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DEPARTMENT OF SOCIOLOGY AND SOCIAL WORK**

**Contribution of Women Groups in the Economic Empowerment of Rural
Women: A Case of Women Groups in Bureti Constituency, Kericho
County, Kenya**

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DECLARATION

This project is my original work. It has not been submitted for a degree in this or any other university.

Signature _____

Date _____

Benard Kiplangat Koech

This project has been submitted for examination with my approval as the university supervisor.

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Date _____

Prof. Octavian N. Gakuru

DEDICATION

This work is dedicated to my beloved wife Fancy Koech, and my child Kayla C. Martim, who gave me strength to successfully finish this course. I would like also to dedicate this research to my parents and all the women groups in Cheborgei division for their relentless efforts and support.

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ACRONYMS AND ABBREVIATIONS

AU	African Union
AIDS	Acquired Immunodeficiency Syndrome
CEDAW	Convention on Elimination of all Discrimination Against Women
DO	District Officer
DFID	Department for International Development
EAWiBP	East African Women in Business Platform
FAO	Food and Agriculture Organization
GoK	Government of Kenya
HIV	Human Immunodeficiency Virus
IFAD	International Fund for Agricultural Development
ILO	International Labour Organization
KCB	Kenya Commercial Bank
KWFT	Kenya Women Finance Trust
MDGs	Millennium Development Goals
OCED	Organization for Economic Co-operation and Development
ROSCA	Rotating Savings and Credit Associations
SHGs	Self Help Groups
SID	Society for International Development
TV	Television

UN	United Nation
UNDP	United Nation Development Programme
UNIDO	United Nations Industrial Development Organization
UNIFEM	United Nations Development Fund for Women
WEF	Women Enterprise Fund
WHO	World Health Organization
WFP	World Food Programme

ABSTRACT

Women groups play an important role in enabling rural women to achieve economic empowerment through poverty alleviation. The general aim of this study was to determine the contribution of women groups in the empowerment of rural women. In a bid to achieve this objective, the study sought to assess the achievements of these groups in increasing women access and control of economic resources, in assisting women contribute towards economic decisions at the household and community level, and in enabling women access credit and business services. The study also looked at the hindrances to the group's performance.

The study was conducted in Cheborgei Division, in Kericho County and focused on registered women groups. In its design, the study adopted a survey research design, use of random sampling and purposive sampling of cases. Data was collected using interview schedule and key informant interviews. Qualitative data was analysed through content analysis whereas quantitative data was analysed using figures and tables.

The study revealed that the groups were averagely contributing towards the economic empowerment of rural women in the region. In its findings, the study showed that the groups had averagely played a part in advancing the economic growth of women through improving their accessibility to economic resources at the family and community level. The study also showed that the groups had played a role in enabling women make decision at the family and community level as well as in helping them access credit facilities. However, the study also revealed that there were constraints limiting the relevant groups functionality and they include; lack of proper accessibility to information; family interference on groups' performance; strict rules imposed by financial institution on loan application; poor leadership in the groups; laxity and prejudice from government officials especially in disbursing funds; low education level amongst group members and lack of leadership training on group leaders.

The study recommended the need for more entrepreneurship training for women as this will enable them raise their incomes. There is also need for capacity building on women so that they can grow their businesses into profitable enterprises. The study further recommended diversification of income generating activities by women groups and need for government, private organizations and community members to inculcate a cultural orientation that recognizes women and position in society.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

The social, economic, political and cultural empowerment of women has received great attention on global arena. Numerous conventions have been drawn up to advance the development of women. These efforts are informed by the multiple challenges women and girls face and realization that women are the key to pulling society out of poverty. As observed by the 1975 conference on women in Mexico, the challenges faced by women are the same challenges faced by society and the political, economic and social conditions are an important benchmark in women empowerment (United Nations, 1976).

During the 1980 conference in Copenhagen it was noted that significant progress had been made in women development, but more efforts were still required to fully address the plight of women. Due to recognition of importance of gender equality the UN in 1984 established UNIFEM as a separate fund of the United Nations Development Programme (UNDP) to address issues of gender equality (World Economic Forum, 2005). In 1985, at third women conference held in Nairobi, it was noted that the number and scope of activities in women empowerment had grown (United Nations, 1986). The 1995 conference on women in Beijing further identified important issues in women empowerment and they were: equal access to economic resources including land, credit, science and technology; vocational training; access to information; communication and markets (United Nations, 2012).

Resulting from meetings held by UN and state nations, international instruments and treaties aimed at the improvement of women have been developed. Most importantly is the Convention on the Elimination of all Discrimination against Women (CEDAW) adopted in 1979 which is regarded as the bill of rights for women (UN Women, 2006). Other conventions and treaties address elimination of violence, equal remuneration, discrimination, education, marriage and exploitation. The international platform has therefore laid proper foundation for continents and countries to effectively empower their

female population. These treaties have not merely helped governments and other actors to come up with and implement policies, but have also enabled local women to proactively adopt initiatives like women groups to enhance efforts towards empowerment. These groups have since taken a global role because of their key importance in unifying women to achieving empowerment.

The empowerment agenda in Africa is more rooted in the African Charter on Human and Peoples rights that was adopted in June 27th 1981 by the OAU (AU, 2009). The declaration that was signed by member states is however, in line with the international conventions and other global commitments which many African states are signatories. But the adopted 'Banju' declaration perhaps creates a strong base and commitment towards gender and women empowerment in Africa. In 2009, the AU further developed a gender policy to assist policy making in Africa. This provided an opportunity to African member states to contextualize gender issues, and most importantly provide a clear vision and make commitments to guide the process of gender mainstreaming and women empowerment to influence policies, procedures and practices which will accelerate achievement of gender equality, gender justice, non-discrimination and fundamental human rights in Africa(AU, 2009).

The global and regional instruments, conventions, resolutions and declarations have therefore, encouraged Kenyan government be in the forefront, in promoting women empowerment. Some of the international and regional instruments, conventions, resolutions and declarations that Kenya is a signatory to include: CEDAW – 1981; the Beijing Declaration and platform for Action – 1995; MDGs; Protocol to the African Charter on Human and Peoples Rights on the Rights of Women in Africa – 2003; and the AU Solemn Declaration on Gender Equality in Africa – 2004, The African Women's Decade launched in 2010 in Kenya, with its focus on promotion of economic empowerment of women through fighting poverty, promoting agriculture and food security, improving health, education among others. In addition to these agreements, ratifications and conventions, Kenya has also created policies and laws to help the nation fully address gender issues,

these include: Vision 2030 and Medium term Plan (2008-2012), national policy on Gender and Development – 2000, Establishment of a Gender Commission, Presidential Directive on 30 percent of women representation in public service, as well as the world's most progressive Bill of rights, with the most liberal provisions for women's rights in its constitution (Kabira and Kimani, 2012).

The government has also instituted programmes to enhance the empowerment initiative in the country. For example, Government kitty's such as Constituency Development Fund, Women Enterprise Fund, as well as Uwezo Fund are expected to play a major role in helping women access to resources which enables them run their projects consequently, attain empowerment. Apart from government intervention, other actors including financial institutions like Faulu Kenya, K-Rep bank, Equity bank, Kenya Women, Table Banking programme and other non-governmental organization have also played a key role in helping women achieve empowerment.

It is of paramount importance, to note that linkage between the government, private actors and women is mainly through self-help groups/women groups. The origin of women groups or self-help groups is from the brain child of GRAMIN BANK of Bangladesh, which was found by the economist, Prof. Mohammed Yunus of Chittagong University in the year 1975 (Suguna,2006). The concept of such groups was designed to help the poor uplift their living standards. According to Suguna (2006), women group is a small economically homogeneous and affinity group of rural poor which is voluntarily ready to contribute a common fund to be lent to its members as per group decision, which works for group's solidarity, self-group, awareness, social and economic empowerment in the way of democratic functioning.

Kenya has also had a long and vibrant history of self-help groups since the independence era and even in the periods of colonialism under the British. In fact, the first documented case of such groups was among the Agikuyu during the late 1930s and 1940s as the local population tried to gain semi-autonomy in social-economic matters of importance such as

education and access to finance. During this period the Agikuyu pooled resources and established independence school within their localities as an alternative mechanism for the attainment of education in their area. These schools would ensure that the Agikuyu would obtain education which was extremely vital for survival in the colonial dispensation then and now in addition to maintaining their independence and shared values (Ogot, B. A. et al, 1996.) Such laid the foundation for the establishment of grassroots organizations and movements and espoused the principles of self-reliance proving that with togetherness it can actually be done.

Similar independence initiatives were seen amongst the Luo who founded independence driven initiatives such as the Luo Thrift Association and Kavirondo Taxpayers Association during the 1940s with similar aspirations of pooling resources together so as to attain and maintain a given level of desired independence (Sabar, Galia, 2002). SHGs was emphasized by Kenyatta, Kenya's first president who especially encouraged the local community to take part in SHGs as a means of fighting poverty through entrepreneurial schemes, ignorance through education and disease by setting up local centers of healthcare provision. This was summarized in Kenyatta's Harambee philosophy. Harambee literally means 'let's pull together'. The Harambee movement was critical in reducing the heavy burden placed on government to provide necessary facilities and infrastructure across the country.

The level of self-help groups in Kenya grew exponentially and by the mid-1980s it is estimated that there were about 15,000 – 20,000 self-help groups in the country. The figures have continued to rise and the country has more than 800, 000 registered women groups. These groups play a major role in linking women tap on opportunities, accorded to them by the said governmental and nongovernmental actors. This therefore, makes women groups an important entity in empowering women in Kenya. A good example is the Kenda Posho Mill project which has been in operation since 1988 and has successfully helped women improve their economic status. In nyeri also, a women's dairy project has been reported to have advanced the economic status of their members (Republic of Kenya,

1997c). The groups are said to enable women pool their resources together, influence their lives and those of their families (Were, 1985). In Kericho, there are more than 5000 registered women groups with many others awaiting registration (Kericho District Development Plan 1994 - 1996; District Social Services Office- Bureti 2009). These groups have benefited mostly from government funds as well as financial institutions within the region.

1.2 Statement of the Problem

Women have been side-lined from fully participating in economic, social and political activities, despite them playing important roles such as being mothers, teachers, nurses, farmers and other professional undertakings pivotal in society. This has usually been manifested by low political representation, retrogressive cultural practices, unequal labour rights, lack of participation in decision making, lack of property ownership rights and lack of access to education. The net effect of this has been to confine women to poverty and socio-economic insecurity (UN Women, 2007).

The rise of women groups has been recognized as one of the most effective means of transforming society through women by the international community. These groups are very important in reducing poverty levels amongst women by enabling them to have control over economic resources, make economic decisions at household and community level as well as enabling them have access to credit and business facilities. They also act as unifying factors, bringing women together with an aim of empowering them.

With the number of women groups rising in Kenya, the benefits are expected to contribute significantly to the empowerment of women. About 20,000 women groups had been registered by July 2013, Ministry of Labour (2013), a significant rise compared to 135,294 groups registered in 2005 as indicated by Nokia Research Centre (2009). In Kericho County, there are more than 5,000 registered women groups geared towards economic empowerment of women in the region. (Bureti District Strategic Plan 2005 – 2010). However, inequalities pitied against women ought to be addressed extensively by such

groups still exists in rural societies regardless of their continued rise. These inequalities include: inability of women to fully have access and control over important economic resources at the household and community level; low economic decision making at the household and community level; limited enterprise ownership among others (Kiraka, Kobia and Katwalo 2013; Nyanjom, 2011; Mbatiah, 2010; Kenya National Bureau of Statistics and ICF Macro, 2010; Institute of Economic Affairs Kenya, 2008; World Bank, 2008).

