.

After asking the structured questionnaire, the author engaged himself in a conversation with the respondents about the subject matter using unstructured questionnaires to elicit information. In this case therefore, establishment of proper rapports was of paramount importance as a relaxed and confident respondent in a friendly atmosphere provided spontaneous answers which revealed his/her attitude about subject at hand.
During the interview, the author was keen to observe whether the respondent was tense, unco-operative, untruthful, and opposed where necessary so as to write accurate information.
KEY INFORMANT TECHNIQUE

The Key informant technique was also used to collect data. Village elders who commanded respect (social) and prestige in their sublocations were interviewed with the aim of obtaining information about traditional cultural practices: norms and beliefs that made men oppose women engagement in income-generating projects. The use of the key informant technique allowed me to collect diverse opinions on women self-help projects in Gichugu "a key informant is more than someone who controls a lot of information about the culture and is willing to talk to you".

(ibid p-177)

DATA ANALYSIS TECHNIQUES

Quantitative and qualitative techniques have been used in analysing the data collected.

Quantitative analysis has been used to bring out the statistical significance of the various aspects studied and to ease comparisons. Data have mainly been presented in tables. Frequencies and percentages have been used where necessary.

Qualitative analysis has been used to analyse those aspects which are descriptive and hard to quantify including traditional cultural practices of the Kikuyu and the self-help philosophies.

PROBLEMS ENCOUNTERED IN THE FIELD

1. This study had a number of limitations during the
period of data collection. First, the survey method which was the main method of data collection had a number of problems. Benny and Hughes once stated of this method.

"Direct questioning often results in respondents giving incorrect information especially when it is of a sensitive nature" (Benny and Hughes, 1970:192)

This statement was of particular relevance in this study, especially when the author was unable to obtain accurate information when questions of sensitive issues were asked. Thus questions on the amount of money in the self-help group account, the accounting of groups' finances, the husband's refusal to women joining women self-help projects etc. were either ignored, met with silence or vague answers were provided to the interviewer about them.

2. Another problem was that some respondents feared reprisal from the Government especially when asked about their attendance at barazas and their attitude towards government extension agents, lest they implicate themselves in their answers; one of the respondents who did not want her name recorded stated:

"Even though you are telling me that you are a student, how do I know that you are not sent here to spy on me by the Government? I cannot read and write so that paper you show me is useless (the research permit). Our group was given some money to buy pigs, we did
not use the money properly. Are you going to report me? Once you have written my name, it will be in the Government file......"

The researcher tried to assure the respondent of his sincerity, by omitting her name from the questionnaire.

3. Some extension officers were also quite hostile. They too feared that the researcher may have been a Government agent sent to spy on them! The researcher was unable to eliminate this belief considering the fact, that two of them were found bapping in their houses on a Monday afternoon at 2.30 p.m. by the researcher, when they were supposed to be on duty.

4. Another problem encountered by the researcher were the long distances covered on foot between the different sublocations. Some parts of Gichugu Division are extremely hilly. Vehicles are few and far between. Bicycles are more of a liability than an asset because of the deep valleys and hilly areas.

5. Not all respondents were hostile, however, the majority was quite eager to be interviewed. On more than one occasion, the researcher was very embarrassed when despite lengthy explanations about being a student, he was forcibly taken to horticultural projects by eager respondents to explain why their crops were not doing well as they should and what they could do about them. The
researcher referred them to agricultural extension officers for advice. In almost all the groups, the respondents very much wanted to know how much money the Government would give their group - now that they had talked of their aims and problems facing them. One need not state the embarrassment which ensued since the researcher is practically nobody in the Government of Kenya.
CHAPTER 4

GROUPS ORGANISATION

ACTIVITIES

In Gichugu, women group activities are varied and to some extent depend on geographical circumstances. One group may be located in an area which is well served with roads and transportation facilities, making it more convenient for extension personnel to attend the group's meetings or for the groups to deliver handicraft items such as 'ciondos' for sale at a market. Another group may not be so advantaged, with the consequence that its activities are somewhat restricted. Groups found in Baragwi location where the Divisional Headquarter is located are more advantage than groups found in other areas in this respect.

