

**FACTORS INFLUENCING EMPOWERMENT OF
WOMEN ON MANAGEMENT OF
GROUP PROJECTS IN WINAM DIVISION, KISUMU
KENYA**

BY

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DECLARATION

This Research Project Report is my original work and has not been presented to any other award in any university.

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DEDICATION

I dedicate this work to my family members: my parents Mr. Michael Weda and Mrs. Priscilla Weda, my wife Carren Christine Nyanganga Otieno, my daughters Gloria Akinyi, Ivy Joy Ayoo, Cynthia Atieno, Lucky Corrazon Ayugi and Brenda Achieng, my brothers and sisters, My colleagues at my work place, my friends who have supported and encouraged me a lot.

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TABLE OF CONTENTS

DECLARATION.....	ii
DEDICATION.....	iii
ACKNOWLEDGEMENT.....	iv
TABLE OF CONTENTS.....	v
LIST OF TABLES.....	x
ABBREVIATIONS AND ACRONYM.....	xi
ABSTRACT.....	xiii

CHAPTER ONE

1.0 INTRODUCTION.....	1
1.1 Background of the study.....	1
1.2 Statement of the problem.....	4
1.3 Purpose of the study.....	7
1.4 Objectives of the study.....	7
1.5 Research questions.....	7
1.6 Significance of the study.....	8
1.7 Basic Assumptions of the Study.....	8
1.8 Limitations of the study.....	9
1.9 Delimitations of the study.....	9
1.10 Definitions of significance terms in the study.....	9
1.11 Organization of the Study.....	10

CHAPTER TWO

2.0 LITERATURE REVIEW.....	11
2.1 Introduction.....	12
2.2 Training and Literacy and the empowerment of women.....	12
2.3 Community and Culture and the Empowerment of Women.....	14
2.4 ICT infrastructure and the Empowerment of women.....	17
2.5 Access to Financial Resources and the Empowerment of Women.....	19
2.6 Theoretical Framework.....	21
2.7 Conceptual Framework.....	23
2.8 Knowledge Gaps.....	23
2.9 Summary of the Literature Review.....	24

CHAPTER THREE

3.0 RESEARCH METHODOLOGY.....	26
3.1 Introduction.....	26
3.2 Research Design.....	26
3.3 Target population.....	27
3.4 Sample Size and Sample Selection Technique.....	27
3.4.1 Sample Size.....	27
3.4.2 Sample Selection Technique.....	28
3.5 Research Instruments.....	30
3.5.1 Pilot-testing.....	31
3.5.2 Validity.....	31

3.5.3 Reliability.....	31
3.6 Research Procedure.....	32
3.7 Data Analysis Methods.....	33
3.8 Ethical Consideration.....	33

CHAPTER FOUR

4.0 DATA ANALYSIS, PRESENTATION, INTERPRETATION AND DISCUSSION.....	34
4.1 Introduction.....	34
4.2 Questionnaire Return Rate.....	34
4.3 Demographic information of the respondents.....	34
4.3.1 Age of the Respondents.....	35
4.3.2 Marital Status of Respondents.....	36
4.3.3 Educational level of the Respondents.....	37
4.4 Training and Literacy and empowerment of women	37
4.4.1 Institutions which organize trainings	38
4.4.2 Benefits from the trainings.....	38
4.4.3 Influence of Skills and knowledge from Trainings.....	39
4.4.4 Access to trainings from CBO, NGOs and Government.....	40
4.4.5 Participation in management of group projects.....	41
4.5 Community and Culture.....	42
4.5.1 Opprtunities for women in community.....	43
4.5.2 Other Roles that interfere with members group association.....	44

4.5.3 Members of the group working together to complete group tasks.....	44
4.5.4 Improvement of Rights of members.....	46
4.5.5 Improvement of Status in the group.....	47
4.6 ICT Infrastructure	477
4.6.1 Accessibility of to mobile phones.....	48
4.6.2 Accessibility of members to computer services.....	49
4.6.3 Connection of members to other women groups through ICT.....	50
4.6.4 Group connections with other organization firms.....	51
4.6.5 Influence of ICT in management of group affairs.....	52
4.7 Access to financial resources.....	52
4.7.1 Awareness of agencies that provide funds to women.....	53
4.7.2 Group access to credit or grants from the government and NGOs.....	54
4.7.3 Group borrowing loans from financial institutions.....	54
4.7.4 Group keeping savings in a bank.....	56
4.7.5 Completion of group project demands from accessed financial resource.....	56
4.7.6 Improvement of management of group project through financial record	57

CHAPTER FIVE

5.0 SUMMARY OF THE FINDINGS, CONCLUSION AND RECOMMENDATIONS59

5.1 Introduction.....	59
5.2 Summary of the Findings of the Study.....	59
5.3 Conclusions.....	61
5.4 Recommendations.....	61
5.5 Contribution to body of Knowledge.....	63

REFERENCES.....	65
APPENDICES.....	73
Appendix 1 Letter of Transmittal.....	73
Appendix II Questionnaires for Women Groups in Winam Division.....	70
Appendix III Letter of Authority	78
Appendix IV National Research Permit.....	79

LIST OF TABLES

4.1	Age of the Respondents.....	35
4.2	Women' Marital Status of the Respondents.....	36
4.3	Educational Level of the Respondents.....	37
4.4	Institutions which organize trainings.....	38
4.5	Benefits from the trainings	39
4.6	Influence of skills and knowledge gained from trainings.....	40
4.7	Access to trainings from CBO. NGO and Government.....	41
4.8	Participation in management of group affairs.....	43
4.9	Opportunities for women in the community.....	43
4.10	Other Roles that interfere with members group association.....	44
4.11	Members of the group working together	45
4.12	Improvement of rights of members.....	45
4.13	Improvement of members status in the group.....	47
4.14	Accessibility of members to mobile phones.....	48
4.15	Accessibility of members to computer services.....	49
4.16	Connection of members with other women groups through ICT.....	50
4.17	Group connections with other organization firms.....	51
4.18	Influence of ICT in management of group affairs.....	52
4.19	Awareness of agencies that provide funds to women.....	53
4.20	Group access to credit or grants from the government and NGOs.....	54
4.21	Group borrowing loans from financial institutions... ..	55
4.22	Group keeping savings in a bank.....	56
4.23	Completion of group project from accessed financial resources	57
4.24	Improvement of management of group projects.....	58

LIST OF FIGURES

Figure 2.1 Conceptual framework.....	23
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ABBREVIATIONS AND ACRONYM

ADC	Austrian Development Cooperation
CBO	Community Based Organization
CEDAW	Convention on the Elimination of All Forms of Discrimination against Women
FMF	Feminist Majority Foundation
IFAD	International Food Agricultural Development
IGA	Income Generating Activity
ICT	Information Communication Technology
IRT	Item Response Theory
KWFT	Kenya Women Finance Trust
MDG	Millennium Development Goals
NGO	Non Governmental Organization
UNESCO	United Nations Educational Scientific and Cultural Education
UNMDG	United Nation Millennium Goal
SADC	Southern African Development Community
SEWA	Self-Employed Women's Association
SWAP	Safe Water AIDS Project
ZARD	Zambia Association for Research and Development

ABSTRACT

The purpose of this study was to investigate factors that influence empowerment of women on management of group projects in Winam division, Kisumu East, Kenya. This study was designed to fulfill four objectives: Influence of trainings and literacy, influence of community and culture, influence of ICT Infrastructure and influence of access to financial resources on management of group projects. The study was significant in the attempt to unearth women groups in making correct choices on the management of their group projects thus reduce their poverty rate. The study adopted descriptive survey targeting a population of 8133 women in Winam division. The sample selected was 366 women through simple random of which 296 women responded by duly filling the questionnaires. The study used structured questionnaires as the main tool of data collections.. Validity of research instruments was done through review by supervisors whilst ensuring clarity in language in order to capture the relevant data. To ensure reliability in the research instruments, pilot-test was conducted in Kondele location. Data analysis was done using descriptive statistics especially the use of frequency tables and percentages Of the 296 respondents, 67.9% confirmed that there was influence of skills and knowledge from the trainings on management of their group projects with 65.87% of the respondents confirming that there was improvement in their participation in management of group projects attributed to the trainings.70.27% of the women respondents said that the rights of members had improved while 74.6 % acknowledged improvement of members' status through group association. However only 32.77% of the respondents said that their groups were accessible to computer services, 66.55% of the groups confirmed that ICT influenced management of their group affairs. The study found out that 76.69% of the respondents were aware of agencies that provide funds to women groups but only 32.44% of the women groups had access to credit or grants from the government and NGOs,. The women groups that borrowed loans from financial institutions were 38.85% while 65.54% of the groups completed their group projects from accessed financial resources, with 71.62% recording improvement in management of group projects through keeping of financial records. The study concluded that adult literacy should be promoted to address the high rate of illiteracy of women as that could be a challenge to the women fully benefitting from the trainings organized by the government, CBO and NGOs. Women need to be empowered more on usage of ICT. Women in Winam should be encouraged to register at the Ministry Youth and Gender and Social Services and go for loans and grants from the financial institutions. Women's participation in management of group projects, their rights as well as their status had also improved. Further the research confirmed that there was improvement in management of group projects through keeping of financial records. The study proposes that further research be carried out to determine factors that hinder empowerment of women, leadership styles and strategies that donor agencies use to influence empowerment of women in management of group projects.

CHAPTER ONE

INTRODUCTION

1.1 Background of the study

Empowerment is a construct shared by many disciplines and arenas: community development, psychology, education, economics, and studies of social movements and organizations, among others. How empowerment is understood varies among these perspectives. In recent empowerment literature, the meaning of the term empowerment is often assumed rather than explained or defined. Rapport (1984) has noted that it is easy to define empowerment by its absence but difficult to define in action as it takes on different forms in different people and contexts. Even defining the concept is subject to debate. Zimmerman (1984) has stated that asserting a single definition of empowerment may make attempts to achieve it formulaic or prescription-like, contradicting the very concept of empowerment.

According to Elson (2003), women empowerment is both an economic participation and economic opportunity. Elson (2003) points out that the quantitative economic participation in the workplace is not only for lowering the disproportionate levels of poverty among women, but also for raising household income and encouraging economic development in a country as a whole.

The Global Gender Gap Report 2012 confirmed that the key for the future of any country and any institution is the capability to develop, retain and attract the best talent. Women make up one half of the world's human capital. Empowering and educating girls and women and leveraging their talent and leadership fully in the global economy, politics and society are thus fundamental elements of succeeding and prospering in an ever more competitive world. In particular, with talent shortages projected to become more severe in much of the developed and developing world, maximizing access to female talent is a strategic imperative for business.

In the field of international development, most of the key actors, including government, non-government, and multilateral organizations, have adopted the language of empowerment in their policy and practice (ADB 2001).

In the United States women empowerment occurs in homes, at schools, through women organizations, government policy making and community organizing campaigns (Fletcher,

2005), through community decision making, organizational planning, and education reforms (Smith, 2002). Grameen Bank launched by Professor Yunus in Bangladesh in 1996 provides small loans to the rural poor with an aim of empowering them economically (Yunus, 2006).

An urban development project in Jordan awards loans and grants to female and male entrepreneurs, investors, and community groups to encourage businesses around new cultural heritage tourism and other development that the project is creating. The project also provides business and management training and consulting services, including for many women working in the informal sector. One of the goals of the project is to bring women into the formal sector to increase the productivity and profits of their businesses. Local NGOs and community groups provide training for women entrepreneurs on handicraft and food production, as well as business management and development (World Bank 2007a). Handicraft and food production, common trades for women, may often be saturated and unprofitable; but the new tourist business offers promise as their first step to economic opportunities and empowerment.