The above raises concern regarding the progress of achieving economic empowerment of women and the use of women groups as an avenue to realize this in Kenya and specifically in Kericho County. This study therefore, sought to assess the contribution of women groups in enabling women achieve economic empowerment in Kericho County, Bureti Constituency, Cheborgei Division.

1.3 Research Questions

The study sought to answer the following research questions.

1. Have women groups improved women's access and control over economic resources?
2. To what extent have women groups enabled women make economic decision at the household and community level
3. To what extent have women groups enabled women to access credit and business services?
4. What constraints do women groups face in the effort to empower women?

1.4. General Objective

The purpose of the study was to analyze the contribution of rural women groups in the economic empowerment of women in Kericho County, Bureti Constituency, Cheborgei division.

1.5 Specific Objectives

The specific objectives were:

1. To assess the contribution of women groups in increasing women access to and control of economic resources at the household and community level.
2. To evaluate the contribution of women groups in enabling women to participate in decisions making at the household and community level
3. To assess the contribution of women groups in the enabling women to access credit and business facilities.
4. To investigate the constraints women groups face in their effort to effectively empower women.

1.6 Scope and Limitations of the Study

The proposed study was focused on analyzing the contribution of women groups in the economic empowerment of women. The study was limited to Bureti Constituency, Cheborgei Division in Kericho County and sought to analyze only registered women groups in the division. To allow for quality collection and analysis of data, the study focus was narrowed down to 10 women groups. This was arrived at after consultation with Bureti District Social Services officer who indicated that 95 per cent of the registered groups in the division were geared towards economic empowerment. The study was also narrowed down to the economic aspect of empowerment of women in the county.

1.7 Rationale of the Study

Women empowerment is an important aspect of development in any society. Women are believed to play key roles in meeting the basic needs of the family. However, it is through the establishment of institutions such as women groups that women and other agencies including the government can propagate the empowerment initiative. Women groups in essence play an important role since they enable women to organize themselves hence tapping opportunities accorded to them. Studies indicate that when women are empowered, the whole society stands to benefit. Their families are healthier, children go to school, women are able to make economic decisions, agricultural productivity improves, and

income increases. (UN, 2012)

The major goal on women empowerment across the world as stipulated in the Millennium Development Goals is to improve the wellbeing of women by enabling them to: access education; have a share of wage employment in the non-agricultural sector; have proportion of seats in national parliament among others (UN, 2014). The Vision 2030 in Kenya also clearly illustrates the need for development, which requires an inclusive model whereby women also play a key role (Republic of Kenya, 2007). All these indicate that women empowerment is an important initiative that needs to be embraced by all governments and societies. The key role played by women groups in linking up women to opportunities accorded by either private or governmental institutions should be embraced, thus ensuring their effectiveness at all times.

1.8 Definition of Key Terms

Women Empowerment

This is the process by which women are able to overcome barriers and enjoy their rights to make choices, access opportunities and resources, control their lives within and outside the household and have an influence in creating an equitable society.

Women group

It is a group of women who meet regularly for economic reasons and who may be registered or not with the relevant government authority.

Type

These are the thematic areas under study which contribute to the economic empowerment of women and they include; women access and control of economic resources at household and community level, ability to make economic decisions at the household and community level and accessibility to credit and business services and

Level of Contribution

This is the ability of women groups to enable women access and control of economic resources at household and community level, make decisions at the household and community level, access credit and business services and also to court development partners both from government and private sector to empower its members as well as the society at large. This was measured at a scale of 1-5 where; 1=poor, 2=fair, 3=average, 4=good and 5=excellent.

Rural women

These are women who live in rural areas and depend on small scale farming and businesses as the main source of income.

Constraints

These are limitations placed on women groups and its members by lack of access to political, social, economic and also cultural resources.

CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 Introduction

Chapter two provides a comprehensive review of literature and research related to women empowerment. The issue of women empowerment is complex and wide. Empowerment of women and girl child is enshrined in the third goal of UN Millennium Development Goals (United Nations, 2012). There are various dimensions of empowerment including; psychological, cultural, social, political, and economic empowerment. Psychological empowerment means establishing individual identity, self-image, increasing self-esteem and developing capabilities. Cultural empowerment entails redefining gender rules and norms and recreating cultural practices. Social empowerment includes literacy, social leadership, community action and social inclusion. Political aspects include participation in political affairs of the nation and having representation in all political organs. Economic empowerment occurs when income security is attained, productive assets are owned and entrepreneurial skills are possessed (Sahay, 2006).

Varghese (2011) notes that the suggested framework by authors of women empowerment that includes; economic, socio-cultural, familial, legal, political and psychological dimensions is inadequate. This is because these dimensions contain further sub-dimensions. To ensure a coherent presentation of existing knowledge on women empowerment the reviewed literature will be organized into several thematic areas. These thematic areas include; education and training; equal opportunity, inclusion and non-discrimination; health, safety and freedom from violence and enterprise development. The contribution of women groups in each of these thematic areas will be explored.

2.2 Historical Overview of Women Empowerment and Women Groups

The women's movement which began in America in the 1950's served as a foundational approach towards a collective struggle in delivering women from patriarchal culture which was termed as exploitative and discriminative in all aspects (Boserup, 1970). The movement later found its way to Europe and the rest of the world (Boserup, 1970). An

important step towards women empowerment began in 1975 during the first World Conference of the International Women's Year which was held in Mexico. In this conference, it was noted that the problems of women, who constitute half of the world's population, are the problems of society as a whole, and that changes in the present economic, political and social situation of women served as benchmarks in transforming structures in society that hinder women empowerment (United Nations, 1976).

Subsequent meetings held after the first conference indicates that tremendous progress has been made towards realizing the empowerment of women. During the second world conference on women held in Copenhagen in 1980, members agreed that significant progress had been made on women development. The Nairobi conference held in 1985 further indicated that women movements fighting for equality, peace and development had increased in number and grown in scope (United Nations, 1986). In 1995 at a women conference in Beijing, efforts to ensure equal enjoyment of all human rights and fundamental freedoms for all women and girls who face multiple barriers to their empowerment and advancement because of such factors as their race, age, language, ethnicity, culture, religion, or disability, or because they are indigenous people were reaffirmed (United Nations, 2012). It was further noted in the conference that, women's equal access to economic resources, including land, credit, science and technology, vocational training, information, communication and markets, was paramount in the advancement and empowerment of women and girls (United Nations, 2012)

To address further the issue of women empowerment, several avenues arose, including the use of women groups or self-help groups. Women groups arose to address problems that traditional and government institutions failed to solve decisively, the problems of social dislocation, economic recession, and bad governance. Their emergence coincided with major violent conflicts such as world wars, and social dislocation such as during rapid urbanization and industrial revolution (Khan, 1985). Second World War and industrial revolution resulted in humanitarian crises that overwhelmed traditional and state agencies. Levy (1979) observes that most women groups organizations are formed with the objective

of survival and helping members enhance their self-esteem through support.

2.3 Important Conventions in Women Empowerment

Millennium development goal on the promotion of gender equality best captures the issue of women empowerment. This goal aims to achieve social, economic and political participation and building of gender equitable societies. Furthermore all the millennium development goals are important in the women empowerment process. Provision of education to girls is important for better social, health and economic outcomes for mothers and children. Women empowerment is critical in the elimination of maternal deaths and pregnancy linked problems. Ensuring women access information and control of resources is a requirement for gender equality and health equity. Elimination of violence is another important pillar advocated for by the MDG targets (WHO, 2008).

The issue of women empowerment has a long history that has led to development and ratification of several international treaties and conventions. Most important of these conventions is CEDAW developed in 1979 which calls for elimination of all forms of violence against girls and women. Most countries i.e. 187 out of 194 have already ratified the convention. The seven countries which have not ratified are United States, Sudan, South Sudan, Somalia, Iran, Palau and Tonga (UN, 2011). This convention lays the foundation for women rights and is considered as the bill of rights for women. The equal remuneration convention of 1951 which came into force in 1953 emphasized on the importance of equal remuneration of women and men. Members to that convention committed themselves to determine rates of remuneration and ensure they are applied to all workers on the principle of equal remuneration (ILO, 1951)

The convention on political rights of women of 1952 which came into force in 1954 was the first international instrument on the right of women to exercise their political rights. By 2013 the number of countries that have ratified the convention stands at 122 (Women Watch, 2013). In 1958 the convention on nationality of married women came into force. The convention protects the citizenship of women due to marriage or dissolution of

marriage or in case a husband changes nationality. In any of these cases the convention proclaims that a woman cannot be deprived of her citizenship and it must be respected as a fundamental freedom and right (United Nations, 1957).

The convention on discrimination in employment and occupation which was effected in 1958 has been ratified by 172 out of 185 ILO member countries to date. Notable countries that have not ratified the convention are United States, Japan and Singapore. The convention places a requirement on countries that have ratified it to put in place legislation that protects against discrimination on basis of race, colour, sex, religion or political opinion in employment (ILO, 1958). The convention against discrimination in education became effective in 1962. The convention aims to eliminate all forms of discrimination including segregation and in education. The convention supports a wide choice of education including publicly funded religious schools. As of 2013 the convention has been ratified by 100 members of United Nations Educational, Scientific and Cultural Organization (UNESCO) (Varghase, 2006a).

2.4 Education and Training

Education is one of the most powerful agents that can be used to bring development to a nation. It is therefore very important that women receive education that increases their awareness and enables them exploit their environment (Tavershima, 2012). (Oresile 1998) argues that educating a man is just educating one person but by educating a woman you are educating an entire nation. This argument arises from the different responsibilities women are accorded in modern society like house wives, social mobilizers, leaders and citizens.

Tavershima (2012) observes that in most countries women are taking responsibilities beyond domestic services such as nurses, teaching and other occupations until recently only considered for men. In addition, Igwe (1994) notes that educated women who are educated and are gainfully employed provide income to their families. According to Tavershima (2012) education has the social benefits of liberating women from cultural activities that inhibit progression of women. Educated women are more likely to challenge

practices such as human rights violation, wife beating, and other unhealthy cultural practices. Additionally women education is an important factor for participation in the labour market. Studies by Cameron, Dowling and Worsick (2001) showed that women with a higher level of education will engage in formal paid employment. Patrinos (2002) in a study on returns on education found that women experience higher returns than men from secondary education but men receive higher returns than women from primary education. Secondary education of women is an important factor that affects fertility and mortality (UN Millennium Project, 2005). A study in India finds that a better-educated woman has greater negotiating power, as measured by physical mobility and say in household resource allocation, through the channel of increased information (Rahman and Rao, 2004). In a study on several countries Subbarao and Rainey (1995) reported that in countries with few women with secondary education families had over five children and two had died at infancy. In countries with higher levels of secondary educated girls families had about three children with almost no deaths.

Although primary education is the major focus, for girls post primary education has stronger effects in health, position in family and society, political participation and economic opportunities. Therefore it is important commitments and investments are also made in secondary education (UN Millennium Project, 2005). Tavershima (2012) argues that educated women are able to improve their health and sanitary and those of the family which is important for the progress of the family and the nation. Enem (1998) reinforces this argument by noting that mothers are aware of their responsibilities towards their children especially medical care. Previously due to ignorance mothers would not take children to hospital but would treat them with traditional medicine which was sometimes unreliable.