Gichugu women self-help groups are noteworthy of their mutual aid activities. For instance, when a woman gives birth, other group members fetch water for her, cook and assume most of her household duties for a period of two weeks to a month so that she can regain her strength.

As a means of earning income the groups mostly engage themselves in handicrafts manufacture e.g. table mats, 'ciondos', pottery etc. Handicrafts manufacture has fairly good potentials due to the availability of good transport and proximity of tourist markets such as Embu, Nyeri and Nairobi. However, inadequate marketing organisation has hindered the development of this potential. Co-operatives have been suggested but to date, no action has been taken. In the past the Kimuri Women Self-Help Group in Baragwi Location was very active in manufacturing handicrafts such as 'ciondos' and mats. The group received assistance from a local businessman and handsome profits were realised. The members accumulated Kshs. 5,000/= the proceeds from their sale of ciondos to one Nairobi curio-shop. When the business man left the group, however, the group was unable to maintain the momentum of the business and sales fell off.
Nyawira women self-help group, a shining example in the Division, has raised money by making 'Maendeleo' jiko for the local people. Maendeleo jikos consume less fuel as opposed to other types of jikos. After they raised a substantial amount of money, they started planning for a water project in Guama sub-location. Other women groups have earned money by working as agricultural labour teams, by performing dances at official ceremonies and by making baskets. Groups tend to re-invest their earnings rather than paying them out as dividends, because their commercial activities are still very much in their early stages. This is illustrated below.

**TABLE 1**

**UTILIZATION OF GROUPS' EARNINGS**

<table>
<thead>
<tr>
<th>Pay as dividends</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Re-Invest</td>
<td>60</td>
<td>75</td>
</tr>
<tr>
<td>Deposit in the bank</td>
<td>8</td>
<td>10</td>
</tr>
<tr>
<td>Total</td>
<td>80</td>
<td>100</td>
</tr>
</tbody>
</table>

Out of 80 women groups interviewed, 75% re-invested their money in another project.

As previously noted, women groups are involved in a variety of activities, some of which are primarily directed towards the improvement of home and community welfare, while others are primarily commercial. As has also been indicated above, there is differential emphasis
on commercial and welfare activities across the four locations in the Division. Groups located in relatively less developed areas where a strong pattern of cash crop production or other income generating employment is lacking tend to have a weaker Commercial orientation. Groups near Mount Kenya Forest (north) are much more involved in commercial activities than groups in the south of the Division.

The following table has a list, though not exhaustive, that provides a clear picture of the range of group activities found in Gichugu. However, it should be noted that in several instances, both social welfare as well as commercial purposes are served by the same activity. For instance, poultry keeping and vegetable gardening have both nutritional value for group members families and not necessarily to be seen and judged solely in terms of strict economic gain. Again, some types of handicrafts e.g. 'ciondos' can either be marketed or used in members' homes. Even dancing can have a commercial aspect when a group is paid to perform at a local ceremony. Below is a table of women groups' activities in Gichugu.

TABLE 2

<table>
<thead>
<tr>
<th>WOMEN GROUP ACTIVITIES</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a) Activities undertaken in regular meetings (including adult literacy lessons, demonstrations given by Government extension officers and group leaders.)</td>
</tr>
<tr>
<td>(1) Adult literacy lessons.</td>
</tr>
<tr>
<td>(ii) Cookery</td>
</tr>
<tr>
<td>(iii) Nutrition</td>
</tr>
<tr>
<td>(iv) Child-care</td>
</tr>
<tr>
<td><strong>(v)</strong></td>
</tr>
<tr>
<td><strong>(vi)</strong></td>
</tr>
<tr>
<td><strong>(vii)</strong></td>
</tr>
<tr>
<td><strong>(viii)</strong></td>
</tr>
<tr>
<td><strong>(ix)</strong></td>
</tr>
</tbody>
</table>

| **(B)** | Self-help activities |
| **(i)** | Construction of multi-purpose halls (i.e. group and community meeting halls, day-care centres, adult literacy centre) |
| **(ii)** | Home and community improvement e.g. developing domestic water supplies, installing Mabati roofs or Maendeleo jikos. Savings and credit arrangements. |

| **(C)** | Income generation |
| **(i)** | Poultry keeping |
| **(ii)** | Labour teams e.g. farming work |
| **(iii)** | Handicraft sales |