Before and after Independence, India has been taking active steps towards women's status and education. The 86th Constitutional Amendment Act, 2002, has been a path breaking step towards the growth of education, especially for females. According to this act, elementary education is a fundamental right for children between the ages of 6 and 14. The government has undertaken to provide this education free of cost and make it compulsory for those in that age group. This undertaking is more widely known as Sarva Shiksha Abhiyan (SSA). Since then, the SSA has come up with many schemes for inclusive as well as exclusive growth of Indian education as a whole, including schemes to help foster the growth of female education. The major schemes are the following: Mahila Samakhya Programme: This programme was launched in 1988 as a result of the New Education Policy (1968). It was created for the empowerment of women from rural areas especially socially and economically marginalized groups. When the SSA was formed, it initially set up a committee to look into this programme, how it was working and recommend new changes that could be made. Kasturba Gandhi Balika Vidyalaya Scheme(KGBV): This scheme was launched in July, 2004, to provide education to girls at primary level. It is primarily for the underprivileged and rural areas where literacy level for females is very low. The schools that were set up have 100% reservation: 75% for backward class and 25% for BPL (below Poverty line) females.

In Nigeria, Country Women Association of Nigeria (COWAN) provide credit to women who ordinarily would not get them and by so doing raise their economic status and help to eliminate poverty (Iheduru, (2002). According to (Iheduru, 2002) recent developments in African and other developing countries reinforce the contention that microcredit structures are essential for development of rural. The COWAN was founded in 1982 in Nigeria's South West Ondo state as an NGO and it fits into the Isusu model that has similarities with Grameen Bank model. The clientele is rural and urban poor women through cooperative rather than individual memberships. As at 1997, the organization had 178,000 members belonging to some 35,000 working cooperative societies a far departure from the six cooperative member organizations at its founding. The primary goal of the organization is to promote the well being of the women to contribute in agriculture, economic decision making for the total development of the capacities of women to contribute to self-reliance and sustainable development. Correspondingly, the specific objectives are to; empower women economically, socially, politically and thereby promote sustainable development; promote popular participation and bottom up approach in decision; develop skills, improve knowledge, promote culture and consultation in decision process; give poor rural women a sense of belonging and opportunity to benefit from and contribute to the development of Nigeria; and give the youth a sound knowledge of the local technology, tradition and culture that are sustainable for economic development (Iheduru, 2002).

Women Enterprise Fund (WEF) was conceived by the Government of Kenya in 2006 and officially launched in 2007, with the principle objective of empowering women economically through provision of credits (GOK, 2007), and to aid government's realization of the third Millennium Development Goal (MDG) on "gender equality and empowerment of women". Recognizing the critical roles women play in socio-economic development, the WEF has been identified as a flagship project under the socio pillar in the Vision 2030, for addressing the perennial challenges women face in their desire to venture in enterprise development (Analytical Report on Population Projection, Volume VII, 2010). According to Analytical Report on Population Projection, Volume VII, 2010), majority of Kenyan women have been excluded from the formal financial services, with the rural women being the more disadvantaged than their urban counterparts.

In Kenya, Kenya Women Finance Trust (KWFT), a microfinance institution established by Kenyan women services only-women Kenyan, IFAD, in partnership with the Belgian Survival Fund, has been a major donor since 1992. The trust now has 46 rural branches in eight regions of Kenya, compared with 24 branches in four regions in 1998. More than 100,000 low-income Kenyan women are running small businesses with loans from KWFT. The women report that their lives have improved as a result of their relationship with KWFT. It is not only the women who benefit but their husbands, children and extended families. Currently, KWFT has a pilot programme in Kisumu, where it has led the women to own ponds to curb the 'sex for fish' menace among other ventures.

According to a report on 23/3/2012 by Chepkoilel Water Project supported by Bridge Water Project a local Kenyan well drilling NGO, the new well for Chepkemel(Beek) Women Group & Primary School was completed. The project is a self help group of 34 members who have come together to uplift the economy of other women in the community. The self help group makes soap and sells. The money collected is kept on its account some of which is used to support the less fortunate in their community. The self help group also gives loans to its members and in return the interest is used to begin other projects like crop growing.

1.2 statement of the problem

Empowerment for the local population and particularly women, has dominated the agenda of United Nations for a long time, as captured by the Third Millennium Development Goals (United Nations, 2000), and the agenda of regional governments such as Kenya, as captured in Kenya's Vision 2030 (GOK,2007). Women empowerment is significant in development and economics; and is one of the major procedural concerns when addressing human rights and development (United Nations, 2010). The Human Development and capacities Approach, The Millennium Development Goals, recognize women empowerment as a necessary step in overcoming the obstacles associated with poverty and development (UN, 2008).

According to UNMDG report (2005), almost 50% of Africa's population lived on less than a dollar a day. The increased trend of poverty in Africa is scaring as shown by the 2008 United Nation Human Development Index (UNHDI) report in which more than half of the Sub-Saharan countries are ranked at the bottom of the world (UN, 2008).

Although a wide variety of programs and information offered by the public and private sectors is available to assist families in addressing issues related to financial planning, most do not target these low-income workers or their children. Many families may find the various choices marketed via the Internet and the media to be overwhelming. They may find it difficult to identify options relevant to their personal and family situations from among the myriad of choices available. Making effective financial decisions and knowing how to manage money are skills critical to enjoying a secure financial future. Yet many individuals and families lack the knowledge necessary to make sound financial choices, as evidenced by falling savings rates, mounting consumer debt, and a growing dependence on alternative banking institutions. These indicators suggest that access to financial literacy programs is a pressing need in our society, especially for groups such as youth and families transitioning from welfare to self sufficiency, Braunstein et.al. (2002). These results suggest the need for more effective financial literacy initiatives geared toward helping women acquire the knowledge and skills to manage and communicate about decisions that affect their material well-being now and in the future.

It is assumed that increasing women's knowledge and access to micro-finance services will lead to individual economic empowerment through enabling women's decisions about savings and credit use, enabling women to set up micro-enterprises, and increasing incomes under their control. This in turn is assumed to enable women to initiate broader social and political changes. Within the guise of poverty alleviation and empowerment, the financial sustainability paradigm assumes importance for the banking sector (Mayoux 2001). To meet these objectives, women need to be empowered in their management of group projects. Tankha (2002) found that sustainability of self help groups is coming under close scrutiny, even best practiced NGO's generally place about 50% of groups highest category of performance, with 10% to 20% failing to take off.

According to National Poverty Eradication Plan (NPEP, 2009-2015) Results, Nyanza had the greatest proportion of its population living in poverty at 63%, of which Kisumu rural women constitute 23%. It is therefore necessary to examine the extent in which trainings and literacy, community and culture, ICT Infrastructure and access to financial resources have influenced empowerment of women in management of group projects in their effort address poverty levels.

A study by Isanda Martha Kwamboka 2010 on influence of women projects on livelihood sustainability: A case study of Oyugis Division South Rachuonyo District found that 78% of the women interviewed said that women groups were beneficial to the group members because their income had improved after they had joined the groups. The study recommended that women need to be given capacity building courses which will expose them to more possible ways of managing and implementing group activities. However the study did not establish factors that influence empowerment of women in management of group projects.

Magero Millicent Agola (2012) carried out a study on determinants of sustainability of self-help groups microfinance among women: A case study of Group Savings and Loans Association in Maseno Division, Kisumu West District, Kenya, found that 44.8% of the respondents interviewed had completed primary followed by 24.8% having not completed primary which may influence the uptake of trainings negatively and even the record keeping. The study recommended that more awareness should be created and mobilization to other women in the remote about group savings and loans so that they can access loans for their economic, social and political development. However the study did not establish factors that influence empowerment of women in management of the programme.

Various studies have been carried by scholars on the factors that influence empowerment of women in management of group projects in various communities in different parts of the world and in Kenya but Winam division has not been subjected to a study like this one.

Winam division is one of the areas that women groups have been supported by the Kenyan government, NGOs and CBOs in the last five years yet majority of women in this area are still languishing in poverty (NPEP, 2009-2015).The emergence of many women groups in Winam division is to improve the livelihood of the group members from the benefits of group projects. The gap that exists is whereas there are enormous resources and trainings programs by the government, NGOs, CBOs and other financial institutions channeled towards empowerment of women, there is still high poverty level of women in Winam division.

It is the submission of this study that if the factors that influence empowerment of women in management of group projects is not looked into then the hope to use women groups in Winam

division as a strategy to eliminate poverty and hunger in the MDG will not be achieved and this will make the government of Kenya poverty index to stagnate.

1.3 Purpose of the study

The purpose of the study was to determine the factors influencing empowerment of women on management of group projects Winam division, Kisumu Kenya.

1.4 Objectives of the study

The study was guided by the following objectives:

- i) To determine how training and literacy influence empowerment of women on management of group projects in Winam division.
- ii) To establish how community and culture influence empowerment of women on management of group projects in Winam division.
- iii) To assess how ICT infrastructure influence empowerment of women on management of group projects in Winam division.
- iv) To establish how access to financial resources influence empowerment of women on management of group projects in Winam division.

1.5 Research questions

This study sought answers to the following Research questions

- i) How does trainings and literacy influence empowerment of women on management of group projects in Winam division?
- ii) How does the community and culture influence empowerment of women on management of group projects in Winam division?
- iii) How does ICT infrastructure influence empowerment of women on management of group projects in Winam division?

iv) How does access to financial resources influence empowerment of women on management of group projects in Winam division?

1.6 Significance of the study

It is hoped that this study will yield data and information that will be useful for proper planning and decision making at the government, NGO and CBO levels to bring about improved strategy for implementation of women groups projects as a result of empowerment interventions. The findings and recommendations of the study will be useful to the managers of the NGOs, government and CBOs as they will base their decisions and action on concrete knowledge on issues of empowerment of women group projects supported by research findings. This will improve the empowerment of women groups projects leading to improved earning and livelihood among women.

The result is hoped to have a policy implication in a wider context hence contribution of study to national policy on economic empowerment of women and autonomy.

Potential women while managing groups projects in Winam division will be empowered through trainings, community and cultural factors, ICT infrastructure and financial resources if these study results are utilized.

1.7 Basic Assumptions of the Study

The basic assumption of the study was that trainings and literacy, community and culture, ICT infrastructure and access to financial resources contribute to empowerment of women group projects in Winam Division.

It was also assumed that where the researcher was to be forced to translate the questionnaire into local language in the process, the meaning of the questions would not be lost.

It was further assumed that the study if undertaken will add value to women in making informed choices while managing their group projects finances. The study also assumed that the results obtained from the sample population would reflect the whole locality population.

1.8 Limitations of the study

Many women from the target population are illiterate and poor and hence they would have difficulties in interpreting correctly the contents of the questionnaires. Some of the sampled women would not take the research assignment seriously to spare ample time to answer the questionnaires which may likely delay the data collection process.

The study could be severely hampered by inadequate availability of reliable data at the Department of Social Service, Kisumu East district on women group projects in Winam division. This was so as many groups are not registered while some only exist when there is a project they are implementing and thereafter remain dormant. It would thus be difficult to make long –term comparisons.

1.9 Delimitations of the study

Delimitation of the study is the purposeful actions to reducing the study population and area to be surveyed to manageable size. Winam division is the research area of study.

This study was limited to women groups in Winam division. Women are the backbone of families and they are least empowered due to the patriarchal culture in African traditions. The government, many NGOs and CBOs and other financial agencies focus mainly on women; hence the study was delimited to them. Winam division has been one of the areas that women groups have been supported by the Kenyan government, NGOs and CBOs in the last five years yet majority of women in this area are still languishing in poverty (NPEP, 2009-2015). According to National Poverty Eradication Plan (NPEP, 2009-2015) results, Nyanza had the greatest proportion of its population living in poverty at 63%, It is therefore necessary to determine how training and literacy, community and culture, ICT Infrastructure and access to financial resources have influenced empowerment of women in management of the group projects.

1.10 Definitions of significance terms in the study

Empowerment: The process whereby individuals and local groups gain the power and capacities necessary to have a greater say in matters that shape their lives and the society they live in. In other words, the process that enables them to take independent decisions on subjects

influencing their livelihood and to exercise leverage (countervailing power) over others who take decisions on their behalf.

Literacy: The ability to read and write

Community: A group of people who live or work together in the same area and share common problems and constraints. They include men, women and youngsters (girls and boys) who have a feeling of belonging to the same group. In many cases they belong to the same social class, ethnic group, etc.