The education of women greatly contributes to education of the society because of the role they play as mothers. Erinsho (1994) argues that much of what children learn and practice in life is greatly contributed by the mother who is a teacher early in life. This is supported by Blakemore and Cooksey (1981) who argue that educated mothers are able to guide

children in their schoolwork, support them by buying books, discipline them when they don't do well and ensure they complete their home-work. A programme implemented in India called Mahila Samakya aimed at improving female empowerment in groups indicated that through women's adult learning, has enabled women to be aware of the many forms of disadvantages they suffer, thus point out their rights and chart ways to shape their own lives (UNESCO, 1997).

Education has also enabled women to run their groups effectively. The leaders are able to effectively run their groups if they have the knowledge on how to. It is important to note that keeping of financial records, minutes as well as other relevant records is important for effective performance of any organization. It is through these records that group members and its leadership will know whether the group is on course or not. Education therefore plays a key role and is linked to how effective women can make decision, access economic resources; perform in enterprise development as well as getting accurate information on how government and other institutions can be of beneficial to their groups.

2.5 Equal opportunity, Inclusion and Non-Discrimination

According to UN Women (2013) higher participation of women in political, social and economic spheres is necessary to ensure their issues are adequately addressed. From this argument it is important to ascertain that women are fully engaged in a holistic approach to achieve empowerment. The activities of women either through individual or group effort as noted by Lewa (2002) permeates all sectors of development; health, agriculture, education, employment, environment and income generation, all which serve to improve the social, economic and political status of the group members. Despite this, the progress towards women empowerment seems to be slow, uneven and inequalities between women and men have continued to exist. The Expert Group Meeting on Enabling Rural Women's Economic Empowerment which was held in Accra by the UN in cooperation with FAO, IFAD and WFP, noted that rural women's rights and priorities remain insufficiently addressed in legal framework, national and local development policies and investment strategies at all levels (UN-Women 2011). Women continue to face an uphill task in discharging their duties in

rural communities. Beginning from the family to community level, women still face stereotypes and discriminations that continue to deny them equitable access to opportunities, resources and services

Across the world, women are always marginalized in decision-making, leadership positions and property ownership including land. Women empowerment research conducted in Bangladesh, shows that a minority of women receiving credit from poverty-oriented microfinance programmes were controlling their loans; many women were merely ‘post-boxes’: passing on the full amount of their loans directly to their husbands, sons or sons-in-law, with little or no access to the income generated and receiving back only enough money to make weekly loan repayments (Goetz and Gupta 1996; Mayoux 1998). Incidence of the states dispossessing women of their land and giving to private capital developers in Asia are on the rise. (UN – Women 2011). India serves to further exemplify the marginalization of women. Siddhartha (2004) notes that, even after fifty seven years of India’s independence, and with the amendment of the Hindu Succession Act in 2005 giving equal inheritance rights to daughters and sons in all forms of property including agricultural land, women are still the most powerless and marginalized sections of Indian society.

As a form of oppression, women are still viewed as dependent wives and mothers, and are expected to support men and their family throughout their life cycle (UN – Women 2011). Women in such a domestic set up are forced to work for close to 16 hours per day, an indication that they are completely overwhelmed. Saito, Mekonnen and Spurling (1994) supports this, arguing that women entrepreneurs, including those in groups in Kenya, are less effective in economic production due to their dual roles such as being mothers, housekeepers, wives and owners/managers. UNIDO Document (2003) shows that apart from patriarchal dominance, Ugandan women entrepreneurs in rural areas also suffer from lack of training and advisory services that would allow them upgrade their managerial and technical skills, which will enable them, solve immediate problems. This has consequently hampered their performance in their groups, because such dual roles and lack of technical

knowhow do not provide them with sufficient time or ability to plan and manage their affairs. The end result of such according to ILO (2008) could disastrously lead to dismal performance and even closure of individual or group projects owned by women.

Resource ownership and allocation to women in Africa has also been the center of controversy. Largely, women across Africa are not entitled to own property due to cultural restrains. Women in rural areas for instance are largely dependent on land as a resource for production and livelihood (ILO, 2008). Access and control of land being a key resource for women is, therefore, important for the effective functioning of their groups. Such a resource to rural women plays a central role to poverty alleviation and entrepreneurship, in terms of collateral for loans and other financial needs (ILO, 2008). However, patriarchal culture in rural areas dictates the ownership of assets and property in favour of men. In this case, women only use such resources and in rare occasions enjoy legal ownership. In Burkina Faso for example, women constitute a majority of the poor people and are constrained by laws and social discrimination that prevent them from owning property, borrowing money, or gaining access to land and natural resources (Marlene and Carney, 2007).

Even though ownership of property, including land is recognized under international human rights law, men continue to deprive women of this right. In Kenya for example, property ownership in the constitution allows women to inherit and own property. However, in reality, such laws have not been enacted fully in rural places since they contradict with customary beliefs held by patriarchal culture. The above has not only hindered women empowerment but societal development in general. Charman (2008) argues that food security in most African countries is dependent on growing maize. However most of the agricultural lands for growing maize are male controlled therefore food security will not be attained until women are fully entitled to own property so as to effectively produce maize. This is further supported by Ranis and Stewart (2001) who in a study in Ivory Coast showed that increasing female share of household income increases spending on human capital.

Women in Africa have continued to have low level bargaining power at community and household because of the gender and social stratification that places men above women and ensures only men make major decisions and control valuable resources (Kiriti, Tisdell and Roy, 2001). These oppressive structures have largely remained unchanged despite legislations put in place to cushion women. Kerr (2005) in a study conducted in Malawi found that the patriarchal form of control has been highly resilient to external pressure and has remained little unchanged in some communities. Pant (2000) argues that although women may bargain over certain aspects of household expenditure land, capital and other valuable household assets remain under the control of men. According to Bureti District Strategic Plan 2005 – 2010 for Implementation of the National population policy for Sustainable Development in Kenya, it is indicated that there exist inadequate participation and representation of women at all levels of decision making in development matters, further, the report says that there are gender disparities in land and provision of education and attainment of education at all levels of schooling. Harmful cultural practices still take place in the county, whereby women are still socially, politically and culturally exploited. These women are still considered to belonging to the Kitchen and have continued to have low level bargaining power at community and household because of the sex and social stratification that places men above women and ensures only men make major decisions and control valuable resources (Kiriti, et al, 2003a). These oppressive structures have largely remained unchanged in Kenya despite the recently launched constitution.

In matters of health, women are still disadvantaged given that they are the ones looking after the welfare of their families. HIV/AIDS for instance continues to destroy lives and women are worst affected. According to UNAIDS (2010) HIV infection rates in urban areas have been dropping but rural areas have been experiencing an increase in infection rates. This is mostly because women are disadvantaged and mostly have to cede sexual favours. Geritzen (2012) in a study conducted in Malawi concluded that to effectively combat the spread of AIDS more importantly in developing countries it is important to empower women. Kim (2008) identifies two very important women aspects that are education and own income. Firstly, Zulu and Chepngeno (2003) argue that an empowered

woman understands the environment and is likely to demand for safe sex mostly by using condoms. Secondly an empowered woman is aware of options outside marriage e.g. through own income or family. Thus it can be easily seen that empowering women protects them from HIV infections therefore protecting the whole society.

Moreover, Allendorf (2007, 2010) found that more women empowerment is positively correlated with health outcomes such as access to antenatal care, delivery of children in hospital, children nutrition and vaccination. Violence is another major impediment towards empowerment of women. Evidence from surveys indicates that prevalence of domestic violence which is defined as physical beating by a male intimate partner varies from 22 percent to 60 percent in developing countries (Heise, 1994). The same authors believe that the prevalence of psychological and emotional abuse which includes threats of physical abuse, ridicule and being ignored is even higher. Heise (1998) identifies the triggers of domestic violence as marital conflict, male control of household wealth and decision making, poverty and unemployment.

2.6 Enterprise Development

Women Economic empowerment is also a requirement in order for MDGs and sustainable development to be achieved (OECD, 2010). Empowered women are an important catalyst in speeding development therefore investing in gender equality will provide maximum returns among development investments. There are several ways in which economic empowerment of women promotes development and achievement of MDGs. Department for International Development cites these reasons as increase in agricultural output, poverty reduction, job creation from women owned businesses, investment in children education as well as improved health and nutrition (DFID, 2010).

Empirical evidence obtained by Doepke and Tertilt (2011) shows that money in the hands of mothers as opposed to husbands' brings more benefits to the family. It is therefore very important to ensure women are given an opportunity for economic participation. At the eighth meeting of the African partnership forum RCM-Africa (2007), it was noted that

women in both rural and urban areas need access to financial services like banking, micro-credit and insurance, management training, business development and support services. Availability of these services is the foundation of establishing small and medium enterprises that will enable women develop their economic potential. Such empowerment enables women to be involved in and reap the benefits of economic growth according to the value they contribute. This improves not only the dignity of women but also increases their bargaining power (Eyben, Kabeer and Cornwall 2008). OECD (2012) observes that economic empowerment enables women to access resources' and opportunities such as jobs, financial services, productive assets, skills and market information. Such enablement of women promotes protection of their rights. The Swedish Ministry of Foreign Affairs strengthens this argument by asserting that economic participation and empowerment of women strengthens their rights and enables them influence society.

Traditional financial products are very inflexible and an innovative approach that aims at availing these services to women is microfinance lending. Yunus (1998) the Nobel laureate argues that to achieve the goals of economic development which include; improved standard of living, removal of poverty, access to dignified employment and reduction of inequality it is natural to start with women. Blumberg (1998a) in supporting the economic empowerment of women argues that it reduces violent conflicts and violence against females in the long run. At the Microcredit summit in 1997 two very important issues on women empowerment were access to and control of microcredit. It was concluded that empowerment is not dependent on mere access to credit but on the credit itself and the use to which it is put. Burra (2005) notes access to credit does not automatically include control. This has challenged women to seek proper means on which they can assert control on this crucial resource. Collective action has therefore been recognized as an important force in risk management among rural communities who are in the developing world. These groups contribute to building social capital which has a positive effect on people's welfare especially generating income (Grootaert, 2001). Place et al (2004) emphasizes that women in Kenya feel more confident by working in groups and he identifies activities Kenyan women groups are involved in as income generation, asset building, commodity

marketing and social functions. Dey and Sarker (2010) note that there has been considerable rethinking on the impact and potential of women groups in alleviating poverty and empowering women since the pioneering work of Grameen bank in 1979.

Formation of women groups and their linking to banks can also raise incomes and broaden financial markets by providing credit to small scale entrepreneurs thus reducing poverty (Aghion and Morduch 2000). In India finance lending begun in early 1980s with small efforts at forming informal self-help groups to provide accessibility to credit services and India's first Microfinance Institution 'Shri Mahila SEWA Sahkari Bank' was set up as an urban co-operative bank, by the Self Employed Women's Association (SEWA), (Das, 2012). However, OECD (2012) notes that although microfinance is important in women empowerment it can lead to undesirable outcomes such as debt and exclusion if not properly designed. To mitigate this UNDP (2010) stresses on the importance of mobilizing women into groups and providing them with support services like training and funds to run their activities. Holvoet (2005) in a study on rural women in Kenya discovered that when money is directly channeled to women there is no much improvement in decision influence within the household. However when women groups were used there was an observable change in the patterns of decision making. Swain and Wallentin (2007) based on research conducted in India on self-help groups argue that direct empowerment of women through microfinance occurs when women join a group where they are exposed to training.