Groups meet once or twice a week. The venue may be a local church or school, the group's own hall, a member's house, or the ground under a tree. The fact that many groups lack their own meeting place is the reason why construction of a group hall is so often a priority. This is illustrated below.
TABLE 3
VENUE OF MEETINGS

<table>
<thead>
<tr>
<th>Venue</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Member's house</td>
<td>28</td>
<td>66.66</td>
</tr>
<tr>
<td>Local church or school</td>
<td>10</td>
<td>23.80</td>
</tr>
<tr>
<td>Group's own hall</td>
<td>2</td>
<td>4.76</td>
</tr>
<tr>
<td>Under a tree</td>
<td>2</td>
<td>4.76</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>42</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

TRAINING OF WOMEN IN SELF-HELP GROUPS

Community Development Officers have found it difficult to convince local women to come forward to participate in the training courses. One woman aged 60 years told the researcher that initially, during the 1970's and early 1980's, Chiefs in the area appeared to be opposed to the idea. In March 1972, for example, the adult education officer wrote that "unless the Chiefs in Gichugu change their attitudes towards women attending courses, the Department of Social Services (DSS), under the Ministry of Culture and Social Services will not achieve its goals."

Reportedly, Chiefs at first told women that scheduled courses had been cancelled and tried to undermine women self-help projects in other ways, until they were enlightened on the projects' benefits. Resistance was also encountered from husbands who did not see the training as serving any useful purpose. When the researcher asked five women leaders why their husbands were opposed to their engagement in income generating self-help projects, and
in women training courses, all of them were non-committal and they told the researcher "perhaps you should ask them, they know better." However, one woman who spoke on condition of anonymity said "they believe when women meet, they only go to gossip while they have left a lot of work at home." Another one said "men think we go to see other men." A man that the researcher interviewed on the same said "women's place is in the domestic domain, not the public domain". In other words, women should remain in the house and be contented there.

During the first series of courses organised by the Department of Social Services (DSS) in conjunction with the Women Bureau, participants were largely selected by the chiefs and Community Development Assistants (CDA's) and some did not actually represent groups at all. Some of those selected were strangers in the area, the wives of senior civil servants, according to one women group leader. They tended to interact with each other more than with the local women and would leave the area whenever their husbands were transferred. The following letter from one of the chiefs written in 1973, illustrates the problem.

"...........I refer you to the above mentioned letter and wish to inform you that Mrs..... is no longer in Ngariama location. She was here with her husband who was working in this location as Agricultural Instructor and is now transferred. I have decided Mrs..........., the Adult teacher, is to take her place...

..........."

According to one Community Development Assistant (CDA) in the Division, each group is given a chance of not more than three people to attend training courses. The people who are selected have negative attitudes
towards foreigners and this makes them not to be interested in what the trainers are telling them.

According to Betty Nicholson, Self-help Co-ordinator, American Embassy, Nairobi, the major problem facing women self-help groups is illiteracy among group members. This means the group may not be able to keep its accounts properly. According to her, there is one self-help group in Kajiado District where they manufacture handicraft items like baskets which they sell to tourists. However, all the members are illiterate and so they have entrusted the keeping of their accounts to one of their sons. But the problem is, for how long will this man be entrusted with their account?

THE LEADERS OF WOMEN SELF-HELP GROUPS

Leadership qualities chosen by respondents.