Culture: The customs and beliefs of a particular group or society that make it different from other people or societies.

Financial Literacy: Financial literacy is a process of making meaning of, and understanding, financial issues and situations.

Gender discrimination: Refers to unequal or preferential treatment to individuals or groups based on their gender that results into reduced access to or control of resources and opportunities.

Women's group: A number of women who are determined to develop joint activities in the field of production and marketing – or have already taken such initiatives. They might be engaged in social activities in addition to their economic activities. Such groups may be informal or have the legal status of pre-cooperative or cooperative.

Income: Refers financial assistance that the members of a women group have derived from the group projects.

Infrastructure: The basic systems and services, such as transport, communications, water and power, that a country or organization needs to operate.

1.11 Organization of the study

Chapter one discusses the background of the study, This section is referred to as the introduction since it can be regarded as the opening of the study. It attempts to establish that a problem exists and there is need for a study to be carried. It also justifies the study. The author in this chapter attempted to analyze the study in these divisions: background to the study, statement

to the problem, aims and objectives of the study, research questions, significance of the study, limitations of the study and the conceptual and theoretical frameworks. Chapter two is the literature of education by other scholars based on the thematic areas in relation to influences on financial management of women group projects. It reviewed literature on how Trainings and Literacy, Community and Culture, ICT infrastructure development and access to financial resources influenced empowerment of women on management of group projects, theoretical framework and conceptual framework. Chapter three presented the survey design where the techniques and strategies that was to be used to address the research problem were discussed. The research design, target population, sample size, sampling techniques followed by data collection procedures and finally data analysis methods will be discussed. The researcher indicated, through citations, the relevant sources of information that had guided the effectiveness of that chapter.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviewed the literature based on related studies on trainings and literacy, community and culture, ICT infrastructure and access to financial resources on empowerment of women on management of group projects, theoretical framework and conceptual framework

2.2 Training and Literacy and the empowerment of women

The Millennium Development Goals recognize the need to promote gender equality and empowerment of women, the need to alleviate poverty and ensure sustainable environmental management. One of the targets for the goal on ensuring environmental sustainability is to “Halve by 2015 the proportion of people without sustainable access to safe drinking water and basic sanitation” (UN 2002). Research demonstrates the positive impact of financial literacy training for low-income workers, in particular, adult participants in Individual Development Account (IDA) programs. Rand 2002 and Moore et al.2001 each found that program participants believed the classes were useful and influenced their motivation to save. Similar results have also been documented for participants in introductory financial education programs. An evaluation of Financial Links for Low-Income People (FLLIP), that tracked participants in both financial management training and IDA programs, found that a majority of participants in each program changed the way in which they tracked household expenses, budgeted, or paid bills.

Community-owned and managed groups tend to stop functioning as a result of default that erode the asset base of the group and often reflect dysfunctional group dynamics. It is often argued that these problems stem from lack of literacy and numeracy skills, and a lack of these skills can certainly produce failures in bookkeeping and compliance with policies (Rhyne, 2006).

It is estimated that 81% of women in Guinea are illiterate, with the highest concentration of illiteracy in rural areas. The impact of these high illiteracy rates, particularly in Guinea's rural areas, is felt in numerous sectors including education, health, natural resource management and throughout the local economy. Rural women are particularly affected by illiteracy, which, combined with the lack of access to microcredit serves to deepen their vulnerability and

marginalization. Approximately 70 to 80% of rural women in Guinea suffer serious financial difficulties and have no access to credit.

World Education's *Women's Literacy and Livelihoods Project* was a 14-month pilot designed to improve the well-being of rural Guinean women and their families through increased access to basic literacy and the promotion of sustainable livelihoods. The pilot integrated lessons learned from years of experience in Africa and Asia working with community-based organizations to create innovative tools and strategies that addressed critical needs for functional literacy and microenterprise.

Working with 10 women's groups in the Mamou region, the project aims to develop women's basic skills in literacy and livelihoods. Functional literacy training is held local-languages and integrates sustainable livelihoods and includes practical exercises, allowing participants to immediately use mathematics and microfinance skills learned in literacy sessions. To complement literacy training, women receive additional skill-training in locally relevant income generating activities and gain access to microcredit funds.

The pilot encourages sustainability by strengthening women's groups to manage literacy activities, sustain small savings programs and provide ongoing assistance to their members. As with many of World Education's programs, women receive cross-cutting training on HIV and AIDS and its impact on livelihoods and development.

In Vietnam, the Literacy and Community Development Programme (LCDP) was initially implemented in two districts in 2000. It targeted poor and marginalized groups (such as ethnic minorities and women) in remote areas. Between 2500 and 3000 learners / participants are enrolled into the programme per year, 80% of whom are women. Since its inception, the programme has been expanded into 11 districts across the country and, to date, more than 12,000 participants (of whom more than 9,500 are women) have enrolled into the literacy classes. The programme has led to community development and empowerment as well as an appreciable decline of poverty levels among graduates due to their capacity to use literacy skills for income generation. A highlight that was successful in the pilot programme is centered on gender. This comment was proved by the number of women who attended literacy circles: women learners showed more self- confidence while practising uses of PRA tools and participating in group

discussions. Women's roles increased in their family and production. For example, some women said that they knew how to calculate their family's income and expenditure, and read crop and livestock medicinal instructions. It is noteworthy that these tasks were previously performed by men.

Women groups need capacity buildings in management of their group projects. According to UNDP (1991), capacity building is the creation of an enabling environment with appropriate policy and legal frameworks, institutional development, including community participation (of women in particular), human resources development and strengthening of managerial systems. This definition shows that UNDP recognizes that capacity building is a long-term, continuing process, in which all stakeholders participate (Ministries, local authorities, NGOs and water user groups, professional networking, academics and others) But according to WCO (2009), capacity building is activities which strengthen the knowledge, abilities, skills and behavior of individuals and improve institutional structures and processes such that the organization can efficiently meet its mission and goals in a sustainable way.

2.3 Community and Culture and the Empowerment of Women

Empowerment refers to increasing the spiritual, political, social, or economic strength of individuals and communities. It often involves the empowered developing confidence in their own capacities, Blanchard, John & Alan, 1996). According to Judi (2010) empowerment covers a vast landscape of meanings, interpretations, definitions and disciplines ranging from psychology and philosophy to the highly commercialized self-help industry and motivational sciences. Judi (2010) concurs with Blanchard et al. (1996) on sociological empowerment. They argue that sociological empowerment often addresses members of groups that social discrimination processes have excluded from decision-making through –for –example- discrimination based on disability, race, ethnicity, religion, or gender.

Thomas and Velthouse (1990) and Wilkinson (1998) concur that empowerment of women, also called gender empowerment, has become a significant topic of discussion in regards to development and economics. They argue that empowerment is one of the main procedural concerns when addressing human rights and development. The Human Development and Capacities Approach, the Millennium Development Goals, and other credible approaches/goals

point to empowerment and participation as a necessary step if a country is to overcome the obstacles associated with poverty and development (Wilkinson (1998). Judi (2007) concur with Thomas and Velthouse (1990), and Wilkinson (1998) on the issue of women empowerment and further point out that when women have economic empowerment, it is a way for others to see them as equal members in society. Through this, they achieve more self-respect and confidence by their contributions to their communities.

Judi (2007) argues that many of the barriers to women empowerment and equity lie ingrained into cultures of certain nations and societies. She notes that many feel these pressures, while others have become accustomed to being treated inferior to men.

According to Blanchard et al. (1996), empowerment is not giving women power; women already have plenty of power, in the wealth of their knowledge and motivation, to do their jobs magnificently. Rather, empowerment as letting this power out (Blanchard et al., (1996), to encourage women to gain the skills and knowledge that will allow them to overcome obstacles in life or work environment and ultimately, help them develop within themselves or in the society.

Blanchard et al. (1996), Judi (2007), and Wilkinson (1998), point out that empowerment includes the ability to make decisions about personal/collective circumstances; the ability to access information and resources for decision-making; ability to consider a range of options from which to choose(not just yes/no, either/or.); and the ability to exercise assertiveness in collective decision making. It also entails having positive-thinking about the ability to make change; and ability to learn and access skills for improving personal/collective circumstance. Further empowerment is the ability to inform others' perceptions through exchange, education and engagement, involving in the growth process and changes that is never ending and self-initiated; increasing one's positive self-image and overcoming stigma; and increasing one's ability in discreet thinking to sort out right and wrong.

Individual and collective empowerment of women helps in achieving the goal of equality and is a feature of all Austrian Development Cooperation core areas. This is in realization that more than half a billion women in developing countries have no reasonable income, no health care and no security. Extreme poverty is female and means hunger, disease, foreshortened or no education, no ownership and no secure access to water and energy. Women also have limited

opportunities in the community owing to isolation, exclusion from decision-making processes, low mobility, overwork and violence.

The Rio Declaration (1992) stated that “women have a vital role to play in environmental management and development” and their full participation is essential in achieving sustainable development. The Millennium Development Goals recognize the need to promote gender equality and empowerment of women, the need to alleviate poverty and ensure sustainable environmental management.

A report by the United Nation Economic Commission for African (UNECA, 1983), 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. This report further highlighted that the overall goal of these women groups was to expand women’s decision making role in the community affairs and improving women’s well being and easing women’s workload by facilitating access to basic rural services and infrastructures.

In Malawi, where female-headed households are among the poorest in the country, ADRA is helping women overcome these obstacles through the Women Empowerment Project (WEP), an initiative whose main goal is to empower women by promoting their rights and health status, and encourage self-supporting income generating initiatives. By April of 2009, ADRA expects that some 5,000 people will have benefited directly and another 15,000 indirectly in communities in the Mulanje district of southern Malawi. Women currently head many of the targeted households, while at least 81 percent of the indirect beneficiaries are women and children. “The proposed project will help men see women as partners in development, without whom society is not complete,” said Per Bolling, project officer for ADRA Sweden, about the inclusion of men in the project. “This will also help improve the marital relations among targeted men and women, a factor that has proven successful among other rural families.” Through the WEP, members benefit from group discussions, theater, and door-to-door visits that highlight issues that are important to them, such as gender and human rights, adult literacy, HIV/AIDS, nutrition, clean water, home gardening, animal husbandry, and additional livelihood activities.

The project is targeting 1,000 households in 20 villages, with each village receiving a water well. Through the installation of wells, women, who are the primary water-collectors, have

additional time to participate in literacy training, home gardening, and other project activities. However a major criticism to gender mainstreaming, Stratigaki (2005) claims that positive action was sidelined after the launch of gender mainstreaming as a result of the specific way GM was used by the opponents of gender equality. Almost all analyses of gender mainstreaming agree that is a strategy which complements, but does not replace previous gender specific equality policies, like equal treatment and positive action. However, in a hostile gender equality policy environments, GM may be conceived and applied as an alternative to positive action and used to down play the final overall objective of gender equality.

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 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.

2.4 ICT infrastructure and the Empowerment of women

The empowering use of ICTs is closely connected to socio-economic development, and this potential towards social transformation demands that everyone should have access. Prevailing inequalities in access to ICTs throughout the world suggest that many groups are hindered by their social and economic circumstances from developing a relationship with ICT.

Women in many societies, particularly in Latin America, have relied on "networks of reciprocal exchange" (Lomnitz,1977) that provide information and assistance from family, friends, and neighbors to obtain basic services such as health, childcare, food, and even services such as loans and job procurement. These networks operate within all social classes, the poor as well as the elites (Lomnitz,1984). At one level, these informal networks constitute a valuable source of assistance for women. But at another level, these structures create mechanisms of social control through the maintenance of notions of femininity and masculinity, and through deference to authoritarian, patriarchal rule.