The use of groups provides poor women with an avenue of getting capital through small savings and enables them to access credit through formal financial systems (Shylendra, 1998). The pooling together of liability enables members to bypass the challenge of collateral which is a big hurdle in getting credit from financial institutions (Hoff and Stiglitz, 1993). Many studies have shown that creation of a safe avenue for savings (on which interest is earned) is an attractive feature of SHGs, which has led to significant promotion of savings (NABARD, 2000, Hashemi and Riley, 1996, Rajasekhar, 2000). Another issue that makes groups a better vehicle for women empowerment is the small number of members. This brings togetherness and better participation among members

(Fernandez, 1994). Although women groups are widely being used as an important vehicle in economic empowerment evidence on their success is mixed. Husain, Mukerjee and Dutta (2010) have hypothesized that women groups attract women active in public domain, which they call 'self-selection' while excluding those in need of assistance. The complexity of the relationship between genders in the household is an important factor in success of women groups (Kabeer, 1998). This relationship is a major challenge to success of women groups. The demand on women that they complete household chores means they will use their leisure time in the afternoon and evenings for women group activities. This leads to fatigue due to overworking (Ackerly, 1995). Although women are able to access credit many researchers are unconvinced of their ability to control the credit and use it for economic activities (Goetz and Sen Gupta, 1996, Mayoux, 1998). For example Goetz et al (1996) discovered that only one third of women given loans were able to retain them in Bangladesh. In a similar study, Montgomery and Hulme (1996) found that for first time borrowers only 9% were able to retain their loan.

Since joining a women group is voluntary women who are more empowered than others are more likely to join. During an analysis of empowerment a wrong conclusion that women groups are empowered may be made whereas it just those women who are empowered have joined groups (Goetz et al, 1996). Katz and Bender (1976) have affirmed that membership to women groups are voluntary and are organized around a common need. Whereas this study raises no objection on mode of membership, the only concern is about the impact of voluntary membership on the members of these groups.

Hartley and Rijali (2003) in a study on women groups in Zanzibar found evidence that loans to groups had significantly boosted the capacity of households to generate income. The use of groups increased household assets and knowledge on how to use financial capital. In a study in Uganda Mutesasira and Nthenya (2003) arrived at the conclusion that groups were mainly composed of low income women which help overcome the challenge of market access better than any other way of outreach. Furthermore this study found that the flexibility of women groups had enabled them be utilized in other areas such as

providing emergency loans and welfare funds.

A study in Zimbabwe by Allen and Hobane (2004) found evidence that the use of women groups to advance loans had contributed to an increase in business and consumer assets amongst group member households. The researchers however found out that enabling the use of capital in other activities apart from small livestock and school fees was not successful. In Malawi, Anyango (2005) found evidence that women groups had helped increase household income and diversification of economic activities. In Kenya, the concept of groups was enhanced by the Harambee philosophy, which literally meant let us pull together (Chieni 1997). Harambee was the collective and cooperative participation of a community in an attempt to fill perceived needs through utilization of its own resources (Mbithi and Rasmusson 1997). The Harambee philosophy gained prominence in Kenya after independence in 1963 through Kenya's first president, Mzee Jomo Kenyatta who urged Kenyans to help one another through the spirit of harambee. He believed that if Kenyans worked together in pulling towards a common goal, a new and a better Kenya would be built.

This concept was therefore advanced through different avenues including women groups. Women empowerment in Kenya consequently, can be traced back to the tradition and ways of African people. According to Nokia Research Center (2009) estimates that in 1997, the number of registered women groups in the Kenya were 85, 205, then rose to 97, 317 in 1998, with another rise to 107, 080 in 19999 . The same study indicates that in 2002, the number rose to 122, 441, while in 2005 the number was at 135, 244. These groups had accumulated 547.3 million Kenya Shillings in contribution and the government had disbursed 80 million shillings in grants. According to Society for International Development (SID) (2010) women groups are the primary decision making forums for women in Kenya. The World Bank (2003) notes that women group activities enables them to participate in household decision making by creating resources they control although the entire household benefits.

Providing women with financial services through groups is just part of work to be done because they also need access to markets. World Bank and FAO (2009) observe that women entrepreneurs in developing world face huge challenges in accessing markets due to lack of capacity and skills as compared to men. Rahman (1999) also argues that access to microfinance by women groups may destabilize families due to the pressure it involves. ILO (2004) strengthens this point by noting that there is a lot of social pressure on borrowers to repay their loans. Gibbons (1999) further argues that misunderstanding increases in the household because women will rely on their husbands to support in loan repayment. Rahman (1999) studied this problem and discovered an increase of 70% in households surveyed. Another challenge faced by microfinance is targeting of women group beneficiaries. The emphasis on achieving maximum repayment causes exclusion of the poor and needy those are considered likely to default (Hulme and Mosley, 1996).

2.7 Theoretical Framework

2.7.1 Collective Action Theory

The theory of collective action was first published by Mancur Olson in 1965, whereby Olson argued that individuals who come together have same sets of interest and that they will act accordingly to achieve them, (Olson 1965). The theory therefore seeks to understand how individuals are able to cooperate to overcome socioeconomic dilemmas facing them. Attempts to explain why people act collectively dates, back to the 1960s with the theory of relative deprivation (James, 1962). The theory holds that people compare their situation with the situation of members of relevant referent groups and conclude that change is necessary (Gurr, 1970 in Beach, and Lindsey, 2000). Conflict theorists, structural- functionalists, economists and feminists are some of the leading voices in collective action theory. Functionalists examine collective action in terms of the value they add to present institutions' efforts to address problems facing humanity (Smelser, 1962). He argues that organizations emerge as a result of structural strain precipitated by failure of existing institutions to address emergent problems. While using economies of scale principle, Arrow (1974) maintains that members in a collectivity incur less cost through collective than individual action, thus effectively dealing with economic uncertainties.

Writing a decade later, House and Kahn (1985) agrees with Arrow when he says "people not only empower themselves within the context of ... groups, but also extend their new power into the community by influencing other organizations to initiate development" (House and Kahn, 1985). Therefore, the aim of group formation is to raise the necessary numbers to not only assist members but also compel societal change. Zald and McCarthy, (1987); Tilly, (1978) in Scott, (1998) believe that collectivities are not an end to themselves but rather a means of mobilizing resources. This suggests that collectivities' concern is not who is responsible for their vulnerability but rather how to reverse it.

While others have tried to understand the birth of all kinds of self-help organizations, Scott (1998) has focused on women organizations. He notes that unlike men, women lack the necessary physical and financial capital, but have substantial human capital- intelligence, creativity and energy- and social capital that motivates them to form collectivities" (Scott, 1998). This may partly account for the endurance of their organizations. Walsh (1981); Gamson and Gadi (1993) have identified resources such as money, office machines, talented leadership, supporters, networks and access to the media as being critical for organization's performance. To them, organizations with capacity and ability to attract funds, offer good governance and conscious leadership with sufficient and popular support from members and the public are likely to succeed, with the converse of this resulting in failure. This study chose to use this theory because women groups bring together women for one sole reason; and that is through collectivity and common pooled resources, women are able to efficiently solve their problems and achieve empowerment. One practical example is the use of ROSCAs and table banking by women to pool in their funds or application of the same to get money from lending institutions in groups. The theory is not also oblivious of joy riders who join women groups not to add any value to the group but to only benefit from the efforts of others, thus the formation of rules to govern the groups, Reuben (2003).

2.7.2 Social Network Theory

Social network theory focuses on how the social structure affects individual and/or group relationships in solving their day to day problems. The theory was coined by J. A. Barnes in 1954. A social network is composed of individuals or organizations which have ties between them and through such ties, individuals or groups determine ways on how to solve their problems. This perspective of a social network provides a way of analyzing social entities and explaining patterns that have been observed in these social entities (Stanley and Catherine, 1994). To understand social entities a technique known as social network analysis is used. This technique is used to identify patterns, understand influential entities and understand the dynamics of the network (Scott and Davis, 2007).

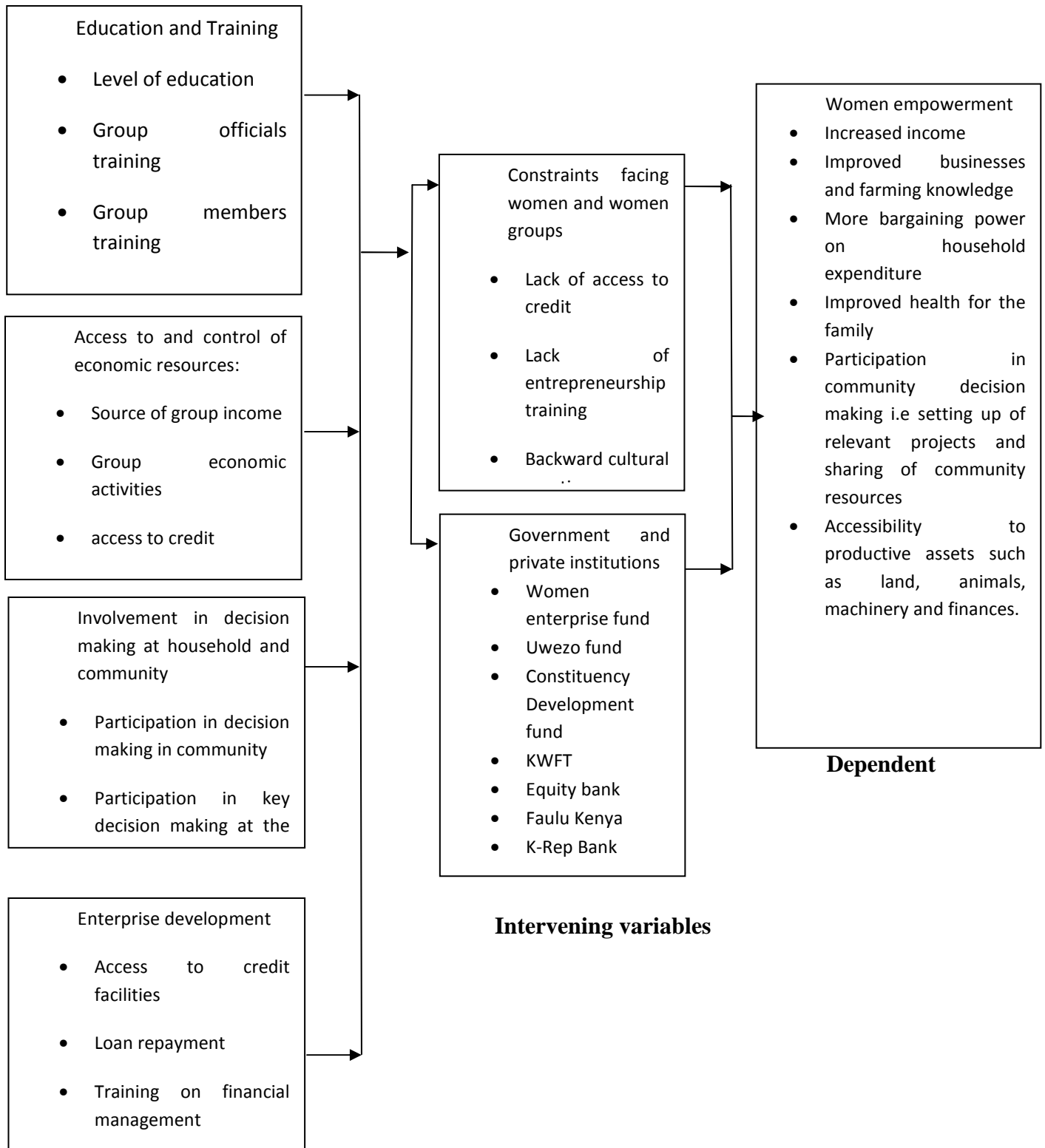
The construct of a social network provides a theoretical framework that is useful in studying relationships among individuals, groups and organizations. The ties that connect social units are the common contacts that belong to individual units. To be able to understand how social interaction goes on the social network theory argues it is the relationships between units that need investigation instead of the units themselves (Scott, 2000).