(see table next page)
TABLE 4
LEADERSHIP QUALITIES CHOSEN BY RESPONDENTS

<table>
<thead>
<tr>
<th>QUALITY</th>
<th>ANSWERS</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>Percentage</td>
</tr>
<tr>
<td>(1) Must be a group member</td>
<td>60</td>
<td>30</td>
</tr>
<tr>
<td>(ii) Must be mature and married</td>
<td>40</td>
<td>20</td>
</tr>
<tr>
<td>(iii) Must be a permanent resident in the area</td>
<td>50</td>
<td>25</td>
</tr>
<tr>
<td>(iv) Must be literate</td>
<td>20</td>
<td>10</td>
</tr>
<tr>
<td>(v) Must be able to address public gatherings</td>
<td>10</td>
<td>5</td>
</tr>
<tr>
<td>(vi) Must be wealthy</td>
<td>10</td>
<td>5</td>
</tr>
<tr>
<td>(vii) Do not know</td>
<td>10</td>
<td>5</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
<td>100%</td>
</tr>
</tbody>
</table>

The age range of leaders was from 18-57 years, average about 37½ years. Out of the 200 women that the researcher interviewed, one hundred claimed to be chair persons' of their groups, fifty to be secretaries, thirty treasurers, and twenty ordinary members. It was noted that only a few women (18-30 years) held the position of chair person. The official idea had been that this should be reserved for one of the older women in the group. All of them described their occupation as 'farming'. Ten said they also worked in a self-employed capacity as tailors and ten had previously worked as nursery school teachers. Sixty women said they were shopkeepers. For the remaining one hundred and twenty women, farming had been their only occupational experience. For the remainders, forty women were not married. Thirty were
married to P2 teachers, twenty to clerks, twenty to drivers, ten to hospital nurses and doctors, ten to retired clerks, ten to retired civil servants. No leader was married to a husband who was or had been entirely dependent on farming as a source of income.

On education of leaders, it appeared to the researcher that they were of higher education than Gichugu women in general. This was because majority of women in Gichugu were totally illiterate.

TABLE 5

EDUCATION OF LEADERS

<table>
<thead>
<tr>
<th>Nil</th>
<th>Adult studies</th>
<th>std i-iv</th>
<th>std v</th>
<th>std vi</th>
<th>std vii</th>
<th>KAPE</th>
</tr>
</thead>
<tbody>
<tr>
<td>10</td>
<td>10</td>
<td>0</td>
<td>30</td>
<td>50</td>
<td>100</td>
<td>0</td>
</tr>
</tbody>
</table>

Only ten of the 200 women said they had never read (or had been read to) a newspaper or a magazine of some kind. These were the women without any education at all. The most often cited newspaper was 'Taifa leo' (seventy times), followed by 'Kenya leo' and 'Daily Nation' (fourty five times each), then 'The Standard' (Twenty five times) and 'Kenya Times' (Five times). All but ten of the women listen to the radio. Only ten are regular viewers of television. The mobile cinema had not reached all the leaders, ninety of them claimed never to have seen it in their area.

As far as land was concerned, no woman owned land, and so access to land was through husband, cousin, nephew or brother (Allison, 1973). However, there is no reason to believe that this pattern implies that the leaders have access to more land than other women in the area (see the table next page)
Table 6

Leaders' access to land

<table>
<thead>
<tr>
<th>Land Acreage</th>
<th>0-5</th>
<th>6-10</th>
<th>11-15</th>
<th>16+</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. of Women</td>
<td>1.108</td>
<td>42</td>
<td>14</td>
<td>36</td>
</tr>
</tbody>
</table>

Women with higher acreage are from the drier part of Gichugu (in the South) where 15 acres might be equivalent to, say, 5 acres in a sublocation like Thumaita (tea growing area). Cited for these courses are usually women group leaders. However, one woman leader claimed that her group has never received any letter inviting them to attend any women training course. Asked what she thought was the reason, she said "they sit on our letters", another said "it's politics".

When the women who had attended courses were asked how useful the courses were, respondents said that all courses were useful. However, when pressed further to give a more precise statement about the benefits of the courses, they indicated that lack of equipment and money made it impossible to implement some of the knowledge offered during the courses, especially poultry keeping and vegetable growing.

However, the greatest problem experienced by women during the training courses is that of the language barrier. The trainers use English and Kiswahili languages which most of them do not understand. It is therefore difficult for them to understand all what the trainers are trying to say or the information that they are trying to disseminate. Another problem is that of foreigners. Some of the
trainers are foreigners.