In India there are a number of voluntary organizations involved in women empowerment through initiating cooperatives structures or taking up initiatives based on programmes. One such organization is Self Employed Women Association (SEWA) which is a trade union registered in 1972. It has 61 cooperatives, 400 self-help groups, 4000 saving groups over 530000 members in Gujarat. SEWA has realized the potential of harnessing the power of information technologies in the context of the informal sector at much earlier stage. In order to optimally utilize the power of ICT at grassroots level, SEWA has launched various integrated development programmes and has demonstrated the capacity to deploy ICT and mainstream it effectively (Nanawati, 2006) SEWA has pilot tested various tools for poverty alleviation, micro-enterprise development and even disaster mitigation, with remarkable success. SEWA trains women to use mobile phones, giving them loans for purchasing it. Women use their phone to find prevailing prices in the market for trading their produce. This give them the power to negotiate with the local trade and an escape from the middleman.

The Zambia Association for Research and Development (ZARD), a non-government organizations that works to empower women and uplift their status and their living standards through participatory action-oriented and gender sensitive research, advocacy, training, networking, publishing and dissemination of information. Since the inception of the programme in July 2006, ZARD has trained many women and girls in basic IT skills. Follow-up on some of the trained women revealed that a number of them have since found jobs where they are applying skills e.g typists, office assistants, till operators etc. Others are using the skills to manage their businesses e.g. basic bookkeeping and maintaining records of their operations (Lungu, 2008).

Microsoft Africa has teamed up with the Federation of Women Entrepreneurs Association (FWEA) and Supa Mamas organization in Kenya to train women in small and medium enterprises on using Microsoft tools to grow their business. By bringing together women from various SMEs across the country, Microsoft hopes to significantly increase the number of women entrepreneurs using technology tools to manage and grow their businesses. The event was organized under the banner of Microsoft Women of WECA (WOW) which helps women excel in ICT and also build their businesses without necessarily investing too much on ICT tools and Supa Mamas, a marketing and events company which brings together business women from

different backgrounds to inform, connect and inspire mothers in Kenya by exposing them to opportunities available to grow their enterprise..

2.5 Access to Financial Resources and the Empowerment of Women

There is a general consensus that access to financial services is important for the poor to raise productivity, create assets, generate income, and achieve food security. Up to the 1970s, formal institutions in the public sector had been the main providers of financial services to the poor, mainly small and marginal farmers, usually at subsidized rates (Matin *et. al.*, (2002) High risks associated with lending to this group of the rural poor, together with other institutional weakness, resulted in formal institutions (including private ones) failing to deliver financial services effectively (World Bank, 2001).

It is assumed that increasing women's knowledge and access to micro-finance services will lead to individual economic empowerment through enabling women's decisions about savings and credit use, enabling women to set up micro-enterprises, and increasing incomes under their control. This in turn is assumed to enable women to initiate broader social and political changes. Within the guise of poverty alleviation and empowerment, the financial sustainability paradigm assumes importance for the banking sector (Mayoux 2001).

Development literature often states that because women are more likely than men to put the interests of their family first, they are more likely to re-invest credit into their business if they think that the business will benefit their children and family in the long run (Haig-Muir, 1996). Women seem to invest more in household consumption and in human capital development, such as health care and the education of children (Pitt et al., 2006). Men, on the other hand, are more likely to spend credit on entertainment or luxury items, such as cigarettes and radios, that don't influence the economic welfare of their families in a constructive way (Jacobsen, 1998).

Rural women in developing countries are at a serious disadvantage when trying to access credit. ORUDE, the Organization for Rural Development, is a grassroots NGO in south-eastern Uganda. Formed in 1997, the organization had been mobilizing and training rural women's economic groups and preparing them to absorb credit. It then helped the groups to open savings accounts with microfinance institutions (MFIs) from which they hoped their members could access credit.

However, most MFIs view rural women as (ostensibly) a credit risk. When they manage to acquire loans, high interest rates averaging 10% per month are charged, depleting their savings. Yet a large percentage of the women's loan portfolios consist of their savings, which accumulate no interest. Even when the women have paid off their loans the microfinance institutions do not pay interest on their savings, on the pretext that their savings were used as a loan security. The women's groups lacked the capacity to organize and form savings and credit cooperative schemes of their own from which they could borrow when in need and do away with the MFIs. Although there were savings and credit cooperatives – many of them enjoying support services from the government – they were male-dominated and women were not encouraged to join.

In December 2009, ORUDE began working with the support of the ILO to implement the model of SUSALECOs – Sub-County Savings and Lending Cooperatives. The project aimed at assisting 500 members from 20 women's economic groups in the sub-counties of Mafubira and Busedhe to form savings and lending cooperatives, empowering them by enabling them access credit to finance small enterprises and other income-generating activities. Under this scheme, women's groups from each of the two sub-counties merged to form a sub-county savings and lending cooperative. In keeping with the cooperative principles, membership in the SUSALECOs did not exclude men, despite a special focus on women. The project's total budget was just over \$63,000 (ILO-COOPAfrica contributed \$46,600 and the rest was raised locally). As well as helping the women set up SUSALECOs, the project also provided capacity building through education, leadership development and micro-enterprise training. The project concluded at the end of 2010, by which time it had helped to create two legally recognized SUSALECOs, the Mafubira Rural Saving and Credit Cooperative (MARUSACO) and the Busedhe Rural Savings and Credit Cooperative (BURUSACO). The two cooperatives have a combined total membership of 493, of whom 380 are female and 113 male. Within just a year they had a loan portfolio of \$31,109 and savings and shares amounting to \$13,404. A total of 141 women had been able to access credit from their cooperative, amounting to \$23,997.

For the first time in the history of the Mafubira and Busedhe communities women have been able to set up their own financial institutions to meet their financial and social needs. Women's attitudes have changed from looking at subsistence agriculture as the only source of livelihood to becoming dynamic entrepreneurs, even if on a small scale. Slowly but surely, jobs are being

created and livelihoods are improving. The growing cohesion among the members has encouraged the women to start demanding participation in the mainstream development agenda. Women now have the courage to contest for leadership positions locally and nationally. This courage can be attributed to the project that gave them the opportunity to discover their leadership potential.

Republic of Kenya (2002) observes that provision of financial services targeting poverty reduction is largely handled by institutions which tend to cover larger parts of the country. One such microfinance with a countrywide network in Kenya is Kenya Women Finance Trust (KWFT) whose mandate includes empowering women through income generation as a poverty reduction strategy. KWFT was established in 1981 and has developed a network of offices spread countrywide. It is headquartered in Nairobi with nine regional offices and 71 units as well as desks. In an effort to reach out to the needy, units serve urban centers whereas desks serve urban settlements (KWFT, 2008).

Osa (2009) carried out a study on the role of microfinance in promoting growth of small businesses among women within the Kisumu Central District, a case of the Kenya Women Finance Trust (KWFT). The study's findings were that microcredit increased sales to the business women in the Kisumu Central Business District.

2.6 Theoretical Framework

According to Kombo and Tromp (2006) theoretical framework is a collection of interrelated ideas based on theories. Theoretical framework accounts for and explains the phenomena attempting to clarify why things are the way they are, based on the theory.

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 individuals 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 (Cooler, 1902).

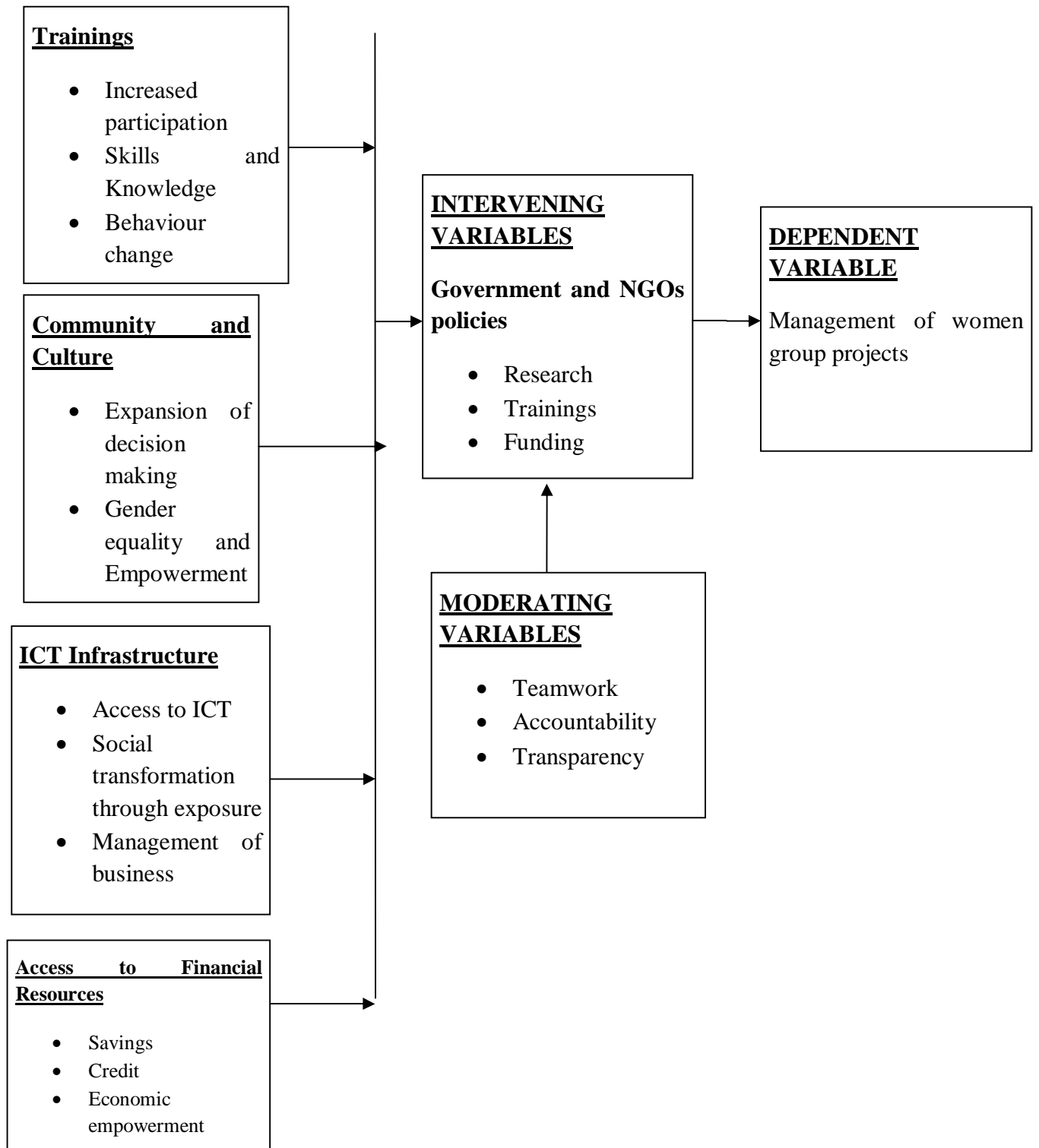
This study was modeled on the reference group theory by Cooler, 1902. The basis of reference group theory was that individuals in a group are motivated to gain or maintain acceptance. To promote this acceptance, the individuals hold their attitudes in conformity with

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. Kelly (1952) argued that reference group theory allows different scales of value and different dimensions of knowledge in regard to different social groups, as these groups are shaped by the members. The theory proposed that training and literacy, gender mainstreaming, ICT and access to financial resources influence empowerment of women on management of group projects. Thus if women join and remain part of the women group, they should be empowered through trainings, community and cultural factors, ICT infrastructure and increased access to financial resources

2.7 Conceptual Framework

The following conceptual framework guided the study:

INDEPENDENT VARIABLES



2.8 Knowledge Gaps

A report by the United Nation Economic Commission for African (UNECA, 1983), 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. This report further highlighted that the overall goal of these women groups was to expand women's decision making role in the community affairs and improving women's well being and easing women's workload by facilitating access to basic rural services and infrastructures.

Although resources, wide variety of programs and information offered by the public and private sectors is available to assist families in addressing issues related to financial planning in Winam division, most do not target these low-income illiterate women. Many women may find the various choices marketed via the Internet and the media to be overwhelming. As a result of illiteracy, they may however find it difficult to identify options relevant to their personal and family situations from among the myriad of choices available. There are however no studies to establish the empowerment of women in management of group projects in Winam division, which could be the cause of high level of poverty index among women.