In regards to this study, the researcher found this theory very useful because it explained the importance of relationships that are formed in a social network. This laid a theoretical foundation for the hypothesis that women come together into groups because relationships formed in these groups are important in solving their problems, thus empowerment. It is through these groups that women enjoy the freedom to choose how they want to attain their empowerment. At an individual level contacts that are obtained from these groups interactions are important in pursuing economic resources. At a group level the collective bargaining obtained enables women to form beneficial relationships with other organizations such as banks, NGO's and governments. This explains why women can easily form groups since their individual interests and links coupled together in a group makes women more prosperous.

2.8 Conceptual Framework

Miles and Huberman (1994) define a conceptual framework as a visual or written product that explains using a narrative or graphics important variables to be studied and the assumed relationships between them. For this study the term is used broadly to include ideas and beliefs that the researcher holds about the issue of economic empowerment. This framework is very important in refining the study goals, constructing research questions, choosing study methods and identifying issues that may invalidate the conclusions arrived at by the study. The researcher has attempted to capture and understand the issue of women empowerment by identifying several pertinent issues vital to achieving women economic empowerment, a pictorial representation is presented below.

Figure 2.1 Conceptual Framework



Independent Variables

These issues are at the heart of women empowerment and it is only after they are addressed can the dream of empowerment realized. Education and training for example is a vital component of women empowerment, whereby, the level of education, group official training as well as members' entrepreneurship training determines the success of the groups. Another component that ensures women economic empowerment is accessibility to and control of productive assets such as land, animals, machinery and finances. Involvement in decision making at household and community level is another important factor that warrants the economic empowerment of women. The indicators to this variable include; involvement in major household decisions such as what to produce in the farm, what to purchase for the household i.e. decision to buy family car, house appliances etc, women involvement in community decisions including how to distribute CDF funds, being members of committees deciding on community economic projects i.e. water projects, dairy keeping, poultry keeping, construction of access roads etc. Enterprise development also plays a key role in enabling women achieve economic empowerment; indicators in such a variable include Access to finances in government and financial institutions. These include soft loans, seed capital, government funds for example Women enterprise fund, Uwezo fund and CDF.

The government and micro finance institutions in this case may provide an enabling environment by making accessibility of such funds easy or inhibit by imposing stringent rules thus making women to shy away from accessing them. Other factors that can constrain the economic empowerment of women include: limited access to and control over productive resources, insufficient access to training and education on how to manage economic resources, lack of skills, cultural impediments such as patriarchy that limits women from owning property, participating in decision making at the community as well as household level and leadership wrangles. However, in the absence of such constraints, women are able to access and control economic resources at the household and community level, make economic decisions at the household and community level and successful engage in enterprise development, thus empowerment.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

The chapter described the study population, the sample and the study units. Furthermore the chapter described the data to be used, the data sources and the instruments that were used to gather the data. The study used qualitative and quantitative methods and also used primary and secondary data sources. Finally the chapter explained the approaches that were used in data management, data analysis and presentation of the findings.

3.1 Site Description

The study was conducted in Cheborgei Division, Bureti constituency of Kericho County and focused on registered women groups in the Division. Cheborgei Division has an area of 111.70 KM², with a population of 43,746 (KNBS, 2009). The division has six locations and the local people are mostly of Kipsigis sub-tribe (KNBS, 2009). Agriculture and business are the main economic activities in the Division. The agricultural activities were mainly tea planting, coffee, banana, maize, pineapple, dairy and poultry farming among others. The total number of women groups in the Division was 115, with a membership of 1767 women (Bureti District Social Services, 2013). The groups were mainly engaged in farming as mentioned above to boost their welfare. See appendix V for more details.

3.2 Research Design

The study proposed to use descriptive-survey design. Survey analysis is primarily concerned with relationships between variables. Being a quantitative method, survey research is used purposely to get facts by directly collecting data from the population under study. Through this type of design, researchers are able to describe the attitudes, opinions, behaviours and characteristics of the population based on data collected from the study sample. However, the information collected from the study population using the survey design must reflect the total population. In other words, the findings obtained from the sample population ought to be findings that can be generalized to the whole population (Kothari, 2003). Therefore, the researcher selected a representative sample from the total

population of women groups in Cheborgei Division in order to carry out the study.

3.3 Units of Observation and Analysis

The Unit of observation was the registered women groups in Kericho County, Bureti Constituency, Cheborgei Division. The study also targeted government officials, financial institution officers and community women leaders. The unit of analysis was the effectiveness of women groups in the empowerment of women in Kericho County.

3.4 Target Population

A population is defined as the universe of all study objects while a sample is a sub section that is selected to be included in the study. For purposes of the study, the population was defined as all women group members belonging to groups operating and registered in Cheborgei Division. A sample was selected from members of these groups.

3.5 Sample Size

A scientifically selected sample enables a researcher to make observations from the sample that can be generalized to the population. A sample therefore is a small proportion of a targeted population selected using systematic procedures to enable one acquire generalization towards the entire population (Wiersma, 1985).

This study was carried out in Cheborgei Division, Bureti Constituency in Kericho County. There were 115 women groups in the division, with a total membership of 1767 (Bureti District Social Services, 2013). The R statistical package was used to calculate the sample size. The command used was `n.for.survey(p=0.5, popsize=1767)` where p was the proportion of women who had benefitted from women groups and population size was the number of women in all the women groups. This command when applied yielded a sample of 91 women, when the same command was used on a population of 115 groups a sample of 52 groups was obtained. The sample of women selected was adjusted to 60 respondents and 10 women groups to allow quality collection and analysis of data.

Table 3.1: Sampling of Respondents

Sampling stage	Population size	Sample size
1- Selection of all groups	115	10
2- Selection of respondents	1762	60
3- Selection of Key Informants	14	14

3.6 Sampling Procedures

A sampling procedure explains the process followed in drawing a sample to be observed and make conclusions about the population. For this study, two sampling frames were constructed, one for all women groups and another for all members and their officials. In consultation with Bureti District Social Services Officer who provided the researcher with a list of women groups, the researcher randomly selected 10 women groups from the division. The selected groups were; Chebaibai Women Group, Tembwo Women Group, Lelaitich Women Group, Chagoror Women Group, Kapcheboi West Women Group, Kibugat Mingin Buch Women Group, Seet Kobor Women Group, Ngoina Women Group, Kimwogit Kolonge Women Group and Tiroto Torochmwai Women Group. At the second stage, the researcher purposively selected 3 women group leaders namely: The chairperson, treasurer and the secretary from each of the 10 groups. The researcher also randomly selected 3 members who were not in any leadership position from each of the 10 selected groups, giving a total of 60 respondents representing the identified groups.

The study also purposively selected 14 targeted key informant; six community leaders/gate keepers who were selected through the help of area chiefs, and the other eight coming from Faulu Kenya, K-rep Bank, Equity Bank, Kenya Women Finance Trust Fund, KCB, Litein Sacco, Chepchep Sacco and Bureti District Social Services.

3.7 Data Collection

The study used primary and secondary data. Primary data was collected using interview schedule. Questions in the interview schedule acted as a guide for the researcher to prompt for information about a range of women empowerment issues. The interview schedule was organized into several sections to ensure comprehensive gathering of information. The sections included: The effectiveness of women groups in increasing women access to and control economic resources; Contribution of women groups in enabling women effectively make decision at household and community level; effectiveness of women groups towards enabling women access credit and business services; constraints women face in their efforts to effectively empower women and contribution of government and other actors in the development of women groups. The data collected was at the group and individual level.

Key informants were interviewed using an interview schedule. Key Informants were the representatives of community purposively selected, government as well as key financial institutions in Bureti Constituency. The study sought to get in-depth information from the key informants.

3.8 Data Analysis

Data collection exercises yield quantitative data and was analyzed by use of descriptive statistics. The data was presented in form of bar graphs, tables and charts. The study also employed the use of cross-tabulation to enable proper analysis of the group officials and the members. The data was then interpreted and a report was written from the findings.

CHAPTER FOUR

DATA ANALYSIS AND PRESENTATION

4.1 Introduction

This chapter presented information on background of the respondents, effectiveness of women groups in enabling women to access and control economic resources, make decisions at household and community level as well as accessibility of women to credit and business services. The chapter also presents information on the contribution of government and financial institutions in the development of women groups and the constraints hindering the effectiveness of women groups.

The study had proposed to sample 10 women groups, through which three officials and three members from every group were selected for an interview. 14 key informants in Cheborgei division of Kericho County were also selected and interviewed by the researcher.

4.2 Background Information

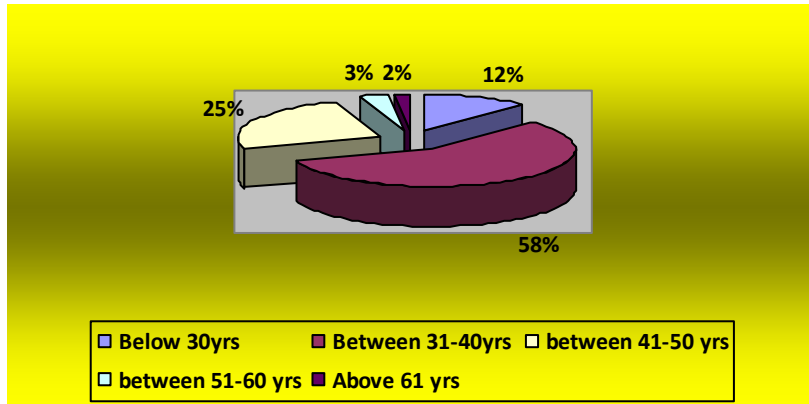
In this study, age, level of education, number of children, employment status and marital status were found to be of significance because these are the variables that affect the lives of women in their efforts to achieve empowerment and in this case through women groups. The findings are presented below.

4.2.1 Age of Respondents

The study targeted respondents from all age groups in the women groups, the age composition of the respondents was studied in order to establish the age group that was most involved in women groups. From the study findings, majority at 58% were aged between 31 and 40 years. Those aged 40 to 50 years were 25%, while respondents below 30 years formed 12% of all respondents. Respondents aged 51 – 60 years formed 3% and the least age group was of those aged 60 years and above which formed only 2% of total respondents. This distribution shows that most members of women groups in Cheborgei Division were aged between 31 and 50 years. This could be attributed to the fact that

women of this age bracket are the main source of income to their families and believe in their groups as an effective means of achieving economic empowerment (Geethanjali and Prabhakar, 2013).

Figure 4.1: Age Distribution



4.2.2 Formal Education and Training

Establishing the educational level of the respondents in this study was of essence because education and training is a vital component that has been linked to improving the economic status of women in rural communities. Improved education enhances the effectiveness of women groups by enabling its members to have a greater voice in household decisions, more autonomy in shaping their lives, and better opportunities for participating in the community and labor markets, UN (2012). Education also enables women within a community to acquire new skills thus improving service delivery.

