

**INFLUENCE OF WOMEN GROUP PROJECTS ON THEIR
LIVELIHOOD SUSTAINABILITY: A CASE OF OYUGIS
DIVISION SOUTH RACHUONYO DISTRICT.**

UNIVERSITY OF NAIROBI
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DECLARATION

This research project is my original work and has never been submitted to any university for any award.

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DEDICATION

This project is dedicated to my late father Peter Isanda for he shed the light for my education. May he rest in peace. My family especially my sisters Cecilia, Christine and Felistus for their love, continued support, endless patience, constant prayers, encouragement and during the time I was pursuing the course.

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LIST OF ABBREVIATIONS AND ACRONYMS

D.D.O ___	District Development Officer
F.M.F ___	Feminist Majority Foundation
G.O.K ___	Government of Kenya
H.I.V ___	Human Immune Deficiency Virus
K.W.F.T ___	Kenya Women Finance Trust.
M.D.G ___	Millennium Development Goals
M.G.S.Si ___	Ministry of Gender Cultural and Social Services
M.Y.W.O ___	Maendeleo Ya Wanawake Organization
N.G.O ___	Non- Governmental Organization
N.O.W ___	National Organization for Women
O.I.P ___	Oyugis Integrated Project
U.N.D.P ___	United Nations Development Programme
U.N.E.C.A ___	United Nations Economic Commission for Africa
U.S ___	United States
U.S.A ___	United States of America
W.I.D ___	Women in Development

ABSTRACT

The purpose of this study was to investigate influence of women group projects on their livelihood sustainability. This study was designed to fulfill four objectives: influence of women group on their income, influence of women group on the education of their children, influence of women group on the acquisition of wealth and the influence of women group on their psycho-social status. The study was significant in the attempt to unearth women groups in making correct choices on the income generating activities they engage in.

The limitations of the study were that some of the groups were far in the interior places of the district which forced the researcher to use bodaboda to reach some of the interior places. The study was delimited to Oyugis Division of South Rachuonyo District and to formal women groups only.

Literature was reviewed on the following sub-headings: influence of women on their income, influence of women groups on the education of their children, influence of women group projects on wealth acquisition, and influence of women groups on the psychosocial status.

The study therefore adopted descriptive survey targeting a population of 1560 women in Oyugis division. The sample that was selected was 156 women through stratified, simple random, and purposive sampling techniques. The study used structured questionnaires, interview techniques and observation as the main tools of data collection.

Data was analyzed using percentages and means, presented in tables and then discussed as per the findings in chapter two. The study found out that; women who were involved in these groups were married and majority of them being primary school leavers; women had benefited from these associations through improvement of income; women were supporting their children in school due to the proceeds from the project activities; women had acquired property from the proceeds from the project activities; and finally women had shared and sought advice from the challenges the experienced due to the projects they were undertaking.

The study concluded that women groups were of great influence to women in Oyugis as they enabled women to improve their incomes from the various income generating activities they engaged in, women supported their children in school due to the proceeds from the project activities, through women groups, women were able to acquire property and finally women were encouraged to share the challenges they experienced in and outside their groups.

The study finally recommended that women needed to be given capacity building courses which will expose them to more possible ways of managing and implementing group activities. There is need for women to be given frequent visits by officers from the ministries concerned so that they can be trained on how to diversify their group activities.

The study finally suggested possible areas of future use based on the findings. That further research to be carried on the how rural women can be influenced to access formal education, study to determine the effects of women group projects on their livelihoods, study to investigate the effects of microfinance organizations in promoting rural women activities and finally a study to investigate the influence of women groups on their living standards.

CHAPTER ONE

INTRODUCTION

1.1 Background of the study

Women groups are organizations, institutions or congregation of women. They have local area or village-based presence, maturity and structural arrangements and are owned and managed by group members (Young, 1993). The groups are formal, legal entities or informal registered organizations maintaining separate books of accounts, systems and ways of working with group identity-membership and not affiliated to any religious, political or any other party or group.

The concept Livelihood sustainability is defined as an attempt to go beyond the conventional approaches to poverty eradication, a way through which individuals continue to maintain and manage their living standards through expansion of the available opportunities and resource accumulation (Carney 1999). It can be used in planning new development activities and in assessing the contribution that existing activities have made to sustaining livelihoods. There are two key components of the sustainable livelihoods. First is a framework that helps in understanding the complexities of poverty; and second a set of principles to guide action to address and overcome poverty. Simon (1984), argued that sustainable livelihood framework places people, particularly those from the rural areas, at the centre of a web of inter-related influences that affect how these people create opportunities for themselves and their households.

Young (1993), noted that women groups in the United States of America (USA) were started as voluntary organizations of social agencies in a community. The history of modern women groups can be traced from the organization in Cleveland in 1913, of the

Federation of Charity and Philosophy, which not only raised money for its agencies, but also introduced the principle of budgeting to determine resources. This concurred with the findings of Lee et al (1989), which showed that the National Organization for Women (NOW) which was founded in 1966 as the largest feminist organization in the United States (US). This organization was started with the intention of bringing women into full participation in the society, to share equal rights, responsibilities and opportunities with men, while free from discrimination. Women groups were intended to initiate development projects through participation of community members and to bring about sustainable development by the use of the local resources (Neitztert, 1997).

Tinker (1990), noted that early development programming had ignored women as economic actors and instead dealt with women in their reproductive role only as mothers and not women. In the 1970s with the advent of women in development (WID) attitude towards women started changing by recognizing "women-only projects." These were the earliest projects to be implemented. Response of donor support for women organizations or church groups were selected for implementation. Such projects not only lacked experience in creating viable income activities for the poor women but also lacked experience in running their organization on business basis.

The way the condition of under-development in the whole world was, imposed double burden and exploitation of women especially in developing countries. This was mainly manifested in by gender discrimination in political participation, education, training and employment among others. However, during the international year of women held in Mexico in 1975 it was argued that women were to access available resources but have not been given a priority because of gender discrimination in political

participation, education, training, employment, health, nutrition and family life among others (World Bank, 1996). Mumbi (1985), pointed out that women lived in a male dominated society, where they had been denied access to major resources like land and for a long time oppressed and discriminated against them because of culture and other reasons. She further added that most women in most parts of the world were dissatisfied with their situation in the family, social, economic and political circles in comparison to men. This had prompted women to form groups so as to air their interests. Subborao and Laura (1993), recommended that education and training both formal and informal are the most important determinants of women involvement in development. Otherwise, they agreed with the fact that the best way women could participate actively was when they are in groups.

Wipper (1975), pointed out that the African women started being in groups immediately after the formation of Maendeleo Ya Wanawake Organization (MYWO) in 1952, this is because they wanted the grassroots woman to be represented at national level. Wipper (1975), in his study argued that women play a key role in the family management. Women are the ones who worry about the availability of the basic needs like food, clothing, water, education, health and shelter. Women should be empowered because they are the cornerstone of a country and empowering women means the entire nation benefits. This left a gap on whether women group projects improved their livelihoods or not.

The idea of women groups in Kenya can be traced back to 1963 with the introduction of popular participation as expressed and practiced under the Harambee (which means pulling together of resources and energy) system, popularized in the 1980s

with the rise of neo-liberal economic policies in Africa that were influenced by the international financial institutions purportedly to enable the repayment of international debt (Koopman, 1995). Due to their target in the otherwise, less targeted rural areas and due to freedom to start anywhere, women groups later spread to all parts of the country. There are over 80000 registered women groups in Kenya today. These groups are engaged in different activities depending on their environmental resources and the kind of environment that they live in (GOK, 2008). In Oyugis Division of South Rachuonyo district there are 1560 women participating in 104 groups whose aim is to improve their economic status through the activities they undertake so as to uplift their livelihoods. (DDO Rachuonyo, 2009).

Carney (1999), noted that education is a significant indicator of livelihood sustainability. Women group projects are intended to enable women improve their education and provide for the educational needs of their children (Koopman, 1995). This is because general earnings increase with the level of education one has acquired. However, Annette (2003), pointed out that women groups have initiated and concerted cultivation to enable women parents to take active roles in their children's education through controlled organized activities and fostering a sense of entitlement through encouraged discussion.

This study was designed to investigate the influence of women group projects on their livelihood sustainability. However, it dealt with women who had unique characteristics like; low income, semi-illiterate, businesswomen, rural women, widows women farmers and professionals in Oyugis division-South Rachuonyo District

1.3 The Purpose of the Study

The purpose of this study was to investigate influence of women group projects on the livelihood sustainability of women.

1.4 Objectives of the Study

The study was guided by the following objectives;

1. To determine the influence of women groups on their income.
2. To investigate the influence of women groups on the education of their children.
3. To assess the influence of women group projects on acquisition of wealth.
4. To establish the influence of women group projects on their psychosocial status.

1.5 Research Questions

The study sought to answer the following research questions;

1. What is the influence of women groups on their income?
2. In which way do women groups influence the education of their children?
3. How do women group projects help them to acquire wealth?
4. What is the influence of women group projects on their psychosocial status?