In as far as leadership was concerned, as pointed out earlier by the researcher, respect for age and wisdom derived from experience accumulated over a long period of time, are powerful factors in Gichugu. Women who are selected to serve as leaders of groups in the area tend to be from the oldest age-set of women within any group. Asked why they preferred old leaders to young leaders, one woman said "because of their honesty and devotion to duty." Another said, "they are able to arbitrate disputes and speak well and convincingly" Another woman said, "they have determination to further the interests of the group". The researcher also observed that leaders are chosen on the basis of the reputation of their families in the community.

Treasurers are generally in their mind to late fifties and are said to be selected because their husbands have relatively large property holdings, money or both. These act as security if the treasurer decides to misappropriate the group's funds. The husbands of women selected as treasurers are customarily approached by other committee members and informed of the office their wives have selected to hold. They are then accountable to the community for the behaviour of their wives and are considered jointly responsible for the safe-keeping and proper use of funds belonging to the group. A woman who has or whose family has ever been suspected of cheating anyone will never be chosen to hold this position.

If the treasurer is overwhelmed by the temptation of stealing the group's money and runs off with it, the group committee will visit her home. In Gichugu, if such a case happened, this can ruin the husband's reputation and social standing in the community. In
most cases such women do not just visit her home, rather they come along singing songs the husband may find abusive. These songs usually begin by the statement; "Ino Harambee nituikite ya mundu na muka" (this harambee you see is for a man and his wife). To save his reputation, the husband would ask his wife to confront the group and reconcile the matter. Such cases, however, are said to be rare and the researcher recorded no actual cases of this.

The last office common to most women groups in Gichugu is that of a secretary. The secretaries of most groups tend to come from the youngest age-set (most of them are in their early twenties to mid-thirties) in the group and are generally among the most educated members of the group. Many of them have gone up to standard five. In choosing a secretary, one must be able to read and write (characteristics not mentioned as important for the post of the chair lady, or surprisingly, treasurer, many of whom had no formal education.

Most of the groups have additional four to five members who tend to be local opinion leaders. Asked about their recruitment to their present positions of leadership, all the leaders responded that they were elected by group vote. While this may be true for some, there are indications that a husband's influential position may push a woman into a leadership position regardless of the group's estimating of the candidate's suitability of a leader. Otherwise, how can you explain all the three wives of a politician being leaders of three women self help group?
GROUP MEMBERSHIP

Women groups in Gichugu are mostly made up of those who are married and have children, who have little or no education, and who work on farms in addition to their domestic chores. The high level of illiteracy among women is due to the fact that during colonialism and even after Independence, the society believed that it's a waste of money and time to educate women.

However, the researcher was unable to give precise figures on group membership and average in group size within Gichugu Division. The statistics available through my field investigations and various Government reports are not always consistent. Although it is difficult to obtain very reliable figures for all areas, the researcher presents the following statistics as a rough approximation of the membership picture.

Table 7
Membership of Women groups in Gichugu Division

<table>
<thead>
<tr>
<th>Location</th>
<th>No. of Groups</th>
<th>Recorded Membership</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Kabare</td>
<td>49</td>
<td>936</td>
</tr>
<tr>
<td>2. Baragwi</td>
<td>57</td>
<td>1002</td>
</tr>
<tr>
<td>3. Ngariama</td>
<td>41</td>
<td>894</td>
</tr>
<tr>
<td>4. Njuki-ini</td>
<td>27</td>
<td>517</td>
</tr>
<tr>
<td>TOTAL</td>
<td>174</td>
<td>3347</td>
</tr>
</tbody>
</table>
The average membership is 20 people per group.

NB.

(a) Accounts of group membership in Gichugu vary significantly between sources. The figures cited above represent the best estimate based on field investigation and correlation for the low to high extremes of figures recorded in official reports.

(b) While the reader may be tempted to equate high membership figures with the success of groups, two cautionary points should be borne in mind. First, the formation and membership of women groups is affected by development of the area in which they are found. Fertile areas where there is high population density and where is cash crop farming have high and more stable membership. Hence the figures should be interpreted against the general development and population density of the region from which they are found.