The study findings therefore indicated that majority of the respondents in all the selected women groups had primary education; whereby 6.7% leaders had lower primary education and 26.7% had upper primary education, while 33.3% of the members had lower primary and another 33.3% indicating they had upper primary education. Those who had secondary education for the leaders were 30% while the members were 6.7%. The leaders who had post-secondary education were 20% while the members were 6.7%. A small number of respondents which was 6.7% of the members had received adult education while another

6.7% of the leaders had indicated that they had not received any education. The members who indicated that they had not received any education were 13.4%. The findings above show that most women group members had been exposed to formal education mainly at the primary level, whereas their leaders had been exposed more to post-primary education. This could therefore contribute to reduced effectiveness of their groups.

Information acquired from four key informants who were community leaders indicated that lack of post primary education exposure had affected the economic advancement of women in the region. Confirmed by all the chairpersons of the groups, they said that lack of post primary education from a large number of their group members had hampered group performance. The key informants from the micro finance institutions also noted that low literacy levels among women in the county had incapacitated the performance of their groups. They said that it was hard for most groups to keep track of the credit value of their economic activities because of low level of education, thus limiting their effectiveness. Kabeer (2012) notes that education as a resource in women’s hands results in a range of positive outcomes for human capital and capabilities. This does not only apply to the household level but also group level where the performance of the groups is affected.

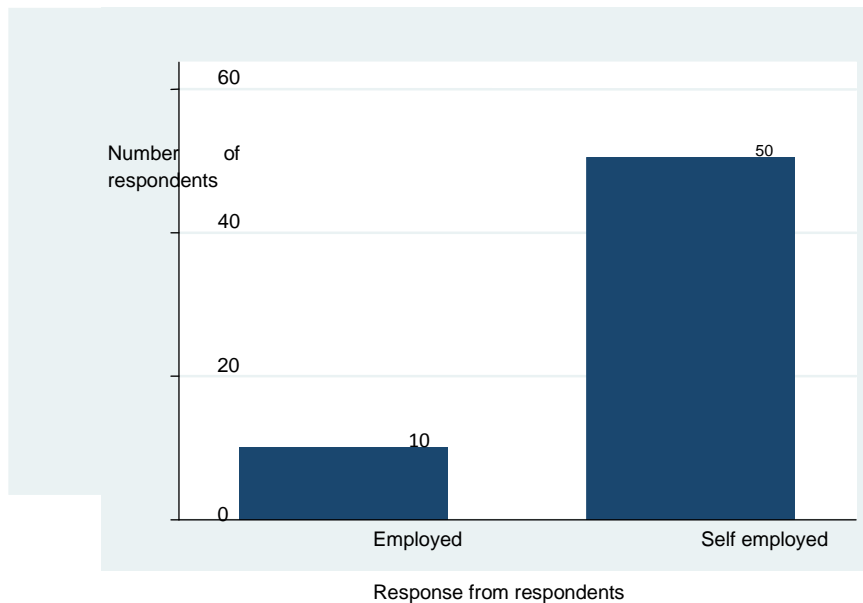
Table 4.1: Level of Education

Education Level	Group Leaders	Percent	Members	Percent
None	2	6.7	4	13.3
Adult Education	-	-	2	6.7
Lower Primary	5	16.7	10	33.3
Upper Primary	8	26.7	10	33.3
Secondary	9	30	2	6.7
Post-secondary	6	20	2	6.7
Total	n=30	100	n=30	100

4.2.3 Employment

The study findings indicated that most of the respondents were self-employed. Those who reported to have been involved in self-employment were 83% representing 50 respondents. Those who were in formal employment were 17% representing 10 respondents. Those in self-employment were involved in agricultural and business activities not only in their groups but also at the individual level. These were tea business famously known as ‘Mangirito’, dairy farming (dairy cows and goats), grocery business, poultry farming specifically chicken rearing, maize farming, bee keeping, pineapple farming and posho mill business. Those in formal employment were mainly employed as nurses, secretaries, clerks and teachers. The study findings therefore meant that the main occupation for women groups in Cheborgei Division was small scale farming. The employment status of the respondents was assessed to establish whether women were involved self-employment or formal employment as the main or alternative source of livelihood. This could also explain the level of education amongst women in the region as well as discrimination against women who have qualifications to formal employment since they are expected to stay at home and take care of their families.

Figure 4.2: Employment Status.



4.2.4 Marital Status

The study found that 75% of the respondents were married, while those who indicated that they were not married comprised 15% of the respondents. It was also noted that 5% of the respondents had separated with their spouses and 5% were widowed. This meant that women groups were dominated by members who were married. However, the single, separated and the widowed members hailed the effectiveness of these groups in addressing economic challenges encountered in their day to day lives.

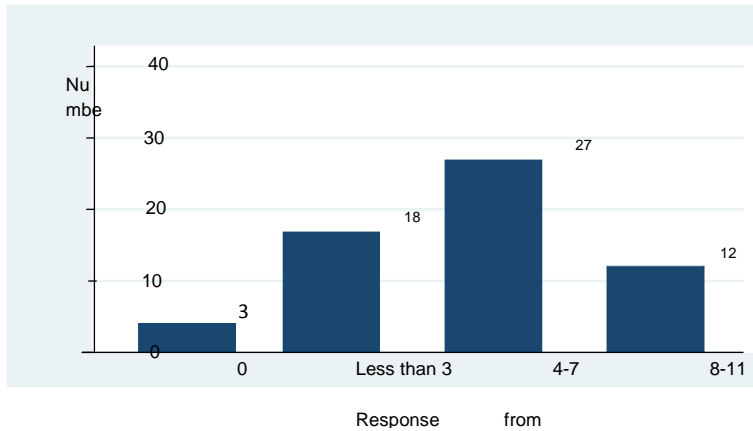
Table 4.2: Marital Status of Respondents.

Marital status	Frequency	Percent
Single	9	15
Married	45	75
Separated	3	5
Widowed	3	5
Total	n=60	100

4.2.5 Number of Children

Most respondents as shown in figure 4.3 below indicated that they had children under their care. Only 3 respondents said that they did not have any children, whilst 18 noted that they had less than three children. 27 respondents indicated that they had 4 -7 children while 12 respondents said they had 8 – 11 children. This means that most of the respondents had between 4 – 7 children. The above findings could explain the increased involvement of women in women groups as an effective means of addressing their needs since they carry the added burden of family and domestic responsibilities, especially providing for their children, arguments advanced also by (Richardson, 2004).

Figure 4.3: Number of children.



4.3 Background Characteristics of Groups.

4.3.1 Start-up Capital

It was important for this study to first establish how women groups begun their operations. This was because start-up capital acts as a precursor to them acquiring loan and grants to start or improve their income generating projects. All the groups noted that at their initial stages their members contributed money within their groups and later applied for loans from microfinance institutions, while some applied from government. The groups through the group leaders noted that they embraced Table Banking and ROSCAS techniques of saving money since it was a requirement from micro finance institutions for a group to have savings or shares before applying for a loan, Anderson et al (2003). Group contributions varied between Ksh500 to Ksh2000 as noted by the group leaders in table 4.7 below. Three groups also noted their groups advanced loans to its members from the money saved at a small interest fee depending on the groups' regulation.

Table 4.3 Start-up Contribution

Contributions to Groups	Frequency	Percentage
1 – 500	1	10
501 – 1000	4	40
1001 – 1500	3	30
1501 – 2000	2	20
Above 2000	0	0
Total	n=10	100

4.3.2 Years in Operation

The study established that majority of the groups had been in operation for two years. Information acquired from the group chairpersons and secretaries, shows that 20% of the groups had been in operation for one year, while 40% had been in operation for two years. Groups that had been in operation for three years as indicated by the group secretaries and confirmed by the chairpersons were 20%, while 10% accounted for the groups which had been in operation for four to five years and above respectively.

The study also ascertained that groups that have been in existent for long have been able to set up long term projects and having greater investment, while those that had been in existence for a few years had low capital base even in terms of savings and other asset. This was exemplified by a case of one of the groups that had been existence for 10 years and had mobilized resources and bought plots for their members.

Table 4.4: Years Groups have been in Operation

Number of years	Frequency	Percent
≥0 – 10	0	0
≥1 - 20	2	20
≥2– 30	4	40
≥3 – 40	2	20
≥4 – 50	1	10
≥5	1	10
Total	n=10	100

4.3.3 Group Size

According to the information acquired from the chairpersons and group secretaries who were interviewed, most of the groups in operation had between 11 to 20 members. Only one group according to the findings had between 6-10 members, while another had more than 20 members as shown in the table below. The study indicated that the number of

group members were manageable and allowed for efficient functioning of the groups. From the information given by the group leaders, eight groups had maintained their membership in the past 12 months, while the remaining two groups lost two members each.

Table 4.5: Group Membership

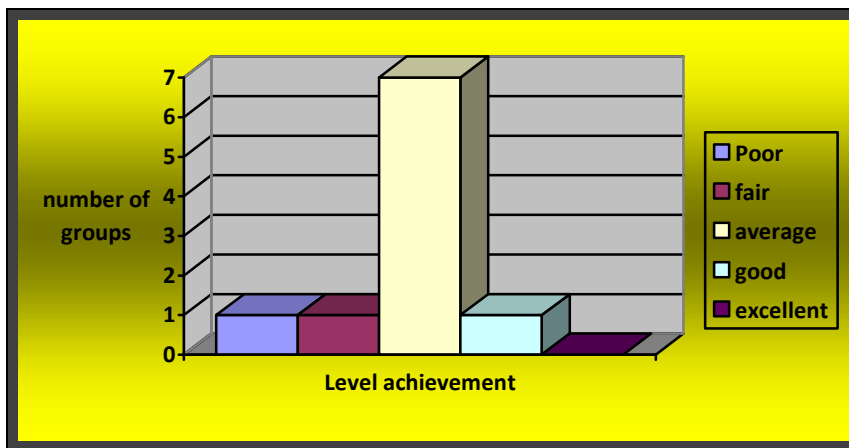
Number of group members	Frequency	Percentage
≥1-5	-	-
≥6-10	1	10
≥11 – 15	3	30
≥16 – 20	5	50
≥21	1	10
Total	n=10	100

4.3.4 Objectives

The main objective as indicated by the 10 groups interviewed was to organize women into groups so as to improve their economic welfare. According to the leaders and members interviewed, they noted that their participation in these groups was aimed at alleviating poverty thus improve their economic status. This they said was to be achieved through the various activities carried out at the group level as well as individual level. Two groups further noted that one of their objectives was to bring women together and in their quest to achieve economic empowerment, they also share and encourage one another. This was in line with the study’s main objective which was to analyze the economic effectiveness of these groups. However of the 10 groups, none had their specific objectives written down and the main reasons given was low level of education as well as exposure on the importance of developing measurable objectives.

When asked to rate the level at which their groups were achieving the said objectives in a scale of 1-5 where; 1=poor, 2=fair, 3=average, 4=good and 5=excellent, the study found that majority of the groups believed that their level of achieving the objectives was average. This was confirmed by seven groups whom their leaders and members interviewed said that the effectiveness of their groups was average and the other three groups said that their effectiveness was poor, fair and excellent respectively.

Figure 4.4: Level of Achievement



4.3.5 Mode of Election of Group Leaders

The most favored method of choosing leaders was through an election. This method was reported to be in use by seven groups. Another method reported to be in use by two groups was the appointment of group leaders, while the least popular method was rotation among members as indicated by one group. The mode of choosing leaders amongst the groups showed that there was room for democracy amongst group members, because each and every member took part in choosing their desired leader.