1.6 Significance of the Study

The study was significant in the attempt to unearth women groups in making correct choice on the income generating activities they engage in, in an attempt to sustain their socio-economic output, management, planning and coordination of their activities. It is hoped that the Ministry of Gender Cultural and Social Services (MGCSSs) would

benefit from the findings of this study. This is because in dealing with the MDGs in meeting its targets of promoting gender equity and empowering women and to give recommendations on possible adjustments which the MGCSSs can consider on its solutions.

The study is hoped to add knowledge to women in the rural areas on how to organize themselves into groups so as to implement projects using the locally available resources. Microfinance organizations like the Kenya Women Finance Trust (KWFT), Faulu Kenya, Jamii Bora and other credit banks who give credit facilities to women groups also benefited from the findings of this study.

The findings of this study are hoped to enhance formulation of policy by the government on women empowerment and autonomy. The information were also useful to the Non Governmental Organizations (NGOs) working in the area for funding purposes.

1.7 Basic Assumptions.

The study had the following basic assumptions;

This study assumed that women characteristics influence the income generating activities in the community; women groups had influenced women on their income; women groups had influenced women on the education of their children; women group had helped women to acquire property and that women groups had influenced women on their psychosocial status. Women were able to overcome challenges in order to implement the projects they undertook so as to sustain their socio-economic activities.

1.8 Limitations of the Study.

In the course of the study the researcher experienced quite a number of limitations that possibly interfered with the quality of the data: some women groups were far in the interior from the main road. Therefore researcher collected data under very harsh conditions where she was forced to use bodaboda for transport and at times she could go footing due to impassable routes.

Some respondents especially those who did not understand the clear intention of the study lost their questionnaires, this forced the researcher to re-issue the questionnaires to those respondents afresh. Some chairpersons kept on postponing the interview for some days before they could furnish the researcher with the required information.

1.9 Delimitations of the Study

The study was confined to Oyugis division in South Rachuonyo District and to formal women groups only and the results could only be generalized to other women with greater caution. The study was also confined to stratified, simple random and purposive as the main methods of sample selection and to questionnaires, interview schedules and observation schedules as the main tools of data collection.

1.10 Definition of significant terms used in the study.

Women group projects:	Refers to an organization composed of pre-dominantly women geared towards a cohesion purpose. They are characterized by formal registration, common aims, list of activities, and rules and regulations. Activities undertaken under by such groups are referred to as a women group project.
Livelihood Sustainability:	Refers to women maintaining and managing their standards of living through Continued, general and overall expansion of women group activities in terms of resource accumulation.
Income	Refers to financial assistances that the members of a women group have derived from the group due to project activities.
Education	Refers to the number of children in school, support given to children are attending school in terms of school fees.
Wealth	Refers to the ability to acquire assets, property, dividends, interests and other household goods by women due to their involvement in group activities.
Psychosocial Status.	Refers to the manner in which women have dealt with the challenges they have encountered as a result of them joining the groups.

1.11 Organization of the Study

The study was organized in five chapters. Chapter one consisted of: the introduction, the background of the study, the statement of the problem, the purpose of the study, the objectives of the study, the research questions, the significance of the study,

basic assumptions, limitations of the study, the delimitations of the study, definition of the key terms and organization of the study. Chapter two entailed the introduction, review of the related literature, women group projects on their income, the influence of women group projects on the education of their children, the influence of women group projects on the acquisition of wealth, the influence of women group projects on their psychosocial status, the theoretical framework and the conceptual framework. Chapter three contained the research methodology which included; the introduction, the research design, population sampling, sampling techniques, research instruments, validity and reliability, procedure for data collection, data analysis, ethical considerations, budget and time. Chapter four consisted of; data analysis, the data interpretation, and the discussion of the findings. Chapter five contained the summary of the findings, conclusions, recommendations, bibliography and the appendices.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter examined the literature related to women group projects on the livelihood sustainability, women group projects on their income, women group projects on the education of their property, women group projects on the acquisition of wealth, women group projects on their psychosocial status, the theoretical framework and the conceptual framework.

2.2 Influence of women group Projects on their income

Oada (1999), noted that most countries in the world, had majority of their women living in the rural areas. This has made women take an increasing responsibility in managing households and in most instances, increased female-headed households. This feature has made it difficult for poor women to survive, hence income differential existed, forcing women to form groups to uplift their household sustainability

A report by the United Nation Economic Commission for Africa (UNECA,1983), which examined women in West and Central Africa in the rural areas and found out that women were involved in projects which enabled the poor rural women to overcome poverty. According to this report the overall goal of these women groups was to expand their activities, access to credit facilities and control over fundamental assets, to expand women's decision making role in the community affairs and improving women's wellbeing and easing women's work load by facilitating access to basic rural services and infrastructure. The credit facilities provided to these women also assisted the group

members to diversify the various income generating activities so as to attain more. This meant that they collectively engaged in rural economic activities. The rural women had not been seen in the literature as compared to urban formal women activities. The extent to which the resources assisted in economic development, income generation and improvement of the women then livelihood sustainability can be examined.

Wipper (1985), pointed out that in the African traditional society, women formed welfare oriented groups to assist each other in several aspects such as labour saving activities especially in farm work. Wipper argued that the groupings were viable channels for the empowerment of women. Such informal associations aimed at creating communities with increased productive potential. These groups also were viewed by women as a means through which they appreciated resources for immediate transfer and their use within household. These groups were aimed at generating income which boosted the group account as well as the individual members' income.

Simon (1984), pointed out that women group projects are the main key to women's sustainable livelihoods which helps to identify the main constraints and opportunities faced by women groups, as expressed by the women themselves. Through these groupings women are able to address their constraints and later take advantage of opportunities.

A survey conducted by Bakengesa (2006), showed that women groups from the rural communities of Tanzania have organized themselves into groups with the aim of utilizing the locally available resources to enhance food security, increase income generation and improve health and nutritional status. Women from other areas such as Lubaga in Shinyanga were found being involved several projects including heifer rearing.

jam making and now wine processing using the Baobab seeds which are readily available in the environment. These activities helped women achieve their livelihood needs. World Bank,(2003) reported that the Kenyan economy had risen, leaving low income members particularly the women to focus only on meeting their immediate needs, and to live from hand to mouth, thus increasing inequality. Women groups were formed to promote and to increase the income of women at grassroots through the activities they were engaged in (Geiser and Steimman, 2004).

2.3 Influence of women group projects on the education of their children.

Baumgartner and Hogger (2004), pointed out that women groups are dynamic in nature. A good women group ensures that the group members were empowered socially, morally and economically so as to promote their livelihoods through project activities. Sustainable livelihood was influenced by the policies and the group constitution. These groups are not only for their social moral and economical welfare benefits but also for the provision of the education of their children.

Ciatara and Musyoki (1985), found out that Mabati women group from Nyeri in central Kenya had addressed poverty issues by undertaking various projects within the region and funds obtained from these efforts have educated children and met other basic needs of the family. Their efforts have also enhanced community development in the sense that they were actively involved in many development activities within their area. Some women were also able to access credit from revolving loan funds with their group as collateral for borrowing funds when they need.

Bakengesa (2000), in her study noted that women groups in the rural areas of

Tanzania were only allowed to register with the ministry of social affairs after they had worked as members of one group for not less than three months. This restriction helped to reduce fall-offs of registered women groups because they shall have invested in the group, and engaged in certain activities. These conditions offered before the registration of a group ensured investment in the groups and group cohesion.

2.4 Influence of women group projects on the acquisition of wealth.

According to Baumgartner and Hogger (2004), women groups are formed from a collection of more than two women who have come together to achieve or work towards a common aim which each unit cannot achieve while working alone. Women groups are organizations with some degree of internal organizational structure, meaningful boundaries or legal charter of information (Carney, 1999). They are institutions, not returning profits to their directors and not primarily guided by commercial goals (Rapport, 1985). They play many unique roles that are drawn from their strengths as community oriented institutions. The World Bank (1998) explicitly describe the role of women groups as undertaking the implementation of community-level project components with NGOs seen as working with women groups either in channeling development resources to them or providing them with services or technical assistance (Carney, 1999). The women groups in particular, are perceived as playing a vital role in development. There is inevitably concern that these organizations have the necessary competence to manage projects and finances. Women groups focus on providing services to strengthen communities, offering mutual aid and self-help for members of the group.

Wipper (1975), argued that local grassroots women organizations seemed to have

primary purpose of promoting women issues, through mobilizing of women groups and encouraging them to make use of the locally available resources. Most of the well managed groups had maintained their group as well as their livelihoods. However Young (1993), pointed out that rural based women groups were very much confined to welfare issues. Majority of the women live in the rural areas making them responsible in managing households. Women's associations have been crucial in mobilizing low income women, monitoring and evaluating women programmes and providing space within which awareness and empowerment are campaigned for. Young (1993), argued that women needed specific formal education suitable in handling their funds and management of activities for sustainability.