This study therefore looked at trainings and literacy, community and culture, ICT Infrastructure and access to financial resources and the empowerment of women in management of group projects in Winam division, and whether they contribute to poverty alleviation of the women

2.9 Summary of the Literature Review

The review on past knowledge and studies reveal that trainings and literacy, community and cultural factors, ICT infrastructure and access to financial resources have contributed to empowerment of women in management of group projects. Trainings and literacy provides an opportunity to women to improve their skills. The higher level of learning will help women to learn skills and vocations and play an effective role in the management of their group projects.

Through the WEP in Malawi, women benefit from group discussions, theatre, and door-to-door visits that highlight issues that are important to them, such as gender and human rights, adult literacy, HIV/AIDS, nutrition, clean water, home gardening, animal husbandry, and additional livelihood activities.

The literature reviewed indicated that the empowering use of ICTs is closely connected to socio-economic development, and this potential towards social transformation demands that all women should have access. Prevailing inequalities in access to ICTs throughout the world suggest that many women are hindered by their social and economic circumstances from developing a relationship with ICT.

The literature also confirmed that designing appropriate financial products for women to be able to save, borrow and insure is essential to strengthen women's role as producers and widen the economic opportunities available to them. The paper argues that it is important that development strategies that aim to boost rural women's productive capacity must enhance women's direct access to financial services, i.e. not mediated through their husbands. The paper details the new products and service delivery models introduced to address some of the constraints faced by women. These include technical innovations that improve access to existing financial services, changes in product design to better tailor products to women's preferences and constraints, and the development of new products such as micro insurance.

The literature finally reviewed that the scheme of micro financing through women groups has transferred the real economic power in the hands of women and has considerably reduced their dependence on men.

Kenya being one of the developing countries of the world has not been left behind in improving the welfare of women through the initiatives of the group projects. Kenya has to a great extent improved the lives of many of her people. However, Winam division is one of those parts whose improvement index have been quite low and high percentage of Winam division women are still living below the poverty level

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This section presented the survey design where the techniques and strategies that was be used to address the research problem are discussed. The research design, target population, sample size, sampling techniques followed by data collection procedures and finally data analysis methods would be discussed. The researcher indicated, through citations, the relevant sources of information that guided the effectiveness of this chapter.

3.2 Research Design

This study adopted descriptive survey design because the study was to be conducted within a short period of time, and not a single point in time. The descriptive survey design was appropriately suited for the study because of the nature of the problem, which was a relationship between the variables over a short period of time (Saunders et al.,2007) The principle behind the descriptive was that it described what, how or why something happens. In this study the research problem was empowerment of women which was the dependent variable while trainings and literacy, community and culture, ICT infrastructure, access to financial resources were the independent variables.

The descriptive statistics after the survey was obtained, was utilized to describe, organize and summarize data obtained to come up with a conclusive answer to the problems empowerment of women in Winam division. The qualitative data was collected from the questionnaire administered to the women group members from the selected locations in Winam division. The design had been selected for this study because of the economical nature of the design, its rapid ability of data collection and ability to understand a population from using part of the population.

The survey was generally to explain how trainings and literacy, community and culture, ICT infrastructure and access to financial resources influence empowerment of women on management of group projects in Winam division. The survey designed enabled the researcher to simply describe opinions on how trainings and literacy, community and culture, ICT infrastructure and access to financial resources influenced empowerment of women, without manipulating variables. The fact that data was collected from the target population at one point in time cut down on costs that would have

been incurred in studying women groups over a long time. The cross section survey enabled the research to provide qualitative and quantitative descriptions of how trainings and literacy, community and culture, ICT infrastructure and access to financial resources influenced empowerment of women in Winam division.

3.3 Target population

The target population comprised 675 registered women groups in Winam division with an average membership of 15 women. The target population was 8133 women.

3.4 Sample Size and Sampling Selection

3.4.1 Sample Size

A sample size was 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). The sample size consisted of 366 respondents sampled from approximately 8133 members of 675 women groups in Winam division. The selection was done through simple random sampling.

$$\text{Sample size } n = \frac{z^2 pq}{d^2}$$

Given $p = 0.5$ to give maximum sample

$$q = 1 - p = 0.5$$

$z = 1.96$ at 95% confidence level (CI)

$d = \text{Tolerance errors} = 5\%$

$$\frac{1.96^2 \times 0.5 \times 0.5}{(0.05)^2} = 384 \text{ for population over } 10,000$$

(0.05)

For population of 8133

$$N_s = \frac{n}{N} = \frac{384}{8133}$$

$$n+N = 384+8133$$

$$s = \frac{3123072}{8517} = 366$$

$$8517$$

$$=366$$

3.4.2 Sampling Selection

Sampling technique is the procedure a researcher uses to gather people, places or things to study. It is a 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 and Kombo, 2002). A sample is a finite part of a statistical population whose properties are studied to gain information of the whole (Webster, 1985). The research used Simple random sampling to select the sample. The simple random technique selected a sample without bias from the target or accessible population. It is mainly used to select random or representative samples. It was used to select the women groups which are the sample units and each respective woman within the selected group will be the respondent. This sampling technique was appropriate because it gave all individual in the defined population an equal and independent chance of being selected as a member of the sample. According to Kombo and Tromp (2006) the sample yield research data that can be generalized to a large population.

The population of 8133 members from Winam division was distributed in locations and Sub locations as tabulated:

Location	Sub-location	No of members
Kondele	Manyatta A	1447
	Migosi	352
	Nyawita	373

West Kolwa	Nyalenda A	899
	Nyalenda B	945
	Manyatta B	384
Kolwa Central	Kasule	384
	Nyalunya	246
East kolwa	Buoye	142
	Mayenya	82
	Got Nyabondo	120
Town	Southern	638
	Bandani	104
	Northern	363
	Kaloleni	365
West Kajulu	Konya	421
	Wathorego	63
Miwani	Miwani West	61
	Miwani North	84
	Miwani East	92
	Miwani central	46
East Kajulu	Okok	125
	Kadero	397

TOTAL**8133**

Given Sample size for 366 from a population of 8133, to get the number of groups to be interviewed

$$\text{No of groups} = \frac{8133}{366} = 22.221$$

366

That approximate to 22 women groups of which each women group, the number of members to be interviewed per group will be:

$$\frac{366}{22} = 16.63$$

22

= 17 members per group

3.5 Research Instruments

The study used structured or closed ended questionnaires as the main tool for collecting data given the nature of data to be collected, the time available and the objectives of the study (Oso & Onen, 2008; Amin, 2008). Secondly, the sample size of 366 was fairly large given the time constrains, and the long distances between data collections points. The questionnaire was therefore considered ideal for collecting data from members of women groups. Some members of women groups on the other hand may have to be interviewed using the questionnaire since they may not be in a position to read, understand and respond as expected. The questionnaire will be carefully designed to consist of a set of items to which the respondents will be expected to provide their perceptions and feelings since these variables cannot be directly observed.

The questionnaire had been designed to take structured form. It had been divided into two main sections. Section A captured the demographic information (age, education level, gender). Section Bis sub divided into subsections, each addressing specific research objectives. Category 1, II, III,IV and V of that section addressed influence related areas trainings and literacy, community and culture, ICT infrastructure and access to financial resources on the empowerment of women on management of group projects.

3.5.1 Pilot –testing

Pilot testing of the research instrument was conducted with a few respondents. According to Mugenda and Mugenda (2003), a pre-test sample of a tenth of the total sample with homogenous characteristics is appropriate for a pilot study. This was also ideal for pilot testing because they operate in the same environment and similar approaches apply to them. In this study, 30 respondents from Kondele location, equivalent to 10% of the sample size from the respondents were interviewed during the pilot study. 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's bias. That was important in the research process because it assisted the researcher to identify and correct vague questions and unclear instructions. It also assisted the researcher to capture the important comments and suggestion from participants and this further enabled the researcher to improve on the efficiency of the instrument.

3.5.2 Validity of Research Instruments

According to Mugenda & Mugenda, (2003), it refers to whether an instrument is really measuring what it purports to measure. Pilot testing was carried out to establish the content validity of the instrument.

The validity of the instrument was ascertained by conducting a pilot study. This ensured that the instructions were clear and all possible responses to the questions are captured. Content validity of a measuring instrument is the extent to which it provides adequate coverage of the investigative questions guiding the study (Mugenda, 2008). In the study, content validity was determined by consulting the judgement of the research supervisors within the University. The researcher reviewed the instruments and seek opinion of the University supervisors to recommend for further improvements and verify whether the instruments was able to address the objectives of the study.

3.5.3 Reliability of Research Instruments

Refers to the consistency of data arising from the use of a particular research. Simple and straight forward questions was used to all categories of respondents so as to make the responses consistence across variables. Trained research assistants were used in the study so as to eliminate the errors made during administration or scoring of the instruments.

Reliability in research is influenced by random error. Errors may arise from inaccurate coding, ambiguous questionnaires 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 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 the results was calculated using SPSS. The reliability was further determined using Spearman’s Brown proficiency formula (Kathuri & Pals, 1993).

The researcher used test re-test method to access the reliability of the instruments. This involved administering the same questionnaires twice to the sample population at Winam division, and correlating their responses independently. After administering the questionnaires, a correlation coefficient was calculated using appropriate formula to establish the relationship between the two sets of scores. Spearman’s Brown Prophecy formula will be applied as shown:

Reliability of the entire test=(Reliability of 0.5test) (r)

$$1+(Reliability\ of\ 0.5)\ (r)$$

Where r is Coefficient of correlation.

R is the quantitative measure of reliability on a scale of 0-1, such that as tends to 1, the stronger the reliability and vice versa (Salemi, 2008).

3.6 Research Procedure

The researcher was granted permission from the College of Education and External Studies School of Continuing and Distance Education (Kisumu Campus). Once the permission was granted the researcher got authority from the National Council for Science and Technology to collect data from the field. The researcher the informed the Ministry of Gender and Social Services Kisumu East district before proceeding to the women groups. The researcher administered the questionnaire to the women groups with the help of Research Assistants. The questionnaires were collected after one week for the purpose of coding and data interpretation.

3.7 Data Analysis Methods

Bogdan and Biken (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 to report.

Gay (1976), points out that, the most commonly used method of reporting descriptive survey is by developing frequency distribution, calculating percentages and tabulating them appropriately. Statistical package of Social Sciences (SPSS) software was used to analyze the quantitative data where tables 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.

The fixed items within questionnaire were analyzed using the quantitative and qualitative data analysis method. The responses were in the form of Strongly agreed, Agree, No Comment, Disagree, Strongly Disagree. The score of each respondent on each variable were added together. The responses of all respondents in each group were pooled together to get the overall score for each women group. The scores for each women group were then be converted to percentages by expressing each score as a percentage fraction of the total.

3.8 Ethical Considerations

The information obtained from other authors to support the relevance of this research was acknowledged in the form of references while plagiarism was minimized as much as possible. The researcher provided adequate and clear explanation on the purpose of the study to each respondent. The researcher also seek the respondent's consent to participate in the study while assuring them that their participation is voluntary. All the participants' were assured of confidentiality and the information they would provide would be used for the research purpose only. The ethical considerations were as confirmed by Oso and Onen (2008) that the major ethical issues to be considered during research were informed consent, privacy and confidentiality, anonymity of the respondent and researcher responsibility.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION, INTERPRETATION AND DISCUSSION

4.0 Introduction

This chapter presents and discusses the research findings under thematic sub-sections in line with the study objectives. The sub-themes include: Questionnaire return rate of the study, demographic characteristics of respondents, age of the respondents, marital status, educational level, trainings and literacy, community and culture, ICT Infrastructure and access to financial resources.

4.1 Questionnaire Return Rate

The study sent out 366 questionnaires out of which 296 were duly filled and returned which is 80.87%. According to Mugenda and Mugenda (2003, a response rate of 50% is adequate for analysis and reporting; a response rate of 60% is good and that of 70% and above is very good. Thus, the return rate of 80.87% this survey was relatively higher and therefore deemed acceptable for the study. Though, time was a factor, the fact that many of the women groups whose members were interviewed meet at a central place which is Kenyatta Sportsground at the town centre, helped the researcher to have the questionnaires administered to the respondents and collected back almost immediately hence the averagely high return rate. However for those women groups in the rural and per-urban locations such as Kajulu East and West, Miwani, Kolwa Central, East and West, the researcher used four Research Assistants to administer the questionnaires.