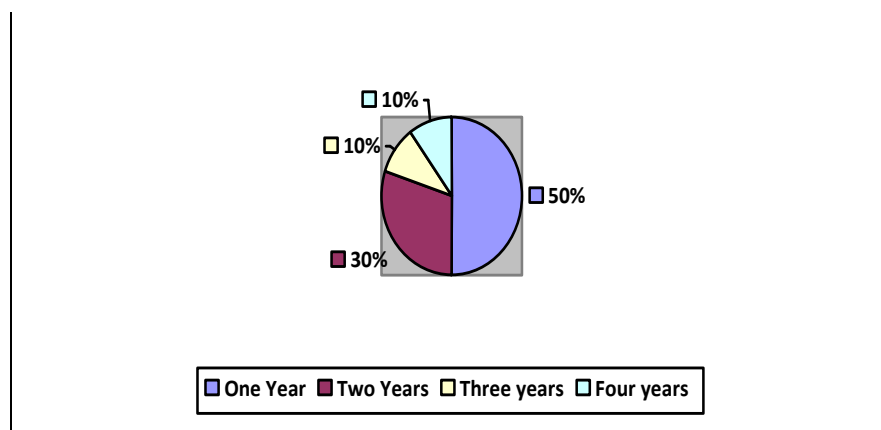
Table 4.6: Ways Group Leaders are Chosen

Mode of choosing leaders	Frequency	Percent
Through an election	7	70
Appointed by members	2	10
Rotation among members	1	20
Total	n=10	100

4.3.6 Period in Leadership Positions

The study also established that most groups had their leaders serve for only one year. From the information acquired from the group officials, five groups had their leaders serve for only one year; while three groups had their leaders serve for a period of two years. One group noted that their leaders served for three years while another group said that their leaders served for a period of four years before being replaced. From the study findings, the time period leaders served as indicated by majority respondents meant that leaders did not have enough time to effectively run their groups. This therefore according to five group leaders interviewed reduced the effectiveness of their groups in serving the needs of its members.

Figure 4.5 Period in which Leaders Serve



It was also notable that in some groups, leaders served longer than the stated period because of fear by other members who do not want to be chosen as leaders. This shows the need for more capacity building amongst the members so that they can take up leadership roles as noted in the leadership training section which revealed that majority of groups had not received any training related to leadership

4.3.7 Group Meetings

The study findings revealed that groups held their group meetings once every month. This information was availed by the group secretaries. However, the level of attendance varied as shown by the group secretaries below in the table below.

Table 4.7: Group Meeting Attendance

Level of attendance	Frequency	Percentage
Low	1	10
Average	7	70
High	2	20
Total	n=10	100

The group secretaries interviewed indicated that there were measures to curb constant absence from group meetings. Some of these measures included; fines ranging from Ksh50 to Ksh500 depending on the groups regulation, dismissal from the group if a members absence exceed six months and in some, the member was not legible to apply for any loan through the group or from the group if the absence exceeded five months.

4.4 Access and Control of Economic Resources

In this section, the study sought to determine the effectiveness of women groups in enabling women access and control economic resources within their reach. Establishing the accessibility and control of economic resources was important to this study as pointer that women groups were effectively empowering its members. The indicators were: engaging in

group's income generating projects, group income, how the income was used, accessibility and control of economic resources at the household level as well as community level.

4.4.1 Economic Projects

According to the information given by the group leaders, the study established that primary economic activities of the groups were small scale farming and businesses. The study revealed that engagement in women groups had improved the level in which groups and members were engaging in income generating activities. Out of the nine groups who were engaged in income generating activities, eight of them had group projects while one group was engaged in these activities at the individual level but the group noted that its members were contributing ksh500 to ksh3000, depending on how one wanted to increase her shares in the group. Only one group did not have any income generating activity at the time of interview. The reasons cited for not engaging in income generating activities were; time of operation of which respondents noted that they were in their initial stages of group operations. The study findings revealed that the group had been in operation for a period of less than a year. Apart from time factor, the group through their officials and members indicated that they had little capital saved through their groups to carry out any operations but had identified relevant projects to do. The chairperson and the treasurer also noted that they had applied for funds from micro finance institutions as well as government but the process was taking longer than expected.

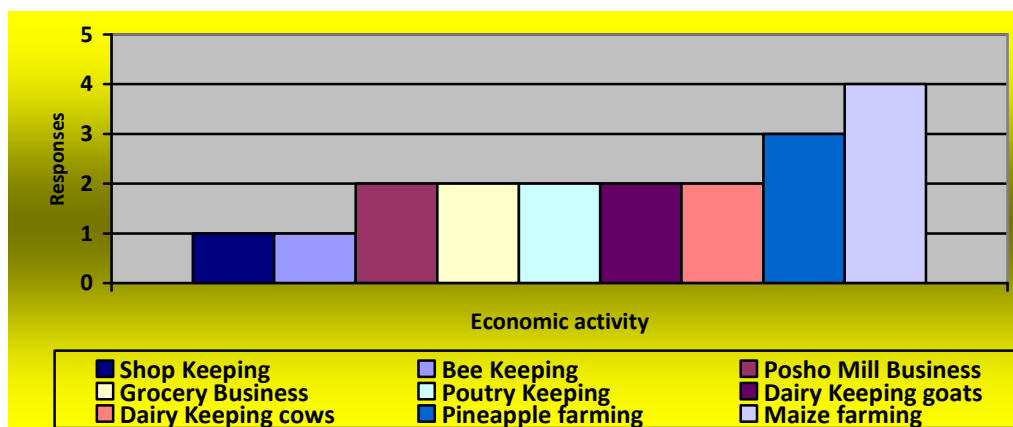
Table 4.8: Ownership of Project

Type of owner	Frequency	Percentage
Group	24	80
Individual members	3	10
Not Applicable	3	10
Total	n=10	100

The most identified income generating activity was maize farming. Maize farming received

responses from four groups, while pineapple farming received responses from three groups. Dairy farming (cows) according to the study findings received two responses, while those who were doing dairy keeping for goats, poultry keeping, grocery business and posho mill business received two responses respectively also received two responses. Bee keeping and shop keeping being the least carried out activity received one response. This is a clear indication that the main economic activity carried out by women groups in the Division was maize farming, pineapple farming and dairy keeping. This involved the use of land, making it a key resource to women and their groups.

Figure 4.6: Income Generating Activities



Information from the six community key informants indicated that there were plans to abandon maize farming since in the recent past, returns had been minimal. This was further confirmed by two women group leaders saying that their groups had so far opted do pineapple farming as opposed to maize farming. The reduced production of maize in the region was attributed to the viral Maize Lethal Necrosis (GoK, 2013).

Key informants from five micro finance institutions also indicated that, most women groups in Cheborgei Division were engaged in similar economic activities and therefore there was an oversupply of products such as maize and pineapples, leading to economic stagnation of these groups because they lacked market to sell their produce. This

observation echoed Kiraka et al (2013) arguments that most women enterprises in Kenya were engaged in similar business, with products or services which were not differentiated. The lack of differentiation meant that switching costs for customers were minimal, therefore increasing competition among the enterprises. A lack of innovation and diversification of products or services therefore meant that most business stalled or even declined leading to ultimate collapse.

4.4.2 Income in the past 12 months

The study findings as shown in the table below indicate that 90% of the groups had made some returns. The group officials (Chairperson and treasures) who were interviewed gave varying returns which their groups had received. Five groups indicated that they had received returns amounting to Ksh50,000 in the past one year, while one group according to its treasurer had received returns amounting to Ksh65,000. Two groups according to their officials noted that their returns were Ksh120,000 and Ksh150,000 respectively, while one group through its treasurer affirmed that they had made ksh185,000 in the past one year. One group indicated that they were in their initial stages of establishing income generating projects. This group cited bureaucratic processes which hindered timely access of funds from government and financial institutions, a position supported by three other group leaders.

Table 4.9: Amount of Group Income

Amount	Frequency	Percent
0	2	10
1 – 50,000	10	30
50,001– 100,000	2	10
100,001 – 150,000	4	20
150,001 – 200,000	2	10
Total	n=20	100

The study findings also showed through responses given by the chairperson, secretary and treasurer that four groups had assets worth between 200001 – 250000. One group did not have any asset according to their group officials, another had assets worth 50001 – 100000 while one other had assets worth 100001 – 150000. Two groups had assets worth 150001-200000 and another group had assets worth 360000. This is clear evidence that indeed women groups are contributing towards the economic empowerment.

Table 4.10: Value Assets of Groups

Value of assets in Ksh.	Frequency	Percentage
0	3	10
1 - 50000	0	-
50001 – 100000	3	-
100001 – 150000	3	10
150001- 200000	6	20
200001 – 250000	12	50
2500001 – 300000	0	-
3000001 – 350000	0	-
350000 and above	3	10
Total	n=30	100

According to the respondents who were the chairperson, secretaries as well as the treasurers the assets mentioned included, land, plots, motorbikes, and posho mills. The study also established through the group treasurers that they did not have a proper way of keeping financial records. Evidence presented by nine group treasurers showed that all the records whether records on loans or income for the groups were noted down in exercise books or black books. None of the groups had standardized cashbooks to record cash flow.

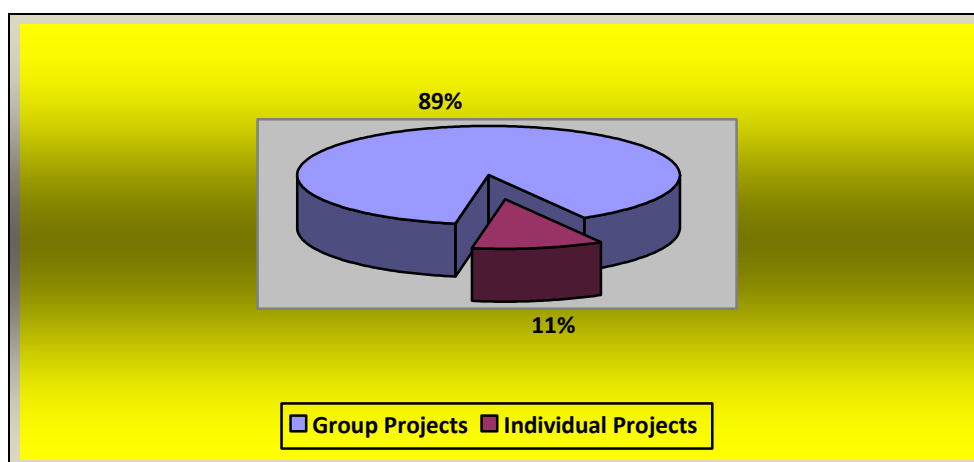
4.4.3 Income Utilization in 12 months

Respondents were asked to state how they used income received from their group projects and according to the results, eight groups noted through their officials that they invested the income on group projects and gave a percentage to its members for their personal use, while one group said that they used their income on individual projects. The members from this group affirmed this, noting that they formed the group in order to access loans and grants from the government. Even though members from this group were engaged in individual economic activities, they were making monthly contribution to the group. This was not only to keep their group afloat but through that, they were able to increase their shares which in turn enabled them to access higher loans.