Gatara and Musyoki (1985), notes that Mahati Women groups constituted a movement by poor women in the central province of the republic of Kenya who in the 1960s came together as groups to address the immediate welfare needs of members. Since the groups were formed on the basis of women's own initiatives, they are often engaged in a cross section of development activities that relate to them and their families. In this connection, they mostly used locally mobilized resources, have local leadership and use indigenous reciprocal and communal assistance principles. These groups have resulted in improved shelter, empowerment of many women and have successfully addressed poverty concerns. The activities of these groups had significantly benefited the communities in this part of Kenya. One of the major visible benefits of these is the progressive improvement of shelter including services. This was evident in the district as there are very few houses with grass thatched roofs. In addition, the process has empowered an estimated 18,000 women in Nyeri to be able to plan and implement

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Muzale et al (1985), further noted that most women groups in Kenya had been used by Agricultural extension officers to determine their effectiveness on food production and nutritional awareness. Extension systems used women groups because they want to reach women. This showed clearly the government's involvement in resource utilization to provide for households. Women seemed to understand the forces that were behind sustainable livelihoods through groupings.

2.5 Influence of women Groups projects on their psychosocial status.

Traditionally women came together to undertake communal tasks whenever they arose. Some of these cases of need included funerals, weddings, planting, harvesting, initiation ceremonies and other festivals. Come independence, the spirit of *harambee*, a political philosophy which meant the pulling together of resources and energy. Women made groups to work together for their various needs (Oada, 1999). Karega (1996), asserted that traditional groupings were the beginning of the modern women groups where women have been empowered socially, politically, psychologically and economically. Women's efforts to organize informally at local levels face certain challenges. Koopman (1995), noted that such problems are centered on the attempt to increase earning capacity. Koopman notes that some of the common problems encountered by rural women groups includes; lack of funds, opposition from the community, misunderstanding from the family members, inadequate skills and knowledge in business management, illiteracy and weak leadership.

They are researching and advocating on behalf of individuals or groups and expressing and fostering culture and identity. For instance, the Feminist Majority

Foundation (FMF) was a feminist non-profit organization in the United States of America (USA) dedicated to women equality, reproductive health and non-violence. The FMF engaged in research and public policy development, public education, grassroots organizing projects, leadership training and development programs (Wood, 1966). The main characteristic feature in this women organization was the composition of the members, whose intention was to protect the psychosocial status of the members through counseling, positive self assessment and consultations.

A survey conducted by Kileu (2006), showed that women groups from the Rift Valley Province of Kenya started as early as the 1970s and included: Ole Kulal Women Group, Olshaihak Women Water Project, Ole Kajiado Women Group and Ntulele Women Group. These groups started with about 15 members. These groups are courageous enough to challenge the repressive community culture. Kileu (2006), further argued that the sustainability of these groups is guided by the group constitution whose clauses are strictly followed, the investment of the members in the group in terms of capital and monetary savings in the group account. This study focused on how far women groups have influenced the psychosocial status of women.

2.6 Theoretical Framework

Women Groups are institutions which are dynamic in nature and which operates in a given environment. Women groups are functions of inter-related factors of individual and group. They interact with one another to bring about desired change, through exchange of skills, knowledge and sharing of experiences to accomplish group objectives (Cooley, 1902).

This study will be modeled on the reference group theory by Cooley, 1902. The basis of reference group theory is that individuals in a group are motivated to gain or maintain acceptance. To promote this acceptance, the individuals hold their attitudes in conformity with what they perceive to be consensus of norms among the group members. Hyman (1968), argues that this theory allows for common expectations regarding the socialization through desired groups. It also explains why members of these groups are willing to adjust individualistic interests in order to work on behalf of larger concerns. Women groups have dynamic relationships which are influenced by social, political and economic variables. Kelley (1952), argued that reference group theory allows different scales of values and different dimensions of knowledge in regard to different social groups, as these groups are shaped by the members. The theory proposes that women group projects of all types and kinds affect income, education, wealth and psychological status of women. Thus if women join and remain part of the women group, and if they participate actively in the activities of the women groups, then they should have high income, better education for their children, accumulate more wealth and enjoy higher psychological status in their communities. In other words, they will have better livelihood sustainability.

2.7 The Conceptual Framework.

Conceptual framework showing the influence of women group projects on their livelihood sustainability. Women group projects (characterized by formally registered organizations by more than two women designed to work towards a common aim which cannot be achieved by an individual woman working alone) were the independent variable. Livelihood sustainability (characterized by income, education, wealth, psychosocial status) was the dependent variable.

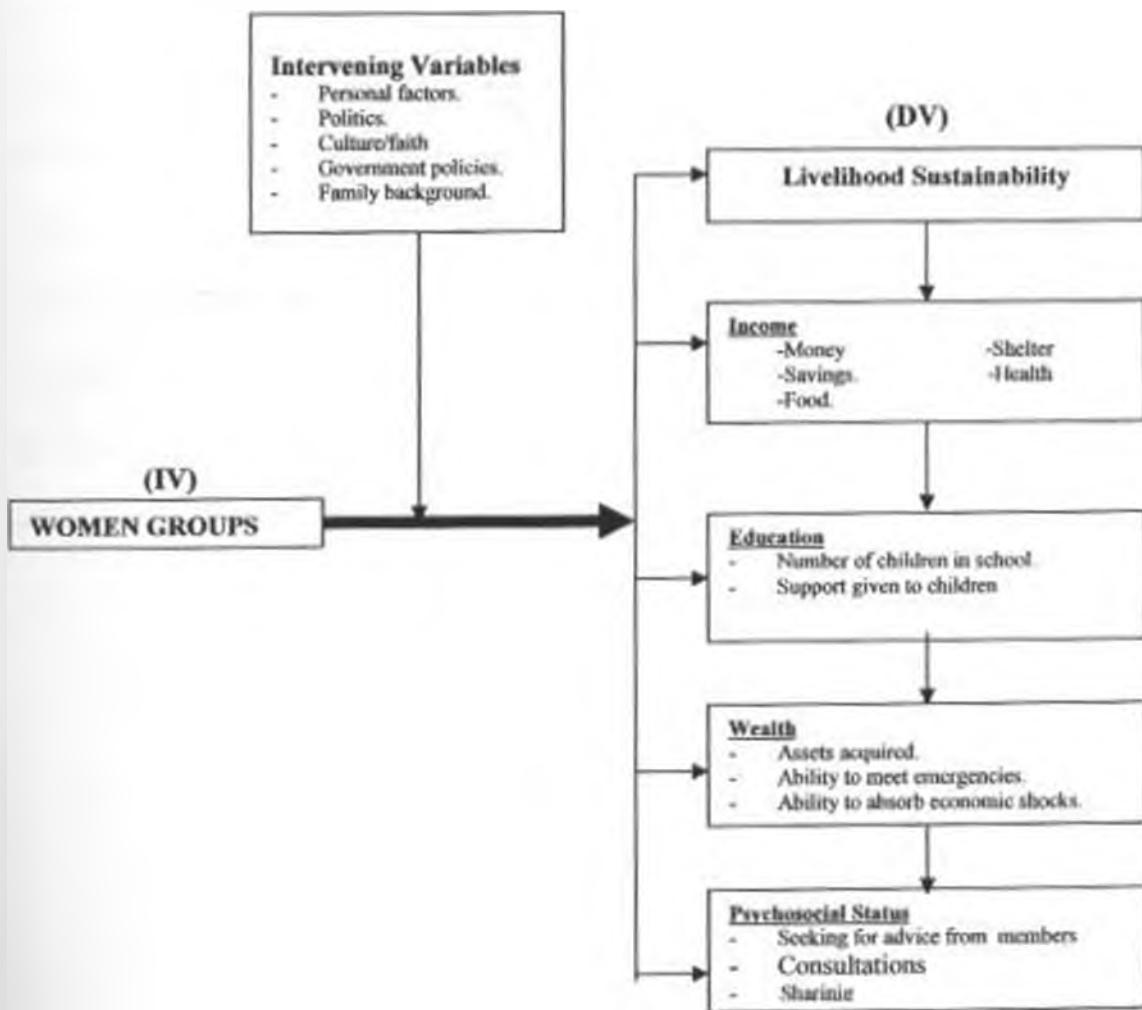


Figure 2.1: Conceptual framework

The one-way arrow indicated cause-effect relationships. A \rightarrow B indicates that A was responsible for B. A straight line (—) indicated different characteristics of a variable. Sizes of the arrows indicated their valances: arrows of the strength or valence had the same sizes.

This framework postulated that women group activities had an impact on their livelihood sustainability of women. Women group activities is viewed as all activities undertaken by formally registered group of more than two women with common aim and list of activities improved the livelihood sustainability of women such as income, education, wealth, psychosocial status. It was thus hypothesized that if women groups were to be effective, then the women who belonged to them would have had higher income, better education for themselves and more so for their children, accumulated more wealth, and enjoy higher psychosocial status in their communities. In other words, they were to better livelihood sustainability. But this relationship might have been moderated by personal factors, politics, culture, government policies, family background, and faith of the member of the group among other factors.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This section describes the methods and techniques that were used to address the research problem. It describes the research design, population, sampling procedures, research instruments, validity and reliability, procedures for data collection, data analysis and ethical considerations.

3.2 Research Design

The study adopted a descriptive survey design. Gay (1993), describes descriptive survey as one of the most commonly used method in behavioral sciences since it gathers data from a relatively large number of cases at a particular time.