4.2 Demographic information of the respondents

In order to understand the type of respondents the researcher was dealing with in the study, their background information was necessary. The study considered the respondent's characteristics of age group; sex and marital status and education level.

4.3.1 Age of the Respondents

The study sought to establish the distribution of respondents by age. The results were as reflected in table 4.1.

Table 4.1 Age of the respondents

Age Set	Frequency	Percent
18-30	33	11.15
31-50	183	61.8
Over 50	80	27.03
Total	296	100%

From table 4.1 it was established that 61.8 % of the respondents were in age set of between 31-50 years while 27.03 % were over 50 years and 11.15 between 18-30. From the data it was clear that majority of the women appeared to be in a mature age bracket of between 31- 50. In most cases people of this age seem to understand what they want when they come together. They are active and productive age group which can contribute to the groups by borrowing loans and using them effectively to uplift their status in the society.

4.3.2 Marital Status of the respondents

The study sought to know the marital status of the respondents as shown in table 4.2 below;

Table 4.2 Marital status of the respondents

Marital status	Frequency	Percent
Single unmarried	49	16.55
Married	175	59.12
Single widowed	72	24.32
Total	296	100%

From the results, it was established that 59.12 % of the respondents were married, 24.32% were single widowed while 16.55% of the respondents 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 their husbands died,. These two categories of women seemed to have had added responsibilities, and they might have come together as result of the common problems they were experiencing.

4.3.3 Educational Level of the Respondents

Further the study sought to find out the education level of members participating in the women groups. The results were as shown in table 4.3.

Table 4.3 Level of education of the members

Education level of members	Frequency	Percent
None	80	27.07
Primary	64	21.62
Secondary	108	38.49
College	44	14.86
Total	296	100%

The study showed that 38.49 % of the women who responded had secondary level of education, 27.07 % had no formal education, 21.62% had primary education while those that had college education were 14.86%. That shows that more than a half of the respondents had low education of no education and primary level. Women groups require tasks such as proper planning, proper record keeping, managing group finances and representation of the group outside. These required individuals to have relatively higher education levels, hence the low education level realized in the study might be a threat to their participation in management of group affairs of the groups.

4.4 Training and Literacy and empowerment of women on management of group projects

The study's major concern was the influence of Training and Literacy and empowerment of women on management of group projects. It was therefore important for the study to establish how training and training and literacy has assisted women in management of their group projects. Among the things that the study looked at were; institutions which organize trainings for women groups, benefits from the trainings, influence of skills and knowledge gained from trainings, access to trainings from CBO, NGO and government, participation in management of group affairs

4.4.1 Institutions which organize trainings

The researcher wanted to know if there are institutions which organize trainings for the group. The question asked was: There are institutions which organize trainings for the group. The results are represented in table 4.4.

Table 4. 4 Institutions which organized trainings

Institutions which organize trainings	Frequency	Percent
Strongly Agree	39	13.18
Agree	135	45.61
No Comment	17	5.74
Disagree	70	23.65
Strongly Disagree	35	11.82
Total	296	100%

According to the findings, 58.79 % of the women interviewed confirmed that they were aware of institutions that organize trainings for women groups while 35.47 % were not aware, 5.74 % had no comment. The results means that as much as there may be many institutions organizing trainings targeting women groups, there are still many women groups which have not been reached.

4.4.2 Benefits from the trainings

The study intended to establish whether there are benefits the group gets from the trainings. The results were analyzed as per the number of groups that were involved in this survey. The results were represented in table 4.5.

Table 4.5 Benefits from the trainings

Benefits from trainings	Frequency	Percent
Strongly Agree	48	16.22
Agree	143	48.31
No comment	22	7.43
Disagree	67	22.64
Strongly Disagree	16	5.41
Total	296	100%

From Table 4.5, it was established that 64.53 % of the respondents indicated that there were benefits from the trainings organized for women groups, 28.05 % said no benefits , while 7.43 % had no comment. That might have been the reason as to why the group members chose to join groups where they can benefit from the trainings organized for group members. These are further supported by the Global Gender Gap Report 2012 which confirmed that the key for the future of any country and any institution is the capability to develop, retain and attract the best talent. The findings also concurs with the findings of Allen (2006) which found out that the experiences in several countries in Africa (Uganda and Zimbabwe) proved that training in selection, planning and management of Village Savings and Loans is important for the sustainability.

4.4.3 Influence of skills and knowledge gained from trainings

The researcher was interested in knowing whether skills and knowledge gained from trainings influence the empowerment of women in management of group projects. They were asked the following question: The skills and knowledge gained by members from trainings influence how your group projects are managed. The results were shown in table 4.6.

Table 4.6 Influence of skills and knowledge gained from trainings

Influence of skills and knowledge gained	Frequency	Percent
Strongly Agree	59	19.93
Agree	142	47.97
No Comment	20	6.76
Disagree	41	13.85
Strongly Disagree	14	11.49
Total	296	100%

Table 4.6 showed that 67.9 % of the respondents confirmed that the skills and knowledge gained from trainings influenced the management of their group projects, 25.34% however disagreed while 6.76% had no comment.

These finding is supported by the Literacy and Community Development Programme (LCDP) in Vietnam which was initially implemented in two districts in 2000 and targeted poor and marginalized groups (such as ethnic minorities and women) in remote areas. The women learners showed more self- confidence while practising uses of PRA tools and participating in group discussions. Women's roles increased in their family and production with some women saying that they knew how to calculate their family's income and expenditure, and read crop and livestock medicinal instructions. It is noteworthy that these tasks were previously performed by men.

4.4.4 Access to trainings from CBO, NGO and Government

The study further sought to find out if the women groups had access to trainings from CBO, NGOs and Government which are very fundamental in their management of group projects The results was as shown in table 4.7.

Table 4.7 Access to trainings from CBO, NGOs and Government

Access to trainings from CBO, NGO and Government	Frequency	Percent
Strongly Agree	22	7.43
Agree	139	46.96
No Comment	21	7.09`
Disagree	73	24.66
Strongly Disagree	41	13.85
Total	296	100%

The table revealed 54.39 % of the respondents agreed that their groups had access to trainings from CBO, NGOs and government,38.51% disagreed while 7.09 % had no comment. The data showed that slightly over half of the respondents are exposed to training opportunities by CBO, NGOs and the government.

The result is confirmed by World Bank (2007a) that reported that an Urban Development Project in Jordan provided business and management training and consulting services, including for many women working in the informal sector. Local NGOs and community groups provided training for women entrepreneurs on handicraft and food production, as well as business management and development.

4.4.5 Participation in management of group affairs

The study sought to find out if the trainings received by the respondents had improved their participation in management of group affairs. They were thus asked to state if the trainings they had received had improved their participation in management of group affairs. Their responses were revealed in table 4.8.

Table 4.8 Participation in management of group affairs

Participation in management of group affairs	Frequency	Percent
Strongly Agree	36	12.16
Agree	159	53.71
No Comment	14	4.73
Disagree	66	22.30
Strongly Disagree	21	7.09
Total	296	100%

From table 4.8, 65.87% of the respondents agreed that trainings had improved members participation in management of group affairs, 29.39% however disagreed, 4.73% had no comment. The finding is in concurrence with The Rio Declaration (1992) that stated “women have a vital role to play in environmental management and development” and their full participation is essential in achieving sustainable development. The Millennium Development Goals recognize the need to promote gender equality and empowerment of women, the need to alleviate poverty and ensure sustainable environmental management. From the results showed, it is evident that members participation in management of group affairs would be higher if the government, CBO and NGOs will prioritize the trainings of members of women groups.

4.5 Community and Culture

The study also sought to find out if Community and culture influence empowerment of women in management of group projects. It was therefore important for the study to establish, through research questions, how community and culture has influenced the empowerment of women. Among the things that the study looked at were; if women have limited opportunities in the community owing to exclusion from decision-making processes, if there are other roles in the house that interfere with members association with other women in the group, if members of the group work together to

complete group tasks, if the rights of members have improved through group affairs and if the status of members in the community have improved through involvement with the group.

4.5.1 Opportunities for women in decision-making in the community

In relationship to empowerment of women in management of group projects, the researcher wanted to know whether women have opportunities in decision making in their community. The results were recorded in table 4.9.

Table 4.9 Opportunities for women in decision-making in the community

Opportunities in decision-making in the community	Frequency	Percent
Strongly Agree	70	23.65
Agree	139	46.96
No Comment	8	2.70
Disagree	63	21.28
Strongly Disagree	6	2.03
Total	296	100%

The response of table 4.9 established that 70.61% of those women who responded acknowledged that there were opportunities for women in decision-making in the community, 23.31% however disagreed, 2.70% had no comment.

A report by the United Nation Economic Commission for African (UNECA, 1983), 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. This report further highlighted that the overall goal of these women groups was to expand women’s decision making role in the community affairs and improving women’s well being and easing women’s workload by facilitating access to basic rural services and infrastructures.

4.5.2 Other roles in the house interfering with member's association

The researcher wanted to know if other roles in the house interfere with member's association with other women in the group.

4.10 Other roles in the house interfering with member's association

Other roles in the house interfering with member's association	Frequency	Percent
Strongly Agree	29	9.80
Agree	88	29.73
No Comment	8	2.7
Disagree	128	43.24
Strongly Disagree	43	14.53
Total	296	100%

Table 4.10 from the respondents showed 57.77% said that other roles in the house did not interfere with their association with other women in the group, 39.53% however confirmed while 2.7% had no comment. Majority of the women who responded did not complain of other roles in the house interfering with their association with other women in the group. That could be reason as to the importance women are viewing the groups thus giving group affairs a priority among other roles.

4.5.3 Members of the group work together to complete group tasks

In relation to teamwork, the researcher wanted to establish whether members of the group work together to complete group task. The results was as shown below in table 4.11.

4.11 Members working together to complete group tasks

Members of the group work together to complete group tasks	Frequency	Percent
Strongly Agree	33	11.15
Agree	175	59.12
No Comment	12	4.05
Disagree	61	20.61
Strongly Disagree	15	5.07
Total	296	100%

Table 4.11 established that 70.27% of the respondents agreed that members of their group work together to complete group tasks, 25.68% disagreed while 4.05% had no comment.

The result is supported by Oada (1999) who reported that 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 pulling together of resources and energy. Women made groups to work together for their various needs.

4.5.4 The rights of members

The researcher wanted to know whether through group affairs, the rights of members had improved of which the results were as recorded in table 4.12.

Table 4.12 Improvement of the rights of members

Improvement of rights of members have improved	Frequency	Percent
Strongly Agree	50	16.89
Agree	158	53.38
No Comment	13	0.44
Disagree	55	18.58
Strongly Disagree	20	0.68
Total	296	100%

Results from table 4.12 showed that 70.27 % agreed that through group affairs, the rights of members had improved, 19.26 % disagreed, 0.68 % had no comment. From the results is evident that women groups promotes the rights of individual members.

The findings is supported in Malawi, where female-headed households are among the poorest in the country, ADRA is helping women overcome obstacles through the Women Empowerment Project (WEP), an initiative whose main goal is to empower women by promoting their rights and health status, and encourage self-supporting income generating initiatives (ADRA 2009)

4.5.5 Improvement of members' status in the group

The study sought to establish if there was improvement of members status in the group. The results were recorded in table 4.13.

4.13 Improvement of members' status in the group

Improvement of members status in the group	Frequency	Percent
Strongly Agree	57	19.26
Agree	164	55.41
No Comment	5	0.17
Disagree	54	21.62
Strongly Disagree	16	5.41
Total	296	100%

Table 4.13 results established that 74.67% of the respondents agreed that the status of members had improved in the group, 27.03 % disagreed, while 0.17 % had no comment. Enhancement of members' participation in group affairs could be the reason why women's status had improved in the community. This is supported by a study done in Uganda by Build Africa (2012) which indicated that women are empowered by Village Savings & Loan to generate and manage household income which has led to self-esteem.