CHAPTER 5

ROLE OF GICHUGU WOMEN SELF-HELP GROUPS IN RURAL TRANSFORMATION.

Women account for a better portion of food produce in Gichugu. Much time is spent on cultivation and harvesting along with food processing and its preparation. A report by the United Nations Environmental Programme (UNEP) found out that as many as three out of four days are spent looking for water and fuel. In Kenya alone, women spend 20-24 hours a week looking for firewood.

In Gichugu, women have occupied a central role in the society economy being major suppliers of welfare services at both household and community levels.
Many self-help groups have come up since independence with the aim of mobilizing resources at local level so as to improve their standards of living. Women in the area play a vital role in providing rural households with most of the water and fuel energy necessary. Where possible, they have also involved themselves in soil conservation activities. They tend to primarily work on their own holding while off-farm activities are undertaken by men.

GICHUGU WOMEN GROUPS AND ENERGY AND ENVIRONMENT CONSERVATION

Energy is both an essential input in the production process and a direct requirement in people's lives. In Gichugu, there are three main sources of energy namely wood fuel, petroleum fuels (e.g. paraffin) and hydro-electricity. Household energy is provided by deforestation since it is easily accessible compared to other sources of fuel.

Excessive use of wood fuel has led to increase in deterioration of vegetation in the area, leading to soil erosion. This, if not curbed, would lead to desertification. It is in this light that the Nyawira women self-help group has started a project of installing, fuel-efficient and cost-effective 'Maendeleo Jikos' in the group members' homes. Many homes in Guama and Thumaita sub-locations where the group members come from, are already using Maendeleo Jiko - and this will go a long way in curbing deforestation and easing the work load of women in fetching fire wood. This is because the fire wood used is very minimal.

Again women groups in Gichugu have established tree nurseries where people from the area come and buy tree seedlings. This means that the local people can plant more trees after they cut old ones because of the availability of seedlings.
WOMEN SELF-HELP GROUPS AND DOMESTIC WATER SUPPLY

Water is a pre-requisite for good health of the people and is one of the most basic needs. It has been the government policy to provide good quality water at close proximity to the users.

"......... to date, 75 percent of the present urban population have access to reliable clean water and 25 percent of the rural population enjoy the same facility. At present, only 35 percent of the population of 23 million are assured of clean water supplies at reasonable distances". (Development plan, 1989-93:87)

In this case therefore, going by the above statement, it is clear that there is an acute shortage of piped water into homesteads in rural areas, and Gichugu is no exception. It is in this light that the Kavuti women's self-help group decided to start a water project that was planned to cover the whole of Guama sub-location. Each member of the group, in collaboration with her husband, contributed Kshs. 3,000 for the project. The group easily raised the money because the area is a tea growing zone. The group used part of this money to pay for survey work and started digging the trenches where the pipes would pass. This was done by both men and women. As the work was going on, the District Rural Development Fund (DRDF) officials made a tour in the area and they were very impressed by the work the women were doing. The R.D.F. officials thereby assisted the group with technical assistance and materials worth Kshs. 508,900. The materials were bricks, cement, sand, water pipes and taps. Today, every group member and also other people in the area who have contributed money towards the project have piped water in their homesteads.
The majority of women in Gichugu are not employed. In this case, various women groups such as Endi-thayu and Nyawira in Ngariama and Baragwi locations respectively have contributed money and built halls where they have kept sewing machines. Both groups have employed tailors who make clothes, pullovers, table cloths and then sell these products to the members of the group. However, according to D. Hecht of the Institute of African Studies, this cannot be competitive in view of the massive importation of second hand clothes found in Kenyan markets.

According to the hairlady of Nyawira women group, her group has intentions of starting a dress-making school at Kabuti market where their sewing machines will be used to train their children in dress-making. She says this will create self-employment. However, the problem has been shortage of funds because putting up a school is expensive.

CHAPTER 6

PROBLEM FACING GICHUGU WOMEN SELF-HELP GROUPS

1. Poor communication and transportation facilities

Extension officers are unable to make regular or frequent visits to groups except to those located near their base of operation. Not only does this prevent giving sufficient instructions and advice to those groups most in need of it, but it makes it very difficult to carry out the follow-up activities necessary to determine the effects of leadership training, the problems that are confronting the group, and its projects etc.