The design was appropriate as it noted the perspective of women in the groups. It was crucial to this study to understand how women viewed themselves as members of these groups and what prompted them to be members. This was to try to capture their perspective on the importance of their groups as well as the challenges they faced and how they tried to overcome them.

3.3 Target Population

The target population was composed of 104 registered women groups with an average membership of 15 women spread in the sub-locations. The target population was 1560 women in the women groups. The location comprised of the five sub-locations;

Obisa, Kamuma, Nyalenda, Kachieng' and Kakello with a total respondents of 1560 (DDO Rachuonyo, 2009)..

The study was conducted in Oyugis division in South Rachuonyo District in Nyanza Province. Oyugis is one of the four divisions in South Rachuonyo District covering an area of 385.8 km square. This is a rural region with fairly high population growth impacting negatively on the available natural resources like land.

3.4. Sample Size and Sampling Techniques

A sample size is a small population selected for observation. The ideal sample size should be large enough to serve as adequate representation of the population about which the researcher wishes to generalize and small enough to be selected economically in terms of subject availability, expenses in both time and money (Amin, 2005). Mugenda and Mugenda (1999), points out that 10% of the target population can make a reasonable sample size. In this case the sample size was 147 women who were selected from 104 women groups which made up of 1560 women in total. This was 10% of the target population. The study selected 156 women by use of simple random sampling plus the 10 chairpersons. This means a total of 157 respondents were involved in the study.

Sampling technique refers to that part of the research plan that indicates how cases are to be selected for observation. This is the process of selecting a number of individuals or objects from a population such that the selected group contains elements representative of the characteristics found in the entire group (Orodho & Kombo, 2002). This study used stratified sampling technique, simple random and purposive sampling techniques to select the sample.

Stratified random sampling involves dividing of the population into homogeneous subgroups and the taking a sample in each subgroup (Mugeda & Mugenda, 1999). Stratified sampling was used to select the respondents from the sub-locations which were included in the sample. This technique ensured that all the sub-locations were proportionately represented

According to Kerlinger (1986), sampling is taking any portion of a target population or universe. Random sampling according to Borg and Gall (1989), refers selecting a number of subjects or sample from the whole population in such a way that the characteristics of each of the units of the sample approximates the broad characteristics inherent of the total population. The researcher obtained a list of all the women groups from the five sub-locations in Oyugis division, and then selected the respondents at random from each sub-location. Pieces of papers were written Yes and No and then folded properly and put in a basket, shuffled well and were allowed to pick. Those who picked yes were the respondents and those who picked no were not used. From each sub-location only 2 groups were used as respondents and their leaders. Therefore, a total of 10 women groups were used in the study

Purposive sampling was used to select 10 chairpersons from the women groups. Purposive is a sampling technique in which the researcher decides, based on the type of information needed, who to include in the sample (Kathuri & Pals, 1993; Oso & Onen, 2008). Purposive sampling technique was used to collect focused information

3.5 Description of data collection Instruments

Data collection instruments for this study were questionnaires, interview schedules and observation guide. These instruments were designed to source information from women and the chairpersons. Instruments are the tools used to collect data (Oso & Onen, 2008).

(a) Questionnaires

The study employed questionnaire as one of the methods of data collection. Mugenda and Mugenda (1999), points out that questionnaire is a self report used for gathering information about variables of interest in an investigation. Questionnaires were used to collect data from the members of the women group sample that was selected. The study employed open-ended and closed-ended questionnaires which were administered by the researcher to group members who were selected at random for the purpose of sourcing information. The closed-ended part was designed to capture personal demographic details of the respondent while the open ended part was designed to capture the respondents' views concerning the group.

(b) Interview schedules.

Interviews are person to person verbal communication in which one person (or group of persons) asks the other questions intended to elicit information or opinion (Oso & Onen, 2008). This study used structured interviews to solicit information from the chairpersons. The interview guide was framed in general terms to allow other questions evolve. The tool was used to supplement information from the questionnaires and give a depth account of groups' organization, financial and social functions. The 10

chairpersons used by the researcher yielded information about the background of the groups, main activities of the groups, achievements of the groups and psychosocial status of the group members.

(c) Observation Schedules

Berremman (1968), notes that participation observation is the practice of living among the people one studies, coming to know them, their language and their way of life, through intense and nearly continuous interaction with them in their daily lives. The role of the researcher is to observe events at which they are physically present but refrain from participating in those events so that they will not affect the events being studied. The study adopted a micro-ethnographer's position where visits are schedules rather than continuous living. The researcher participated in the meeting of women groups in the study for participation observation. The purpose was to get first-hand information on how women conduct their meetings and the issues they raise.

3.5.1 Pilot testing of the instruments

This is the process of administering the research instruments to a given group of people different from the selected population sample. The research instruments were pilot tested at Maran district which borders South Rachuonyo district. The piloting was administered on 15 respondents. Pilot-testing was administered by the researcher personally. The purpose of pilot-testing was to check whether the tools were measuring what they were supposed to measure, whether the wordings were clear, whether the questions provoke desired responses and if there was researcher bias.

3.5.2 Validity of the Instruments

Validity is the extent to which the results of a study can be accurately interpreted and generalized to other population (Cohen, 1988). According to Mugenda and Mugenda (1999), validity entails the research instrument measuring what it was intended to measure. It is the degree to which the test items measure the traits for which the test was designed. It was ensured through the use of experts. The questionnaires and interview schedules were given to two experts in research methods to evaluate and judge the relevance of each item in the instruments to the objectives.

3.5.3 Reliability of the Instruments

Reliability is the extent to which research results are consistent and replicable (Amin, 2005; Kothari, 1990). It will be ensured by the use of internal consistency technique. Reliability in research is influenced by random error. Errors may arise from inaccurate coding, ambiguous questionnaire to the subjects and interviewer bias. The quality of a research study depends to a large extent on accuracy of the data procedures. The instruments and tools used must yield the data that the researcher requires to answer his or her questions. Split-half method was used to determine the reliability of the instrument. Items were classified in terms of odd and even numbers and correlation coefficient of was calculated using SPSS. The reliability was further determined using Spearman's Brown proficiency formula.
(Kathuri & Pals, 1993).

3.6 Data Collection Procedures

The researcher was granted permission from the College of Education and External Studies School of Continuing and Distance Education (Kisumu Campus). Once permission was granted the researcher got authority from the Ministry of Education Science to collect data from the field. The researcher then informed the Ministry of Gender and Social Services South Rachuonyo District before proceeding to the women groups. The researcher briefed the coordinators of the women groups in the division about the details of the questionnaires and the need for the study. The questionnaires were administered to the women by the researcher personally. The researcher collected the questionnaires after one week for the purpose of coding and data interpretation.

3.7 Data Analysis Techniques

Bogdan and Biklen (1992), defines data analysis as the process of systematically searching and arranging field findings for presentation. It therefore involves working with data, organizing, breaking into manageable units, synthesizing, searching for patterns, discovering what's important and deciding what to tell others.

Gay (1976), points out that, the most commonly used method of reporting descriptive survey research is by developing frequency distributions, calculating percentages and tabulating them appropriately. Statistical package of social sciences (SPSS) software was used to analyze the quantitative data where table and charts with frequencies and percentages are generated and critical analysis and description of the outcome made accordingly. The qualitative data was used to enhance more understanding

in the description of the qualitative figures guided by the aims and the objectives of the study.

For open ended questions the researcher looked at the response given to each question in the two questionnaires and grouped them according to the number of times responses were given by all the respondents. The researcher then analyzed those results using frequencies and percentages.

3.8 Ethical Considerations

The researcher observed confidentiality especially on the information got from the questionnaires. Information from each respondent was not passed to any third party. The researcher did not ask the respondents to write their names on the questionnaires. Once the respondents were identified, their informed consent was sort before the questionnaires were administered or before interviews were conducted. The researcher did personal identification before the respondents and informed them that the intention of the research was for academic purposes only.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION, INTERPRETATION AND DISCUSSION

4.1 Introduction

This chapter presents the analysis of the collected data using questionnaires, interview schedules and observations. It also has the demographic information of the respondents, influence of women group projects on their income, influence of women group projects on the education of their children, influence of women group projects on the acquisition of wealth, influence of women group projects on their psychosocial status and summary.

4.2 Questionnaire Return Rate

The researcher sent out 156 questionnaires to the sampled population and 10 to the women leaders. Out of these questionnaires sent to the women only 147 were correctly filled and returned. This was 94.23% return rate which was taken as the 100% of the sampled population. 9 (5.8%) respondents did not return their questionnaires even after they were reminded to return them. Therefore, the researcher concluded that the questionnaires were adequate for this analysis.

4.3 Demographic information on respondents.

In order to understand the type of respondents the researcher was dealing with in the study, their background information was necessary, especially in relation to the background of the members, the group achievements, the benefits they have gained as

members of the group and the main economic activities that help them to generate income for group sustainability and livelihood sustainability.

The respondents provided information about their age, marital status, education level, the duration of membership, occupation.

4.3.1 Age of the Members.

The study sought to establish the age of the women participating in women groups as shown in table 4.1.