4.6 ICT Infrastructure

The researcher sought to establish the influence of ICT infrastructure on empowerment of women in management of group projects. The study sought to assess group members' accessibility to mobile phones, computer services, group connection with other women groups through ICT, the group connection with other organization firms with interests in their group project and if the use of ICT has assisted the group in management of its affairs.

4.6.1 Accessibility to mobile phones

The respondents were asked to indicate their accessibility to mobile phones. The results were represented in table 4.14.

Table 4.14 Accessibility to mobile phones by members

Accessibility to mobile phones	Frequency	Percent
Strongly Agree	115	38.85
Agree	151	51.01
No Comment	6	2.03
Disagree	19	6.42
Strongly Disagree	6	2.03
Total	296	100%

It was established that 89.86 % of the respondents agreed that members of their groups had access to mobile phones, 8.45 % disagree, 2.03% had no comment, Accessibility to mobile phones is very high among women which would promote communication among themselves and with other organizations. However women should be empowered more on enhanced usage of the mobile phones on management of group projects as confirmed by (Nanawati, 2006) which reported that SEWA an NGO in India pilot tested various tools for poverty alleviation, micro-enterprise development and even disaster mitigation, with remarkable success. SEWA trained women to use mobile phones, giving them loans for purchasing it. Women used their phones to find prevailing prices in the market for trading their produce. This gave them the power to negotiate with the local trade and an escape from the middleman.

4.6.2 Accessibility of members to computer services

Members were further asked to indicate whether they have access to computer services. The researcher acknowledged the enormous benefits one enjoys when one is accessible to computer. The results were represented in table 4.15.

Table 4.15 Accessibility of members to computer service

Accessibility of members to computer services	Frequency	Percent
Strongly Agree	11	3.72
Agree	86	29.05
No Comment	46	15.54
Disagree	98	33.11
Strongly Disagree	55	18.58
Total	296	100%

From the results in table 4.15, it emerged that 51.60% of the respondents said that their group had no access to computer services, 32.77% had while 15.54% had no comment. The high rate of the respondents who are not exposed to computer services can be attributed to education level of the women as a big percentage of them are illiterate and lack of computers in the rural areas because electricity is not fully connected in those parts.

However more women can be exposed to basic computer skills to empower them in management of their group projects as confirmed by Lungu (2008), The Zambia Association for Research and Development (ZARD), a non-government organizations, which since the inception of the programme in July 2006, has trained many women and girls in basic IT skills. Follow-up on some of the trained women revealed that a number of them have since found jobs where they are applying skills e.g typists, office assistants, till operators etc. Others are using the skills to manage their

businesses e.g. basic bookkeeping and maintaining records of their operations.

4.6.3 Connection of members with other women groups through ICT

The study was interested in knowing if there are connections of members with other women groups through ICT. The results were tabulated as follows in table 4.16.

Table 4.16 Connection of members with other women groups through ICT

Connection with other groups through ICT	Frequency	Percent
Strongly Agree	39	13.18
Agree	82	27.70
No Comment	51	17.23
Disagree	93	31.42
Strongly Disagree	31	10.47
Total	296	100%

The study revealed in table 4.16 that 41.89% said that their group had no connections with other groups through ICT, 40.88% agreed, 17.23% had no comment. The results above could be as a result of women group members not fully exposed to other Information Communication Technology such as internet and fax apart from mobile phones or poor linkages among the women groups. However women in Winam division can benefit more from linkages with other women groups as supported by women in many societies, particularly in Latin America, who have relied on "networks of reciprocal exchange" (Lomnitz, 1977) that provide information and assistance from family, friends, and neighbors to obtain basic services such as health, childcare, food, and even services such as loans and job procurement. These networks operate within all social classes, the poor as well as the elites (Lomnitz, 1984).

4.6.4 Group connections with other organization firms

The study sought to find out whether the group had connections with other organization firms which had interests in their group affairs. The results were as follows:

Table 4.17 Group connections with other organization firms

Group connections with other organization firms	Frequency	Percent
Strongly Agree	36	12.16
Agree	150	50.68
No Comment	25	8.45
Disagree	61	20.61
Strongly Disagree	24	8.11
Total	296	100%

The results in table 4.17 established that 62.84 % of the respondents agreed that their groups had connections with other organizations which have interests in their group, 28.72% said their group had no connections while 8.45% had no comment. Since many women had mobile phones, it was possible for them to be connected to other organizations which had interest in their affairs.

Such as Kenya Women Finance Trust (KWFT), a microfinance institution established by Kenyan women services only-women Kenyan, IFAD, in partnership with the Belgian Survival Fund, which has been a major donor since 1992. Many than low-income Kenyan women are running small businesses with loans from KWFT. The women report that their lives have improved as a result of their relationship with KWFT.

4.6.5 Influence of ICT in management of group affairs

The study further wanted to establish whether the management of group affairs is influenced by ICT Infrastructure. The results reflected in table 4.18.

Table 4.18 Influence of ICT in management of group affairs

Influence of ICT in management of group projects	Frequency	Percent
Strongly Agree	40	13.51
Agree	157	53.04
No Comment	16	5.41
Disagree	70	23.65
Strongly Disagree	23	7.77
Total	296	100%

It was established that 66.55% acknowledged that ICT influenced the management of their group projects, 31.42% disagreed, 5.41% had no comment.

Nanawati (2006), supports these findings on influence of ICT on women in management of group project through SEWA in India, where women use their phones to find prevailing prices in the market for trading their produce. This give them the power to negotiate with the local trade and an escape from the middleman.

4.7 Access to financial resources

The study also sought to find out how access to financial resources influenced the empowerment of women in management of group projects. It was therefore important for the study to establish through research questions. Among the things that the study looked at were awareness of agencies

that provide funds to women, if the group got credit or grants from the government and NGOs, whether the group had been borrowing loans from financial institutions, if the group keeps its savings in a bank, whether access to financial resources has helped the group to accomplish project demands and whether keeping of financial records has improved the management of group project.

4.7.1 Awareness of agencies that provide funds to women

In relation to management of group projects, the researcher wanted to know whether the group members were aware of agencies that provide funds to women groups. The results was recorded in table 4.19.

Table 4.19 Awareness of agencies that provide funds to women

Awareness of agencies that provide funds to women	Frequency	Percent
Strongly Agree	67	22.64
Agree	160	54.05
No Comment	11	3.72
Disagree	46	15.54
Strongly Disagree	12	4.05
Total	296	100%

Table 4.19 revealed that 76.69% of the respondents agreed that they were aware of agencies that provide funds to women, 19.59% disagreed, while 3.72%, had no comment. Winam division is in Kisumu East district and part of the division is within Kisumu town where many CBO, NGOs and government ministry offices are located hence the high number of respondents acknowledging that they are aware of agencies which provide funds to women.

4.7.2 Group access to credit or grants from the government and NGOs

The researcher wanted to establish if the group had access to credit from the government and NGOs.

Table 4.20 Group access to credit or grants from the government and NGOs

Group access to credit or grants from the government and NGOs	Frequency	Percent
Strongly Agree	29	9.80
Agree	67	22.64
No Comment	60	20.27
Disagree	98	33.11
Strongly Disagree	42	14.19
Total	296	100%

The study established shown in table 4.20 that 47.3% said that their group had no access to credit or grants from the government and NGOs, 32.44% agreed, while 20.27% had no comment. Though many of the respondents were aware of agencies that provide funds to women, still many don't get access to credit or grants from the government and NGOs. That could be because of stringent credit or grants policies by funding agencies, which could be keeping many women away from going for credits or grants.

4.7.3 Group borrowing loans from financial institutions

The study was interested in knowing whether the group borrowed loans from financial institutions by asking the question; does your group borrow loans from financial institutions? The results were as tabled in table 4.21 below.

Table 4.21 Group borrowing loans from financial institutions

Group borrowing loans from financial institutions	Frequency	Percent
Strongly Agree	18	6.08
Agree	97	32.77
No Comment	42	14.19
Disagree	100	33.78
Strongly Disagree	39	13.18
Total	296	100%

From the results of table 4.21, the study discovered that 46.96% of the respondents said that their group did not borrow loans from financial institutions, 38.8 % borrowed, 14.19% had no comment, Many women groups are still not going for loans from financial institutions despite the many financial institutions that are ready to loan them.

These are also further confirmed by a report by ORUDE, an NGO formed in 1997 in south-eastern Uganda that women in developing countries are at a serious disadvantage when trying access credit. Most MFIs view rural women as (ostensibly) a credit risk. When they manage to acquire loans, high interest rates averaging 10% per month are charged, depleting their savings.

4.7.4 Group keeping savings in a bank

The researcher was interested in knowing whether the group kept their savings in a bank. The question asked was; does your group keep its savings in a bank?

Table 4.22 Group keeping savings in a bank

Group keeping savings in a bank	Frequency	Percent
Strongly Agree	102	34.50
Agree	157	53.04
No comment	6	2.03
Disagree	22	7.43
Strongly Disagree	9	3.04
Total	296	100%

From the findings in table 4.22 above 87.54 % stated that their group kept their savings in a bank, however, 10.47 % did not, while 2.03 % had no comment. The positive response by the respondents could be because banking services are available right near where the members operate their affairs particularly those groups near Kisumu town. It could be also be influenced by condition set by the donor agencies for the groups which anticipated to get funding from them to operate bank accounts.

4.7.5 Completion of group project from accessed financial resources

The study was also interested in knowing whether the group completed group projects from accessed financial resources, by asking the question, does your group complete group projects from accessed financial resources? The findings were as tabled in table 4.23.

Table 4.23 Completion of group project from accessed financial resources

Completion of group project from accessed financial resources	Frequency	Percent
Strongly Agree	47	15.88
Agree	147	49.66
No comment	12	4.05
Disagree	76	25.68
Strongly Disagree	14	4.73
Total	296	100%

The results in table 4.23 above established that 65.54% said that their groups completed their group projects from accessed financial resources, 30.41% said they did not, 4.73% had no comment. The completion of group projects could be influenced by skills and knowledge gained from the trainings the women were exposed to by the CBO, NGOs and the government.

This is confirmed by (Mayoux 2001))who stated that it is assumed that increasing women's knowledge and access to micro-finance services will lead to individual economic empowerment through enabling women's decisions about savings and credit use, enabling women to set up micro-enterprises, and increasing incomes under their control. This in turn is assumed to enable women to initiate broader social and political changes. Within the guise of poverty alleviation and empowerment, the financial sustainability paradigm assumes importance for the banking sector.

4.7.6 Improvement of management of group project through keeping of financial record

Finally, the researcher wanted to establish whether there was improvement of management of group project through keeping of financial record. The result was as tabulated below:

Table 4.24 Improvement of management of group project through keeping of financial record

Improvement management projects	of of group	Frequency	Percent
Strongly Agree		46	15.54
Agree		166	56.08
No comment		7	2.36
Disagree		50	16.89
Strongly Disagree		33	11.15
Total		296	100%

The results in table 4.24 above showed that 71.62% of the respondents confirmed that there was improvement in management of group projects as a result of keeping financial record, 28.04% said there wasn't while 2.36% had no comment. That could be the reason why many women being motivated to form or join existing women groups hoping to benefit from the proceeds of the projects.

CHAPTER FIVE

5.0 SUMMARY OF THE FINDINGS ,CONCLUSIONS 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 was to establish the factors that influence empowerment of women groups in management of group projects. The study was guided by the following objectives: to determine how Training and Literacy influence empowerment of women on management of group projects, to establish how Community and Culture influence empowerment of women on management of group projects, to assess how ICT Infrastructure influence empowerment of women on management of group projects, to establish how Access to Financial Resources influence empowerment of women on management of group projects.