2. Shortage of Funds

As the leader of Nyawira Women's group said, "Most of Gichugu women groups lack the basic materials
and/or financial resources required to act upon the lessons and ideas which their leaders learn about in the training." This situation may possibly lead to the discouragement of members and their withdrawal from group activities. For training lessons related to innovative group activities to be effective, they must be practicable. Either the necessary resources to implement them must be provided, or their content must be closely geared to what is possible to achieve with locally available resources, or both.

3. Lack of market for groups' items

Lack of ready market for handicraft items like 'ciondos', mats, beads etc. is a problem felt by nearly all the groups in the area. The lack of outlets for handicraft items is so severe that many groups have become discouraged from engaging in their manufacture. If the poor market outlook continues, one group, Kimuri women group, has threatened to stop manufacturing handicraft items.

4. Illiteracy

This is a widespread problem among the women in the area. Most leaders and ordinary members of women groups are illiterate, and this has led to mismanagement of group funds and engagement in unviable self-help projects. The researcher noted that most women groups have poor or no records at all for their accounts. "...... For women groups to succeed in their endeavours, illiteracy must be wiped out....." says Betty Nicholson.
5. Politics

Politics have brought about dissension among members of certain women groups. First, the group members sometimes choose their leaders based on party affiliation, and this leads to choosing incompetent leaders. However, this is a fairly recent phenomenon which emerged after the Country became a multi-party state.

Secondly, politics make the money donated to groups by the Government to disappear or to be given to groups which do not deserve the money. Politicians tend to favour their constituencies when it comes to distribution of funds.

ENUMERATOR'S SUGGESTIONS ON POSSIBLE SOLUTIONS AND RECOMMENDATIONS

1. The involvement of other Government Ministries in women self-help group projects, apart from the Ministry of Culture and social services has been insignificant. There is, however, room for substantial improvement in inter-departmental participation and co-operation at the field level. Group follow-up exercises and extension activities aimed at reinforcing or implementing lessons learnt in training courses would be much more effective if they were constantly executed on a joint basis by the field staff of different Departments. There is a particularly great need for more participation of Agriculture and Co-operative staff in connection with the planning and implementation of income generating activities for women groups.

2. Several measures could be taken to facilitate wider participation of Personnel from the different Government agencies and better integration of Non-
Governmental Organisations' (NGO'S) Staff in the field. First, transport for extension workers is a scarce resource, and so more attention should be given to the possibility of sharing vehicles between various Government Departments on a revolving basis. Two more extension workers might be able to team up using one vehicle to visit particular groups in one day, and then another team can visit other groups the next day using the same vehicle. Yet, the researcher found that as a long term measure, field extension workers in various Ministries should receive training in working with groups.

3. In as far as income generating activities are concerned, there has been rather less emphasis on organising commercial projects for the groups and more emphasis has been on promoting social welfare activities. This imbalance should now begin to be corrected by making sure that professional expertise in the Ministry of Agriculture and Co-operative Development is mobilised to ensure that proposed commercial ventures are well designed and economically viable before they are embarked upon.

4. The selling of handicraft items such as 'ciondos' (baskets) and garden produce e.g. maize and beans are very widely attempted means of income generation amongst women groups. In many cases, the return for efforts spent is very meagre. In some areas, the problem is one of poor marketing organisation, in others, it is simply the lack of markets. Where goods can neither be disposed at the market, nor used in the group members' homes, there is no point in continuing with these
activities. In fact activities such as making 'ciondos' can be counter-productive if it prevents other options from being pursued.

5. Projects such as poultry keeping should not necessarily be regarded as failures if little or no profit is being made. Subsistence objectives must also be considered. A poultry project may not be very successful in terms of cash, but provided costs are being met, it can still have an important advantage in terms of better nutrition.

6. Community Development Assistant (CDA'S) employment must be put on a sound basis. Ideally, CDA'S remain employees of the local authorities. However, if the latter are allowed to continue to deteriorate financially, Central government employment seems to be the only viable measure.