Table: 4.1: Distribution of the members according to age

Age Bracket in Years	Frequency	Percent
Below 20	1	0.7
21-34	27	18.4
35-44	107	72.8
Over 45	12	18.4
Total	147	100

Table 4.1 above showed that majority of the respondents fall in the age bracket of 35-44 (72.8%) followed by 21-34 and over 45 with 18.4% and 0.7% below 20 years. From the data it was clear that majority of the women appeared to be in a mature age bracket. In most cases people of this age seem to understand what they want when they come together.

4.3.2 Women's Marital Status

The study also intended to establish the marital status of women who were involved in the women groups.

Table: 4.2: Marital status of the members

Marital Status	Frequency	Percent
Single Unmarried	3	20.4
Married	100	68
Single Widowed	44	29.9
Total	147	100

Table 4.2 above showed that 68% of the women were married, 29.9% were single widowed and 20.4% were single unmarried. It was established that majority of the women in groups were married followed by the single widowed who were also married before and their husbands died. These two categories of women seemed to have had added responsibilities, and they might come together as a result of the common problem that they were experiencing.

4.3.3 Level of formal education of the Members

The study further sought to establish the education level of the respondents as represented in table 4.3 below.

Table: 4.3. Level of education of the members

Education Level	Frequency	Percent
None	11	7.5
Primary	74	50.3
Secondary	45	30.6
College	17	11.6
Total	147	100

The level of education of the respondents was also captured by the background questionnaires. From table 4.3 above it was noted that majority of the respondents had acquired primary education as shown by 50.3% followed by secondary education with 30.6%, college level 11.6% and those who had not attended at all 7.5%. This implies that slightly more than a half of group members were of low education (primary level). Women group activities require tasks such as proper planning, proper record keeping, managing profits and representation of the group outside. These required individuals to have relatively higher education levels, the low education level realized in the study might be a threat to the survival of the groups

4.3.4 Members duration in their groups

In relation to this the group members the researcher wanted to know the duration women had taken in their groups. Members were asked to state how long they had stayed in their respective groups. The results were recorded in table 4.4.

Table: 4.4: Duration the women had taken in their groups

Duration in Groups	Frequency	Percent
Less than 2 Years	8	5.4
2-5	37	25.2
5-9	91	61.9
Over 9 Years	11	7.5
Total	147	100

Table 4.4 showed that a big number 61.6% of the respondents had stayed in their groups for a total of 5-9 years, while 25.2% had stayed in their groups for a period of 2-5 years, 7.5% for a period of over nine years and 5.4% being in their groups for a period of less than two years. The duration of 5 years and above seemed to be a long time for a member to stay in a group for this long. It showed that the members benefited a lot from the groups and so they wanted to sustain these benefits. Staying in a group for long signifies stability.

4.3.5 Occupation of the members.

Further the study sought to find out the occupation of members participating in the women groups. The results were as shown in table 4.5.

Table: 4.5: The Occupation of the members

Occupation of Members	Frequency	Percent
Business	69	46.9
Professional	26	17.7
Farmer	43	29.3
Others	9	6.1
Total	147	100

Table 4.5 showed that 46.9% of the respondents were involved in small business for their livelihood, followed by 29.3% respondents who were involved in farming, 17.7% professionals and 6.1% doing other occupations. From this statistic it was clear that women doing business were slightly under 50% of the total population.

It emerged in the interview with the chairpersons that a part from the group activities women had other means of supplementing group activities. Women were involved in more than one occupation for sustainability of their livelihood.

4.4: Influence of women groups on their income.

The study's major concern was the influence of women groups on their income. It was therefore important for the study to establish how women groups have achieved this. Among the things that the study looked at were; source of income for starting the group, main income generating activities, how income got is spent, whether there was improved of income after members joined their groups, whether members have loans with microfinance organization and benefits accrued as a result of joining the groups.

4.4.1 Capital source

The researcher also wanted to know where the women got their original source of income for starting the groups. The following question was asked: Where did you get your working capital to start the group? The results are represented in table 4.6.

Table 4.6: Groups' working capital

Working Capital	Frequency	Percent
Fees	78	50.1
Monthly Contributions	35	23.8
Charitable Organizations	27	18.4
Others	7	4.8
Totals	147	100

From table 4.6 it was established that 50.1% of the respondents got their original starting capital from fees, 23.8% of the respondents said that they got from monthly

contributions, 18.4% from charitable organizations and 4.8% from other sources. The findings of this study showed that 73.9% (summation of fees and monthly contributions) of the working capital came from within the members themselves. Most members supported themselves from the proceeds they got from the project activities. Oyugis being a poor region, it meant that these women were really struggling to contribute for their monthly donations so to sustain their group accounts.

4.4.2: Activities undertaken by the groups.

The study intended to establish whether the groups engage in different income generating activities. The income generating activities were analyzed as per the number of groups that were involved in this survey. The results were represented in table 4.7.

Table 4.7: Income generating activities

Activities	Number of women groups engaged	Frequency	Percent
Bee Keeping	2	28	19.05
Poultry keeping	4	63	42.86
Fish farming	4	56	38.1
Brick making	3	37	25.17
Charcoal selling	1	20	13.61
Vegetable selling	2	30	20.41
Grain Banking	3	44	29.93
Dairy project	2	30	20.41
Tree seedlings	3	44	29.93
Tent/ Chair hiring	2	38	25.85
Catering	1	22	14.97
Tailoring	1	15	10.20
Pottery	2	30	20.41
Sweet farming	Potato 2	25	17

Based on these findings from table 4.7 above, it was established that poultry keeping (42.86%) and fish farming (38.1%) were the activities that four groups engaged in each of the above activities, followed by grain banking (29.93%), tree seedlings (29.93%) and brick making (25.17%) whereas vegetable selling (20.41%), dairy project (20.41%), pottery (20.41%) bee keeping (19.05%) and sweet potato farming (17%) and lastly catering (14.97%) charcoal selling (13.61%) and tailoring (10.61%) were undertaken by one group each in the division.

Poultry keeping and fish farming were the most popular income generating activities which involved most women groups. Poultry keeping had almost 50% of the members engaged in it. This has a danger to the survival of the groups because of the dangers exposed to poultry which include diseases associated with birds.

Further analysis from the chairpersons showed that group members had benefited greatly from these activities they are undertaking. One of the chairladies from the groups particularly those that were involved in the catering and the hiring of tents and plastic chairs said that:

"Their group had benefited from the hiring of tents and chairs to social gatherings like weddings and funerals. She also added that the group members are occasionally invited to cook in these gatherings. She said this business had boosted the women' savings and they were able to purchase more of those assets to meet the emerging demand "

This was clear that the members were really benefiting a lot from the group. So they had all the reasons of staying in the group for long because they seemed to have invested in their group.

This concurs with what Gatara and Musyoki (1985) noted that women from Central Province who were involved in agricultural activities such as poultry keeping, bee keeping, pig keeping, raising grade cattle and fish farming.

At least in all the groups the respondents said that one or two activities were very much beneficial to them. They added that it depended on how it managed and planned to beat the time scheduled for it. For instance, the groups who engaged in tree seedling said that they made more sales at the beginning of the long rains and short rains. So, for them make good sales they had to start planting the seedlings in the seedbed four months earlier before the rains start, because seedlings take four months in the nursery before they are transplanted to the field.

4.4.2.1 Utilization of activity proceeds.

The researcher also wanted to know how the income got from the proceeds from activities was used. The following question was asked: Explain how members use the income generated from the activities you undertake? Members had different responses to this issue, this was due to individuals or group demands. Some respondents said that *"the group members kept money in the group account and the remaining money the members divided amongst the members so as to enable the members to budget for personal needs."* This might be one of the reasons as to why the members said in table 4.16 that their groups had bank account and when they were asked whether they deposit money into the group account they said in table 4.17 that they do deposit money into their group account every month. This might have been part of the money got from the proceeds from the group activities. Others members also had a different idea on how they

utilize the money got from the proceeds from the project activities; they said that *"the members deposited the cash in the group account where it earned some interest which is divided at the end of the year."* This might be the reason which made most members to say that they earned interest from the income kept in the group account from table 4.19.

The group leaders' interview indicated that other than the benefits the members had got from the activities they undertook, they also had benefited from the resource persons, and especially those from the Agricultural extension office, Micro-Finance Institutions (MFI), Care Kenya and social workers from the Oyugis Integrated Project (OIP). It was noted that the majority of the members had benefited from these groups in terms of knowledge on the field of crop production using organic manure, bee keeping dairy farming and fish farming using ponds. This was in line with what Muzale et al (1985) observed when they pointed out that most women groups from the Rift Valley Province were used by Agricultural extension officers to determine their effectiveness in food production and nutritional awareness.

4.4.3 Improved of income as a result of proceeds from the group activities.

The researcher was interested in knowing whether the income of group members had improved. They were asked the following question: Has your income improved as a result of the proceeds from the group activities? The results were shown in table 4.8.

Table 4.8: Improvement of income

Income Improved	Frequency	Percent
Yes	115	78.2
No	16	10.9
Not Sure	16	10.9
Total	147	100

Table 4.8 above showed that 78.2% acknowledged that they had their income improved, while 10.9% said that their income had not improved. The same 10.9% of the group members said that they were not sure whether their income had improved. It is clear that the income of the group members improved. Improvement of income might have been the reason as to why women have stayed in their group for a long time.