5.2 Summary of the Findings of the Study

The summary of the findings were made based on the objectives and research questions which the study sought to address. The study purposively targeted 8133 women who were members of 375 women groups, of which 366 were selected as the sample size. There was a 296 (80.87 %) response rate realized. The target populations were from seven locations in Winam division, Kisumu East district.

The study found out that majority of the respondents were in the age set of between 31-50 years (60.8%) while 59.12% were married and 24.32% single widowed. Of the women interviewed, it was established that nearly half of the respondents had either primary education or no formal education.

In the first objective, the study sought to determine how training and literacy influence empowerment of women on management of group projects in Winam division, by answering the question how does trainings and literacy influence empowerment of women on management of group projects in Winam division? The study established 58.59% of the respondents were aware of trainings organized for women groups. The study further established that 64.53% of the women interviewed confirmed that there were benefits gained from trainings organized for women

groups.67.9% confirmed that there was influence on management in women group projects from the skills and knowledge from the trainings they had attended 54.39% said that their groups had access to trainings from CBO,NGOs and the government while 65.87% of the respondents confirmed that there was improvement in their participation in management of group projects attributed to the trainings.

The second objective sought to establish how community and culture influence empowerment of women on management of group projects in Winam division, by answering the question, how does the community and culture influence empowerment of women on management of group projects in Winam division? The researcher found that 70.61% of the respondents said that there were opportunities for women in decision making in the community, 57.77% reported that other roles in the house do not interfere with their association with other women, 70.27% of the women who responded were of the affirmative that members of their group work together to complete group tasks, 70.27% of the women respondents confirmed that the rights of members had improved in their groups. It was also established that 74.6% of the women acknowledged improvement of members' status through group association.

Despite the efforts aimed at improving the rights and status of women in the community, the average positive response supports claims by Stratigaki (2005) that positive action was sidelined after the launch of gender mainstreaming as a result of the specific way GM was used by the opponents of gender equality. Almost all analyses of gender mainstreaming agree that is a strategy which complements, but does not replace previous gender specific equality policies, like equal treatment and positive action. However,in a hostile gender equality policy environments, GM may be conceived and applied as an alternative to positive action and used to down play the final overall objective of gender equality.

The third objective sought to assess how ICT infrastructure influence empowerment of women on management of group projects in Winam division, by answering the question; how does ICT infrastructure influence empowerment of women on management of group projects in Winam division? The research found that an overwhelming 89.86% of the women who responded had access to mobile phones, However only 37.77 % of the respondents said that their groups were accessible to computer services. The research found that only 40.88% of the groups had connections with other women groups through ICT while 62.84% had connections with other organization firms with interests in their groups, 66.55% of the groups confirmed that ICT influenced management of their

group affairs.

Finally the fourth objective sought to establish how access to financial resources influence empowerment of women on management of group projects in Winam division, by answering the question; how access to financial resources influence empowerment of women on management of group projects in Winam division? The results found out that 76.69% of the respondents were aware of agencies that provide funds to women groups but only 47.3% of the women groups had access to credit or grants from the government and NGOs. The women groups that borrowed loans from financial institutions were 46.96%. The study further realized that 65.54% of the groups completed their group projects from accessed financial resources, with 71.62% recording improvement in management of group projects through keeping of financial records.

5.3 Conclusions

The research study found out that women in Winam division who join groups have chances of being trained on management of their group projects by institutions which organize trainings for women groups. However, the high rate of low level of education among the women respondents could be a challenge to the women fully benefitting from the trainings organized for the women groups by the government, CBO and NGOs many which are found in Winam division. There is need to introduce adult literacy classes to the members of the group.

Trainings enhances members skills and knowledge on management of group projects. More trainings on management group projects and information system need to be incooperated in the in the topics to be trained.

The study confirmed that women's participation in management of group affairs had improved from the trainings they had received. There are opportunities for women in decision-making process in Winam division. The rights of women involved in group affairs have also improved as well as their status. These could be attributed to women coming together in groups and sharing experiences and empowering themselves through problem solving. It could further be as result of other forms of culture sensitization on gender mainstreaming which positively affects the rights and status of women in the community such as fights against violence on women.

Majority of the women respondents were in access of mobile phones but not the same on

computer services, something that need to be sensitized vigorously by the government, NGOs and other financing agencies, particularly targeting the literate women. However the fact that majority of the respondents had access to mobile phones is not a confirmation that they are using them to enhance management of their group projects other than for other personal matters.

From the study findings, the researcher concludes that women need more empowerment on usages of ICT to enhance connections with other women groups and other organization firms with interests in their affairs in Winam division. Many women groups in Winam division still have low access to loans and grants from the financial institutions despite being aware of agencies that provide funds to women. Majority of women groups keep their savings in banks which is a positive development. The study did not confirm however that the savings kept in the bank by the women groups were accessed from the government, CBOs or NGOs. Further the research confirmed that there was improvement in management of group projects through keeping of financial records.

5.4 Recommendations

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

Women groups in Winam division who are not registered should be encouraged to register at the Ministry of Youth, Gender and Social Services so that they can be eligible for loans and grants from the government and other financial institutions. There is need for the government and other financing agencies to develop research on factors that would influence women to go for the loans and grants and plan mechanisms of implementing them.

The study recommends that in order for women to get more access to financial assistance from the financial institutions such as banks, CBO, NGOs and the government, they should be guided and trained on how to develop funding proposals for projects which are in line with the ones they are undertaking. That will eliminate overreliance on middlemen, some who take advantage of the women's inexperience to exploit them.

Policy makers should make conditions for loan disbursement to womegroups favourable to allow as many as possible to access credit easily. They should if possible avail the loans to the doorsteps of the groups instead of them going for the loans.

5.5 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	To determine how training and literacy influence empowerment of women group in management of group projects	The findings of this objective point out that training and literacy influences empowerment of women group in management of group projects. Women should therefore be exposed to more trainings for empowerment. However, for the women who are illiterate, they should be encouraged to join adult classes.
2	To establish how community and culture influence empowerment of women on management of group projects	The findings of this study show that community and culture influence empowerment of women by creating opportunities for women in decision-making improving their rights and status as a result of benefits got from their groups projects. Communities in Winam should therefore be sensitized more on allow more women to form groups and also support their group projects.
3	To assess how ICT infrastructure influence empowerment of women on management of group projects	The findings of this objective found that ICT Infrastructure influences empowerment of women on management of group projects by connecting women to other organization firms which have interests in their affairs. Management of Information systems should therefore be enhanced among women groups in Winam division.
4	To establish how access to financial resources influence empowerment of women on	The findings of this study show that access to financial resources influences completion of group projects and improvement of management of group project through

	management of group projects.	keeping of financial records. To empower women in Winam division, the government and other financial agencies should make financial resources available to women which should be readily available.
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5.5.1 Recommendations for Further Research

The study Suggests future investigation on the following:

The study did not investigate factors that hinder empowerment of women in management of group projects and this is proposed as an area of study.

A study to investigate the influence of leadership styles on empowerment of women in management of group projects

A study to investigate the strategies that the donor agencies use to influence empowerment of members in management of group projects.

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APPENDICES

Appendix 1: LETTER OF TRANSMITTAL

Dominic Omondi Weda
University of Nairobi,
Kisumu Campus,
P.O. Box 825-40100
Kisumu.

Dear Respondent,

RE: SURVEY DATA COLLECTION

I am a master student at the University of Nairobi, Kisumu Campus. I wish to carry out a research on factors influencing empowerment of women on management of group projects in Winam division, Kisumu County. Your views are thus considered crucial and part and parcel of this study. Please complete to best of your ability, the questionnaires enclosed herein following the instructions given after each item, and return your questionnaire to the researcher.

Your cooperation will be highly appreciated and any information given shall be strictly private and confidential.

Yours faithfully,

Sign.....

Dominic Omondi Weda

Appendix II QUESTIONNAIRE FOR MEMBERS OF WOMEN GROUPS

The purpose of this study is to establish the factors that influence the empowerment of women in management of group projects in Winam division, Kisumu East district.

Your contribution is significant for the study and information obtained will be treated confidentially.

PART A: DEMOGRAPHIC INFORMATION

1. Name of the women group.....

i) Division..... ii) Location.....

iii) Sub-location.....

2.Number of group members..... women..... Men.....

1) Active.....2) Inactive.....

3) Status of individual members.

Name of member	Age	Sex	Marital status	Education level

PART B: TRAINING AND LITERACY

NO	Statement	SA	A	NC	D	SDA
1	There are institutions which organize trainings for your group.					
2	There are benefits from the trainings that organize that you have attended through your group.					
3	The skills and knowledge gained by members from trainings influence how the group projects are					

	managed.					
4	The group have accessed trainings from the following CBO,NGO and Government.					
5	Participation in management of group affairs has improved after the trainings.					

Key. SA: Strongly Agree; A: Agree; NC: NO Comment; DA: Disagree; SDA: Strongly Disagree.

PART C:COMMUNITY AND CULTURE

NO	Statement	SA	A	NC	D	SDA
1	Women have opportunities in decision-making in your community.					
2	Your other roles in the house interfere with your association with other women in the group.					
3	Members of the group work together to complete group tasks.					
4	Through your group affairs, the rights of members have improved.					
5	Your status in the community has improved through involvement with your group.					

Key.SA: Strongly Agree; A: Agree; NC: NO Comment; DA: Disagree; SDA: Strongly Disagree.

PART D: ICT INFRASTRUCTURE

NO	Statement	SA	A	NC	D	SDA
1	Group members have access to mobile phones.					
2	Group members have access to computer services.					
3	Your group connects with other women groups through ICT.					
4	The group has connection with other organization firms with interest in your group project.					
5	The use of ICT has assisted your group in management of its affairs.					

Key. SA: Strongly Agree; A: Agree; NC: NO Comment; DA: Disagree; SDA: Strongly Disagree.

PART V: ACCESS TO FINANCIAL RESOURCES

NO	Statement	SA	A	NC	DA	SDA
1	You are aware that there are agencies that provide funds to women.					
2	Your group get credit or grants from the government and NGOs					
4	Your group has been borrowing loans from financial institutions.					
5	Your group keeps its savings in a bank.					
6	Access to financial resources has helped your group to accomplish project demands.					

7	Keeping of financial records has improved the management of your group project.					
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Key. SA: Strongly Agree; A: Agree; NC: NO Comment; DA: Disagree; SDA: Strongly Disagree.

REPUBLIC OF KENYA



NATIONAL COUNCIL FOR SCIENCE AND TECHNOLOGY

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P.O. Box 30623-00100
NAIROBI-KENYA
Website: www.ncst.go.ke

Our Ref: **NCST/RCD/14/013/1201**

Date: **4th July 2013**

Dominic Omondi Weda
University of Nairobi
P.O Box 825-40100
Kisumu.

RE: RESEARCH AUTHORIZATION

Following your application dated **1st July, 2013** for authority to carry out research on ***“Factors influencing empowerment of women on management of group projects Winam Division, Kisumu Kenya.”*** I am pleased to inform you that you have been authorized to undertake research in **Kisumu East District** for a period ending **30th September, 2013**.

You are advised to report to **the District Commissioner and District Education Officer, Kisumu East District** before embarking on the research project.

On completion of the research, you are expected to submit **two hard copies and one soft copy in pdf** of the research report/thesis to our office.

DR. M. K. RUGUTT, PhD, HSC.
DEPUTY COUNCIL SECRETARY

Copy to:

The District Commissioner
The District Education Officer
Kisumu East District.

APPENDIX IV RESEARCH PERMIT

PAGE 2

PAGE 3

Research Permit No. NCST/RCD/14/013/1201

Date of issue 4th July, 2013

Fee received KSH. 1000

THIS IS TO CERTIFY THAT:

Prof./Dr./Mr./Mrs./Miss/Institution

Dominic Omondi Weda
of (Address) University of Nairobi

P.O Box 825-40100, Kisumu.

has been permitted to conduct research in

Location
District
County

Kisumu East
Kisumu



on the topic: Factors influencing empowerment
of women on management of group
projects Winam Division, Kisumu
Kenya.

for a period ending: 30th September, 2013.

Applicant's
Signature

For Secretary
National Council for
Science & Technology