7. Reporting and monitoring must be improved. The Community Development Assistants who do most of the work seem not to be given adequate training in what is required of them. Unless CDA'S employment and training is put on a sound basis, an acceptable standard of performance can hardly be expected and is unlikely to be attained.

8. The Karuti water project, the most successful women's group project in the area, should be assisted by the government. The project supplies water to most residents of Guama sub-location. In essence, the government should help the group to construct water tanks and help expand the project to adjacent areas.
CONCLUSIONS

Nicholson noted that the United States of America Ambassador's self-help fund gives grants to self-help groups whose projects generate income and employment, introduce appropriate technology or new income generating activities into an area, promote energy conservation, protect, enhance or sustainably develop natural resources and lastly benefit a large number of people. In this case, the researcher would like to urge the Government of Kenya to do the same to women groups in Gichugu: By assisting women self-help projects, this will not only go a long way in improving the welfare of women and their families in the area, but will also go a long way in enhancing the socio-economic development of the Nation at large.

The researcher also confirmed that the same is being done by the British High Commission and the German Embassy, section for Development affairs.
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QUESTIONNAIRE FOR WOMEN SELF-HELP GROUPS IN GICHUGU DIVISION, KIRINYAGA DISTRICT

SECTION A:
IDENTIFICATION

1. Name of the group ________________________

2. Address ________________________

3. District ________________________

4. Division ________________________

5. Location ________________________

6. Sub-location ________________________

7. Year the group started ________________________

SECTION B.

8. Is the group registered in the Ministry of Culture and Social Services?

YES [ ]

NO [ ]

9. If Yes to 8, the number of the group's certificate of registration. ________________________
10. If No to Q 8, write the name of the body or authority by which the group is registered.


11. Does the group have a written constitution or a document spelling out its roles and activities.

YES  
NO  

12. If YES to Q 11, who drafted the document?


13. Does the group have a trust deed?

YES  
NO  

14. What is the total membership of the group by Gender?

WOMEN  
MEN  

15. How often does the group elect the office bearers


16. Is there a membership fee to be paid by group members.

YES  
NO  

17. If YES to Q 16, how much is the fee per month
    
18. How does the group spend its earnings
    Re-invest ______________
    Pay as dividends ______________

19. If the money is spent in other ways, state
    
20. What is the reason for spending the earnings in the way you have mentioned? ______________
    
SECTION C
GROUP ACTIVITIES

21. Please list all the activities that the group is currently undertaking
    a) 
    b) 
    c) 
    d) 
    e) 
    f) 
    g) 
    h) 
    i) 
    j)
22. Among the above activities, which is the major one?

23. Does the group have a bank account?
   YES □
   NO □

24. If YES to q23, the group banking institution is
   Bank 1 □
   Bank 2 □
   Bank 3 □

25. Has the group ever received a cash loan from anywhere?
   YES □
   NO □

26. If YES to q25, mention the body that lastly gave the group a loan __________________________

27. Other than loans, has the group ever received any assistance from anywhere?
   YES □
   NO □

28. If YES to q26, which type of assistance has the group received __________________________
   __________________________

29. If YES to q26, who gave the assistance.

30. Has the group been visited by any Government Extension Office Officer e.g. Agricultural Officer, Community Development Assistant etc over the last
31. Has any member of the group ever attended any seminar workshop training in the last five years?
   YES
   NO

32. If YES to Q31, How many members have attended at least one seminar/workshop?

33. How often do the group members meet.

34. What is the level of education of the members
   a) Primary
   b) Secondary
   c) College/University
   d) No formal education

35. Does the group keep records of its meetings?
   YES
   NO

36. If NO to Q 35, what is the main reason why records are not kept.
   a) 
   b) 
   c) 

37. What criteria do you use to choose leaders.
   a) 
   b)
What are the reasons that led the group to choose the activity of project it is currently undertaking?

a) 
b) 
c) 
d) 
e) 

What problems does the group face generally.

a) 
b) 
c) 
d) 
e) 
f) 
g) 
h) 
i) 
j) 

Thank you

DATE OF INTERVIEW

NAME OF ENUMERATORS