Further investigation from the chairpersons revealed that group members borrowed money from a revolving fund system which they returned at an interest of 10%. The interest earned from the borrowed money is divided amongst the members at the end of the year. Their income was boosted by merry-go-rounds which are popularly known as Nyayo. These results are similar to those by Bakengesa (2006) who noted that women group activities increased the income level of women participating in it.

4.4.4 Members with loans from microfinance organizations

The study further sought to find out if those women who were involved in the groups had credit facilities from microfinance organizations and whether there are some group members who have failed to repay their loans and how they were dealt with.

Table 4.9: Members with loans from microfinance organizations

Microfinance loans	Frequency	Percent
Yes	113	76.9
No	26	17.7
Not Sure	8	5.4
Total	147	100

From table 4.9 it was established that 76.9% of the members had loans with the microfinance organizations, 17.7% said that they did not have a loan, and 5.4% said they did not know whether they had a loan with that microfinance organizations. This findings show that majority of the members have loans from micro credit organizations. This might be one of the reasons as to why the members showed in table 4.10 that the main benefits they had acquired after joining the groups was improved economic status.

4.4.5: Other benefits accrued as result of joining the group

The study sought to find out whether there are other benefits accruing as a result of the members joining the groups. The following benefits were captured; improved economic status, information sharing increased food production and others.

Table 4.10: Main benefits from the group

Main Group Benefits	Frequency	Percent
Improved economic Status	87	59.2
Information Sharing	17	11.6
Increased food Production	40	27.2
Others	—	—
Total	147	100

Table 4.10 showed that 59.2% of the respondents had their economic status improved followed by 27.2% of the respondents having benefited from increased of food production and 11.6% benefited from information sharing after joining the groups. It was clear slightly more than a half of the women had benefited through improved economic status.

A part from improved economic status the study also established that there are other benefits which involve information sharing among women groups and diversifying strategies to increase food production. Some come together for psychosocial status reasons.

4.5: Influence of women groups on the education of their children.

The study further wanted to investigate how women groups influence the education of their children. To answer this, the researcher used the following items; the number of children a member had, if they were going to school, those who were attending school as

a result of the proceeds from the group activities and the type of schools they were attending.

4.5.1: The number of children the respondents had.

Number of children that the respondent had was used to determine the how women groups influenced the education of their children. The respondents were asked the following question; how many children do you have? The results to this question were recorded in table 4.11.

Table 4.11: Number of children

Children	Frequency	Percent
One	5	3.40
Two	24	16.33
Three	31	21.09
Over Four	87	59.18
Total	147	100

From table 4.11 it was established that 59.18% of the respondents had over four children, 21.09% had three children, 16.33% of the respondents had two children and 3.40% of the respondents had one child. From the table it was clear that the respondents had children. Majority 96.60% had over two children

4.5.2: Whether the children attended school

The researcher was also interested in knowing whether the children the respondents had were attending school. The respondents were asked this question: do the children attend school? The results were represented in table 4.12 below.

Table 4.12: Respondents with children attending school

Children in school	Frequency	Percent
Yes	142	96.60
No	5	3.40
Total	147	100

Table 4.12 showed that 96.60% of the respondents had children attending school while 3.40% had children who were not attending school. From the table it was clear that majority of the respondents had children who were of school age.

4.5.3 Children attending school as a result of proceeds from project activities

Number of children in school was one of the indicators to determine the effect of women group project on their livelihood. It was on this account that the study sought to know the number of children that were attending school as a result of the proceeds from the projects.

Table 4.13: Number of children attending school due to the proceeds got from the Project activities

Number of Children	Frequency	Percent
One	8	5.4
Two	34	23.1
Three	44	29.9
Over four	61	41.5
Totals	147	100

From table 4.13 it was established that 41.5% of the women had more than four children attending school as a result of the proceeds from the women group projects while 29.9% of the women had three children, 23.1% had two children attending school due the proceeds from the project activities and 5.4% had one child attending school. It was clear that majority 71.4% of the women had more than three children attending school due to the proceeds from the project activities. From the Kenyan context it is very expensive to take children to school but from this findings it has been found that majority of the women have more than three children attending school.

The findings from table 4.8 showed that the members' income had improved after the members joined the groups. Possibly this might be the reason as to why the members are able to support more than three children in school.

These findings are similar to that of Gatara and Musyoki (1985) who noted that most women afforded their children' education as a result of the proceeds from women group activities.

4.5.4: Type of school the children attended

The study sought to find out the type of schools the children were attending. The results were recorded in table 4.14 below.

Table 4.14: Type of school the children attended

Type of school	Frequency	Percent
Public boarding school	33	22.45
Private school	69	46.94
Local public day school	45	30.61
Total	147	100

From table 4.14 it was established that 46.94% of the respondents indicated that their children attended private schools, 30.61% had children in local public schools and finally 22.45% had children in public boarding schools. The study established that almost 50% of the women had their children attending private schools. This could be the reason as to why majority 71.4% indicated in table 4.13 that they had over three children attending school due to the proceeds from the project activities.

4.6: Influence of women groups on the acquisition of wealth.

The study also sought to find out the influence of women groups on the acquisition of wealth. It was therefore important for the study to establish through research questions how women groups have achieved this. Among the things that the study looked at were; property owned as a result of the proceeds from the project activities, whether the group

had a bank account, how often they deposit money into the group account and whether the member earn interest as a result of their savings.

4.6.1 Property owned and acquired as a result of proceeds from women group activities.

Property ownership and how it was acquired was one of the indicators of ascertaining influence of women groups on the acquisition of wealth. The respondents were asked to react to the following question: Have you ever owned property as a result of the proceeds from the group activities? The results were recorded in table 4.8.

Table 4.15: Property owned as a result of the proceeds from the women group activities.

Property owned	Frequency	Percent
Yes	105	71.43
No	25	17
Not Sure	17	11.6
Total	147	100

Table 4.15 indicates that 71.43% had acquired property as result of the proceeds from group activities, 17% of the respondents said they did not own property and 11.6% were not sure whether they had property. It implies that women groups help women to acquire properties. Perhaps this might be the reason why the women have stayed in their groups for a longer period of time.

Interviews by the chairpersons also revealed that the members had acquired some properties that included household items through the merry-go-rounds. Some had acquired dairy cattle from the group activities. This is in line with what Giatara and Musyoki (1985) observed that women owned property due to group activities.

4.6.2 Group bank account

The researcher wanted to know whether the groups had a bank account. The following question was asked: Do you have a group bank account? The results were recorded in table 4.16

Table: 4.16. Group bank account

Bank Account	Frequency	Percent
Yes	133	90.5
No	5	3.4
Not Sure	9	6.1
Total	147	100

From table 4.16 it was noted that 90.5% of the respondents indicated that the groups had bank account, 6.1% said that they were not sure whether their groups had a bank account and 3.4 said that they did not have a bank account.

The interviews with the chairpersons also revealed that bank account was necessary for a group because in a case where they are issued with group cheque they deposit it in the group account.

4.6.3 Keeping of group financial records

The study also wanted to establish whether the groups kept financial records as a means of securing the groups wealth. The results were recorded in table 4.17.

Table 4.17: Keeping of group financial record.

Keeping financial records	Frequency	Percent
Yes	140	95.24
No	3	2.04
Not Sure	4	2.72
Total	147	100

It was established from table 4.17 that 95.24% of the respondents keep financial records in their groups, 2.04% indicated said that there was no keeping of financial records while 2.72% said that they were not sure whether their groups keep financial records or not. Majority of the members acknowledged that their groups kept financial records. This may imply transparency and accountability of management of the group financials.

4.6.4. Cash deposit into the groups' bank account

In relation to management of groups for sustainability, the researcher wanted to know whether the group members deposit cash into the group account. The following question was posed: How often is money deposited into the group account? The results were recorded in table 4.18.

Table 4.18: Frequency of Cash deposit

Cash Deposit	Frequency	Percent
Weekly	7	4.8
After two weeks	43	29.3
Monthly	97	70
Total	147	100

Table 4.18 also showed that 70% of the respondents deposited the money in the group account after every month, 29.3% said they deposited money after two weeks while 4.8% said they deposited money in group account weekly. A big number showed that the members deposit money in the group account monthly. This might be the reason as to why the investigation from table 4.6 revealed that the money borrowed by the members is returned at the end of the month with an interest of 10%. Perhaps this might be part of the money the members said that was deposited into the group account.

4.6.5: Interest earned out of the money kept in the group bank account

The researcher wanted to know whether the women who were involved in the women groups earned interest in their groups at the end of the year. They were asked the following question: Have ever earned interest from the money you keep in groups' bank account? The results were recorded in table 4.19.

Table 4.18: Frequency of Cash deposit

Cash Deposit	Frequency	Percent
Weekly	7	4.8
After two weeks	43	29.3
Monthly	97	70
Total	147	100

Table 4.18 also showed that 70% of the respondents deposited the money in the group account after every month, 29.3% said they deposited money after two weeks while 4.8% said they deposited money in group account weekly. A big number showed that the members deposit money in the group account monthly. This might be the reason as to why the investigation from table 4.6 revealed that the money borrowed by the members is returned at the end of the month with an interest of 10%. Perhaps this might be part of the money the members said that was deposited into the group account.

4.6.5: Interest earned out of the money kept in the group bank account

The researcher wanted to know whether the women who were involved in the women groups earned interest in their groups at the end of the year. They were asked the following question: Have ever earned interest from the money you keep in groups' bank account? The results were recorded in table 4.19.

Table 4.19 Interest earned by members

Interest earned by members	Frequency	Percent
Yes	96	65.31
No	45	30.61
Not Sure	6	4.08
Totals	147	100

From table 4.19 it was established that 65.31% of the members acknowledged that they had earned interest from the money kept in the group account, 30.61 said that they had not earned any interest from the group account, while 4.08% said they were not sure whether they have earned interest from the money kept in the group account. From the findings from this study it was clear that members had earned interest from the money kept in the group account. Maybe this was why the members said in table 4.8 that their income had improved and in table 4.13 that they were able to take three children and over to school using the proceeds from the project activities.

The interview with the women officials also revealed that some groups earned interest from the money they keep in the group bank account.

4.7: Influence of women group projects on their psychosocial status.

Another major concern of this study was the influence of women group projects on their psycho-social status. It was therefore important for the study to establish how women groups have achieved this. Among the things that the study looked at were:

relationship of members within the group, the relationship of members with the community members, how often they meet in their groups, whether the members share their challenges they experience as a result of the projects they undertake, if they have sought advice from the group members, challenges they have come up with and how the situations have been dealt with.

4.7.1 Relationship amongst the group members

Members were further asked to indicate the kind of relationship that existed between the group members. The results were represented in table 4.20.

Table 4.20: Relationship of group members

Members' relationship	Frequency	Percent
Excellent	25	17
Very good	94	63
Good	25	17
Poor	3	2.04
Very poor	—	—
Total	147	100

It was established that 63.9% acknowledged that the group members' relationships were very good, 17% said that their relationships were excellent and the same 17% said good while 2.04% said poor. From the data majority of the members showed that they had very good relationship amongst themselves. This might be the reason that made the

members to stay in their groups for a long time. No wonder the members said that they had rules and regulations which might have signified unity and direction in the groups.

4.7.2. Relationship of members with the community members

The researcher wanted to know how the women' relationship with the community members was.

Table 4.21: Relationship of members with the community

Relationship	Frequency	Percent
Excellent	13	8.8
Very good	56	38.1
Good	73	49.7
Poor	5	3.4
Very poor	—	—
Total	147	100

From table 4.21, it was established that 49.7% of the respondents said that their relationship was good, 38.1% said that their relationship very good respectively, 8.8% said it was excellent and 3.4% said it was poor. Good relationship was almost 50% and very good relationship was almost 40%. This might have been the reason as to why the group members chose to involve themselves in many activities which in return might have enabled them to improve their incomes as a result of the proceeds from the group

activities. It also emerged from the interview with the women officials that the group members had good relationships with the members of the community.

4.7.3 The frequency of group meetings

The researcher wanted to know from the group members how often the group meetings were held. The results are shown in table 4.22.

Table 4.22: Frequency of group meetings

Meetings	Frequency	Percent
Weekly	2	1.4
After two weeks	107	73.5
Monthly	27	18.4
Totals	147	100

It was established table 4.22 above that 73.5% of the women held their group meetings after two weeks, 18.4% said they held their meetings monthly and 1.4% said they held their meetings weekly. Majority said that they had group meetings after every two weeks. Maybe they were able to review the groups' constitution and review the group activities. This might be the reason that has made the most members to be in their groups for a period of five years and above because meeting regularly unites members and gives direction group members.

Interview from women officials revealed that those members who did not attend group meetings on the days set are fined. To those who failed to attend meetings without

report or apology for three consecutive meeting days were given warnings and those with extreme cases were expelled from the group.

4.7.4 Whether group members share challenges they experience due to the Activities they undertake

The researcher was also concerned in knowing whether the women shared within their groups the challenges they experienced as a result of the activities they undertook.

Table 4.23: Challenges experienced by members due to the activities undertaken

Challenges experienced	Frequency	Percent
Yes	135	91.84
No	12	8.16
Total	147	100

From table 4.23 showed that 91.84% of the respondents share their experiences in their groups while 8.16% indicated that they do not share their experiences in their groups. The data established that majority of the women shared their experiences during the group meetings.

4.7.5 Members who have come for advice due to the challenges they experience

The study was also interested in knowing whether the group members have sought advice from the members due to the challenges they experience regarding the projects

they undertake. This issue was intended to address the psycho-social status of the members.

Table 4.24 Seek advice from the group members

Sharing with members	Frequency	Percent
Yes	132	89.80
No	15	10.20
Total	147	100

From table 4.24 that 89.80% of the respondents had sought advice from the group due to the challenges they experience while 10.20% indicated that they have never sought for advice. It was clear that majority of the women sought advice from the members of the group due to the challenges they experienced.

4.7.6 Challenges presented in the groups by the members

In relation to the influence of women group projects on their psychosocial status were the challenges that were presented by the members to the group due the projects that they undertook. One of the common cases was the opposition from some men not allowing their wives to attend or join groups.

Interview with the women leaders showed that:

"At the beginning of the groups some members had problems with their husbands who never wanted them to attend the group meetings Those who reported said that the men feared that their wives were going to be misled by other group members Men said that they feared women associations."

Those who accepted to their challenges were said to have been encouraged by the group members to talk to their spouses so that they can take the groups positively and not misleading to those joined them.

CHAPTER FIVE

SUMMARY OF THE FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter focuses on the summary of the findings of the study, conclusions, contribution to the body of knowledge, the recommendations and suggestions for further study.

The purpose of this study was to establish the influence of women group projects on their livelihood sustainability. The study was guided by the following objectives: to determine the influence of women groups on their income, to investigate the influence of women groups on the education of their children, to assess the influence of women group projects on the acquisition of wealth and to establish the influence of women group projects on their psychosocial status.

5.2 Summary of the findings of the study

The study found out that majority 72.8% of women group members were in the age bracket of 35-44. The findings also showed that a large number 68% of the women were married, while a half of the women had primary level of education which was considered to be low. The study also established that 46.9% of the women were engaged in business. However, it was revealed that most of them were in various occupations even though they practiced business it was also established that a big number of the women 69.9% had been in their groups for a period of 5 years and above.

The study established that a half of the women had their original source of income was got from the fees the group members pay as registration fee to commit as group members. The study established the various economic activities undertaken by the women groups for the generation of income. The most popular activity was poultry keeping (42.86%) which was being undertaken by four groups. This was followed by fish farming 38.1%. It was also noted that some groups operated more than three activities but they had at least one which earned them more income. The women groups were beneficial to the group members as majority 78.2% of them said that their incomes improved after they joined the groups. Majority of the women (76.9%) had loans with microfinance organizations especially KWFT and Faulu Kenya. The women had also had other benefits which they gained upon joining the groups, 59.2% showed that their economic status had improved after they joined the groups.

The study established that 80.27% of the members had three children. On the same note majority 96.60% of the respondents showed that their children were attending school. Also 71.4% of the group members said that they could sustain over three children in school due to the proceeds from the group activities. Finally 46.94% said that their children were learning the private schools.

Further it was found that majority of the women (71.42%) owned property which included household items which they acquired due to their involvement in the women groups. Majority 90.5% of the women said that they operated a group bank account. However, 70% of the women said that they deposited money into the group account on monthly basis and to ensure good management the groups most 95.9% of the women said that they kept financial records which aided for group transparency and accountability. It

was also established that 65.31% of the women earned interest as a result of the money kept in the group account.

From the findings of this study it was established the members had good relationship with the group members was very good (63.9%) and their relationship with the community members was also established that it was good. The study also found out that majority (73.5%) of the women hold their group meetings after every two weeks. Majority 91.84% of the members said that they share the challenges they experience due to the projects they undertake. The study also established that majority 89.80% of the members sought advice from the members due to the challenges they experience.

5.3 Conclusion

Most of the women who were in the groups were married and had stayed in their groups for a period of over five years. However, they were of low education level which was a threat to the survival of the groups. Women who were involved in business and other occupations like farming and professionals. These occupations were different from the group activities and they were a means of supplementing group activities. Women were involved in more than one occupation for sustainability of their livelihoods.

The study concluded that women got the original source of income from their own contributions which included fees and monthly contributions. The most popular activity for income generation was poultry farming. Majority of the women' income had improved as a result of the proceeds from the group activities. Majority of the women had loans with microfinance organizations like KWFT and Jamii Bora.

From the findings of this study it was concluded that majority of the women had over three children and on the same note a higher numbers of women took their children to school and provide for their basic needs as a result of the proceeds they got from the group activities. The study concluded that most of the women took their children to private schools and public boarding schools.

Majority of the women had acquired property due to the proceeds from the project activities. This meant that women groups were instruments of acquiring property like; household items, animals and clothing for women who involved in them. The groups operated bank accounts, where they deposited cash and the members earned interest from the cash kept in the group account.

The study made conclusions that the relationship of the group members was very good, this signified unity. The relationship with the members of the community was good. The groups conducted their group meetings after every two weeks. During the group meeting the members shared their challenges which they encountered as a result of the projects they undertook. From the findings of the study it was concluded that members had sought for advice from the other group members regarding the challenges they experienced.

5.4 Contribution to body of knowledge

The table below shows the contribution of body of knowledge. It highlights the gains to be realized from the study which will add knowledge to the present situation.

Table 5.1: Contribution to Body of Knowledge

No	Objective	Contribution to body of knowledge
1	The influence of women groups on their income	The findings of this objective point out that women group activities help to generate income to group members. Women need to diversify their projects
2	Influence of women groups projects on the education of their children	The findings of this study show that women are able to take their children to school due to the proceeds from the project activities.
3	The influence of women groups projects on the acquisition of wealth	The findings of this objective bring out the benefits which women have derived from women groups.
4	Challenges faced by women group projects on their psycho-social status	The findings of this study show that women come together because of the challenges they undergo. They are able to manage these challenges through group sharing.

5.5 Recommendation for policy action

The study recommends that women groups should be given capacity building courses on how to manage and implement group activities. This can be done through frequent seminars and workshops to the women group members.

The study also recommends that women to be educated on how to develop proposals so that they can consolidate funds from NGOs funding projects which are in line with the ones they are undertaking.

Most of the women groups engaged in specific activities. There is need for them to be advised on how to diversify their activities. There is need for the officers from the ministry concerned to make regular visits to teach each and every women group and give them advice especially on the need to diversify the type of activities they engage in.

The study recommends that women need to be trained in financial management and especially on financial record keeping of their groups. This will enable the women leaders and their members attain skills that will assist them increase productivity in their respective groups.

5.5.1 Recommendation for Further Research

The study suggested future investigation on the following:

1. Further research should be carried out on the effects of formal education on women group projects from the rural areas of Kenya.
2. A study should be carried out to determine the effects of women group projects on their livelihoods.
3. A study to investigate the effects of micro finance organizations in promoting rural women activities.
4. A study to investigate the influence of women group projects on their living standards.

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APPENDICES

Appendix A: Letter of transmittal

25TH MAY 2010,

ISANDA MARTHA KWAMBOKA.

P.O BOX 108, OYUGIS.

Dear Sir/Madam,

I am a post graduate student at the University of Nairobi. I am undertaking a research study on the influence of women group projects on their livelihood sustainability.

You have been chosen to participate in this study. I would be grateful if you could fill the questionnaires delivered to your group with the correct information. The information you give will be treated with confidentiality and for the purpose of the research only.

Your co-operation will highly be appreciated.

Yours faithfully

Isanda Martha K.

Appendix B: Questionnaire for Women in Oyugis Division

PART A: GENERAL INFORMATION

Indicate the following information about yourself (Please, tick (✓) the appropriate choice or fill in the blanks accordingly).

1. Name of the Women Group.....
2. What is your age bracket?
Below 20 years 21 – 34
35 – 44 Over 45 years
3. What is your marital status
Single Married Widowed
4. What is your highest level of education?
None Primary
College Others
5. For how long have you been in this women group?
Less than 2 years 2-5 years
5-9 years Over 9 years
6. What is your occupation?
Business Professional
Farmer Others

PART B: INFLUENCE OF WOMEN GROUPS ON THEIR INCOME.

1. Where did you get your original source of income to start the group?
Fees Others
Monthly Contributions
Charitable Organizations

2. What is the main income generating activity of this women group?
3. Explain how members use the income generated from the activities they undertake.

.....

4. (i). Has your income improved as a result of the proceeds from the group activities?
 Yes No Not Sure

(ii). If yes, Please explain briefly how

.....

5. Are members of this group having a loan with a micro finance organization?
 Yes () No () Not Sure ()

6. What other benefits do you feel the group has made you realize since you joined this group?

- | | | | |
|---------------------------|--------------------------|---------------------|--------------------------|
| Improve economic status | <input type="checkbox"/> | Information sharing | <input type="checkbox"/> |
| Increased food production | <input type="checkbox"/> | Others | <input type="checkbox"/> |

PART.C: INFLUENCE OF WOMEN GROUPS ON THE EDUCATION OF THEIR CHILDREN

1. How many children do you have?
 One () Two () Three () Over Three ()
2. Do they go to school? Yes () No ()
3. Indicate the type of school?
 Public boarding school () Private school () Local public school ()
4. How many children are going to school as a result of the proceeds from the group activities?
 One () Two () Three () Over three ()
5. What other means other than the group proceeds do you get the source of your children' Fee?

PART D: INFLUENCE OF WOMEN GROUPS ON THE ACQUISITION OF WEALTH.

1. (i). Do you own property acquired as a result of the proceeds from the group activities?

Yes No Not Sure

(ii). If yes, which ones?

2. (i). Is the group having a bank account?

Yes No Not Sure

(ii). If yes, how often do the group deposit money into that account?

Weekly () After two weeks () Monthly ()

3. Do you keep any financial records for your group? Yes No Not Sure

(i) If yes, please explain how your group has benefited from that. Please explain briefly.....

4. Does this women group pay money at the end of the year according to the interest it makes?

Yes No Not Sure

PART E: WOMEN GROUP PROJECTS ON THEIR PSYCHOSOCIAL STATUS.

1. How is your relationship between the members of the group ever since you joined this group?

Excellent () Very good () Good () Poor () Very poor ()

2. How is your relationship with the members of the community ever since you ever joined this group?

Excellent () Very good () Good () Poor () Very poor ()

3. (i). How often do you meet as group members?

Weekly () After two weeks () Monthly ()

4. Do members of your group share the challenges they experience as a result of the project they undertake? Yes () No ()

5. Are there some who have sought for advice from the members due to the challenges they experience in their area of operation?

Yes () No ()

6. What are some of the challenges that they come up with? Please specify...

7. How was the situation(s) dealt with? Explain briefly.....

Appendix C: Interview Guide for Leaders of Women Groups.

PART A: Interview schedules

- 1 What is the name of your Women Group?
- 2 For how long have you been in this group?
- 3 Do you own any property as a result of the proceeds from the project activities?
If yes please give examples.
- 4 How many members are in this group?
- 5 Is this women group registered?
- 6 Are members governed by any rules and regulations? If yes who formulates them?
7. What do you do to those group members who do not attend the group meetings regularly?
- 8 What is the main activity of this women group?
- 9 Kindly tell me the most important achievements of this group?
- 10 What is the relationship of the group members with the members of the community?
- 11 In your own opinion do you think your life has changed since you joined the group?
- 12 Has your group ever invited or been visited by a resource person?
- 13 If yes, explain briefly how the group benefited from this resource person?
- 14 Can you say this women group has improved the income and wealth of its members?
- 15 Can you say this women group has improved the psychosocial status of its members?
- 16 What advice can you pass to the members and all other women in the division?

Thank you for your cooperation

Appendix D Observation Schedules

The main purpose of this instrument is to capture women in their functioning and understanding their organization. The groups will be observed in their meetings to note:

1. Proceedings.
2. Organization of meetings.
3. Issues discussed.
4. Activities and projects initiated.



NATIONAL COUNCIL FOR SCIENCE AND TECHNOLOGY

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NAIROBI-KENYA
Website: www.ncst.go.ke

Our Ref:

NCST/RR1/12/1/SS/318

Date:

14th May, 2010

**Isanda Murtha Kwamboka
University of Nairobi
P.O Box 30197
Nairobi**

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on "*The Effects of Women Group Projects on Their Livelihood Sustainability: A Case of Oyugis Division, South Rachuonyo District*" I am pleased to inform you that you have been authorized to undertake your research in *South Rachuonyo District* for a period ending **31st July, 2010**.

You are advised to report to *the District Commissioner and the District Education Officer of South Rachuonyo District* before embarking on your research project.

Upon completion of your research project, you are expected to submit two copies of your research report/thesis to our office.

A handwritten signature in black ink, appearing to read 'P. N. Nyakundi'.

**P. N. NYAKUNDI
FOR: SECRETARY/ CEO**

Copy to:
The District Commissioner
South Rachuonyo District

FIMS IS TO CERTIFY THAT:

Prof. Dr. Mr. Mrs. Miss. MARTHA
ISANDA KWAMBOKA

of (Address) UNIVERSITY OF NAIROBI
P.O. BOX 10197 NBI

has been permitted to conduct research in _____

_____ Location
SOUTH RACHUONYO District
NYANZA Province.

on the topic The effects of Wamba
Group projects on their livelihood
sustainability: A case of Oyugis
Division, South Rachuonyo District.

for a period ending 31ST JULY 2010

CONDITIONS

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

C.PK60564/001/10/2009

Research Permit No. NCST/HR/001/10/2010 BDate of issue 17/05/2010Fee received SHS 1,000

Martha Isanda Kwamboka
Applicant's
Signature

[Signature]
Secretary
National Council for
Science and Technology



REPUBLIC OF KENYA

RESEARCH CLEARANCE
PERMIT

(CONDITIONS— see back page)