The study however revealed that there was no mechanism to monitor if those involved on individual economic activities through their group were actually investing on economic activities. On interviewing the leaders from this group, they noted that some group members did not necessarily invest but used the money to meet other needs for example, buying of family accessories like clothes, paying of school fees, or taken by their spouses. This was affirmed by two members interviewed who said that there was a major concern on how women were balancing family needs and investing on income generating activities. Seven other group leaders and four key informants also said that the effectiveness of groups in serving their members was greatly affected since in most cases, women carried the huge burden of providing for their families, thus divert group income into meeting such needs. The situation they said is made worse if a member comes from a family where the husband is an alcoholic or irresponsible, because the whole family ends up depending on

the woman to provide food, shelter, clothing, meet hospital bills, pay school fees and many other pressing needs at the family level. It is through these financial social demands according to Makokha (2006) that leads to a diversion of capital away from business needs and in effect limits the efficiency of women groups.

Figure 4.7: Use of Group Income.



4.4.4 Budget Plans

Budget planning is an important aspect for the success of women groups. It enables the groups to determine in advance if they have enough resources to carry out their economic activities and if not, then they can priorities on project activities that can bring in good returns. The establishment of whether the women groups had budget plans was very important. When asked whether they had a budget plan to help them run their groups effectively, the study established that all the 10 groups did not have their budget plans written down; in fact none of the groups had an idea of how to formulate a budget plan. According to the information given by the group officials, they were issuing money generally to group projects as well as individual based on verbal discussions within their groups, without any prioritization. Group officials and the members who were engaged in income generating activities agreed that lack of a budget plan was detrimental to the effectiveness of their groups and that there was need to have it.

4.4.5 Access of Economic Resources at the Household Level.

Women access to and control over economic resources is critical for the achievement of gender equality and empowerment of women as well as for equitable and sustainable economic growth according to UN (2009). The assessment of the above was therefore important to determine if women groups had contributed in empowering its members to access economic resources.

In its findings, the study established that leaders and members gave closely related responses. Majority of the leaders 50 per cent noted that the contribution level was average, while 9 per cent said that the contribution level was good. Only three percent said their contribution level was excellent. The members closely concurred with their leaders, with 60 per cent saying that the contribution level was average, and 30 per cent noting that it was fair, while 10 per cent said it was good. The measuring scale used was 1-5 where; 1=poor, 2=fair, 3=average, 4=good and 5=excellent,

Ways in which respondents believed that group participation had enabled them access household economic resources varied. Some reported that with the finances and ideas generated from their groups, they have had more bargaining power over specific aspects of household expenditure, while others indicated that they have had (partial) access to family properties such land where they carry out their economic activities. All the members and leaders interviewed were categorical that they do have other sources of income at home, and that what they were getting from their groups was meant to supplement what they had.

Table 4.11: Access of Economic Resources at the Household Level.

Access of economic resources at household level	Group leaders	Percentage	Members	Percentage
Poor	-	-	-	-
Fair	3	10	9	30
Average	15	50	18	60
Good	9	30	3	10
Excellent	3	10	-	-
Total	n=30	100	n=30	100

Even though all the leaders and members had said they were enabled to access economic resources at the household level courtesy of their groups, they also noted there were constraints affecting the effectiveness of their groups in enabling them access such resources fully. They indicated that these constraints were at the group as well as individual level.

One of the major constraints mentioned by the respondents was the accessibility and control of land at home. The respondents said that accessibility to such important asset as land did not mean they had full control. They said that such resource remained largely under men's control, a position also held by Pant (2000). Such claims were more evident on respondents who were married, indicating that their husbands remained head of their families and thus controlled major resources at the family unit. This meant that women lacked collateral to use especially when applying for loans even in their groups thus affecting their performance. The respondents further noted that economic support from their families was minimal, especially from their husbands. Njeru and Njoka (1998), point out that due to patriarchal social authority structures, women receive substantial family support in the start-up stages of their activities in groups, but later on such support is limited, restricted or withdrawn for fear of husbands losing dominance over their wives.

Information from community key informants showed that despite the promulgation of the new constitution in Kenya which recognizes women's ownership rights, implementation has been slowed down mainly by socio-cultural customs, and that these laws tend to be loosely regulated and implemented, a view point shared by (Parada, 2008; Morrow, 2004, and; USAID, 2003). They also noted that because of low level of education amongst women in Cheborgei Division, most them lacked knowledge of their entitlements, a view shared by UN (2009)

It was also established from the key informants that women in the division were engaged in low value economic activities that do not leverage scale of economies to produce maximum returns. These activities they said were in low value agricultural produce and

small scale trade. Four of the key informants cited an example of maize, which they said was giving them low income at the moment yet most groups were engaged in. Other constraints cited by respondents and key informants included: low level of education, lack of entrepreneurship skills and socio-cultural norms

4.4.6 Access to Resource in the Community

Asked to state whether their groups had enabled its member's access and control resources at the community level since the time of operation, 27 of the 30 groups leaders were affirmative that their groups had better access to community resources while three group leaders noted that their access to these resources at the group level was minimal. The members interviewed, indicated that and asked to rate the level of effectiveness of their groups in accessing community resources, 21 of them noted that their groups had averagely enabled them access community resources while three indicated that the level of effectiveness of their group was poor, fair and good respectively. The above indicate that women leaders had more access to community resources and this could be attributed to the position they were holding which demanded more engagement than the members.

Access to community resources according to the group leaders was through participation in identifying and prioritizing development projects such as improving of rural road, Improvement of rural water accessibility, participation in disbursement of CDF funds and mobility to create business networks. One of the groups indicated that through their existence and effectiveness, their group had received a reward in form of a plot from the District Officer, under which they have constructed rental houses to generate income. The three group officials interviewed from this group said that because of their groups' activeness, the DO took notice of their activities and donated the plot. Two other groups noted through their chairperson and the members that it was easier for them to access government and microfinance funding as well as other incentives since such entities prefer to work with organized groups.

Table 4.12: Accessibility Level of Community Resources

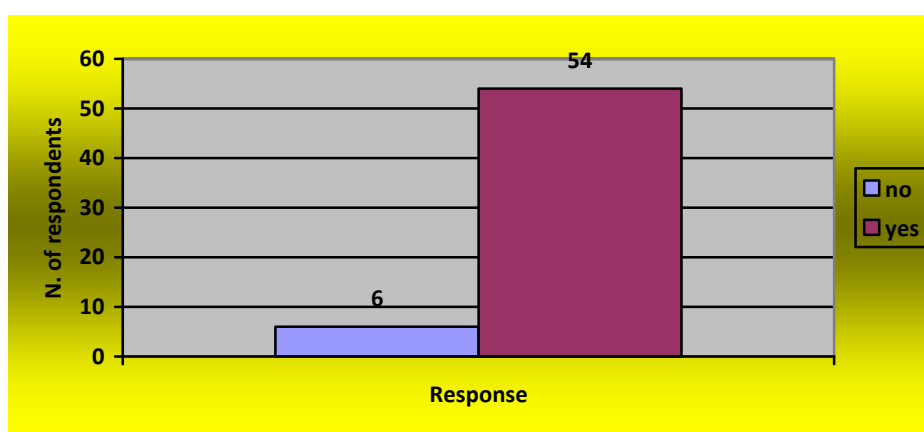
Access of economic resources at community level	Group leaders	Percentage	Members	Percentage
Poor	3	10	3	10
Fair	3	10	3	10
Average	12	40	21	70
Good	9	30	3	10
Excellent	3	10	-	-
Total	n=30	100	n=30	100

Looking at the level percentages of accessibility to community resources, the study shows that participation in women groups had averagely empowered its members and the leaders. This meant that there were constraints hindering the effectiveness of these groups. The same concerns of societal roles accorded to women were raised by respondents as inhibiting the effectiveness of their groups. According to the members and group officials interviewed, social roles have always limited their mobility and in effect opportunity seizing in the community. They affirmed the arguments of Kantor (2001) that since their family roles do not allow them to be mobile; they have lost opportunities to meet people outside the family, including those who can help improve the operation of their groups.

According to the key informants from micro finance institution and government, they noted that networking is an important aspect for the success of any economic activity. They further said that if a group is limited in its efforts to expose its members to the outside world, a state of isolation is enhanced, leading to lost opportunities for building important economic relationships with experts in the world. This may also lead groups to miss out on relevant financial assets offered by microfinance institutions or government since most of them are announced in village barazas as well as official public meetings.

All the community women leaders interviewed also affirmed the above position, observing that patriarchal culture in the division was still a major impediment to women accessing community resources. The key informants from the community alleged that men were cautious of what they called over involvement of their women in community affairs and that this had deprived women of several economic opportunities enjoyed by men at the community level.

Figure 4.8: Constraints on Access to Community Resources.



4.5 Contribution of Groups in Enabling Decision Making

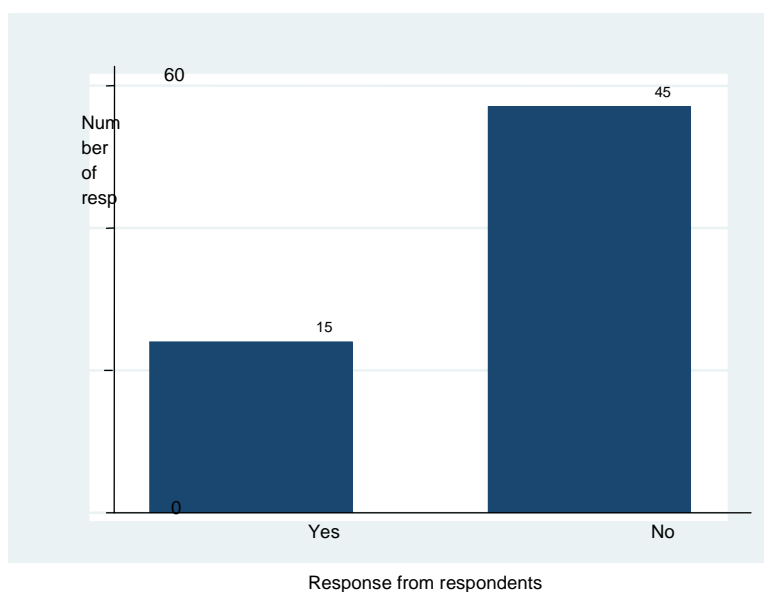
The second objective was to determine the effectiveness of women groups in enabling women make decisions at the household level as well as community level. The emphasis was on the economic decision making by women.

4.5.1 Head of Household

The importance of finding out the household heads was to enable the study to know whether men were still the dominant heads of their families hence decision makers. Among those interviewed 45 respondents representing 75% of all respondents said they were not household heads. Those who were household heads were 15 constituting 25% of respondents and they constituted the widowed, divorced and the single. It is important to note that women who were married and felt that they were household heads could not express so openly, like mama chepkoech from Kibugat division indicated that her husband

was not providing for the family even though he was the household head. Mama Chepkoech indicated that she qualifies to be the household head because she was the one doing everything since her husband was an alcoholic and irresponsible but because of culture, she has to take the second place. This was consistent with earlier information showing that most of respondents were married and as per socio-cultural norms in the division, their husbands were the heads. It is important to note that women who were married and felt that they were household heads could not express so openly, like mama Chepkoech.

Figure 4.9: Head of Household.



4.5.2 Economic Decision at the Household Level

Change begins at home and if women are not able to make decisions at the household level then chances of them participating in community decision making are minimal. Their involvement at home in making economic decisions clearly illustrates to this study the level of empowerment of women and how effective their groups are. At the group level, 27 group officials indicated that their groups had improved the level of economic decisions of its members at the household level. Through testimonies given by their members, the

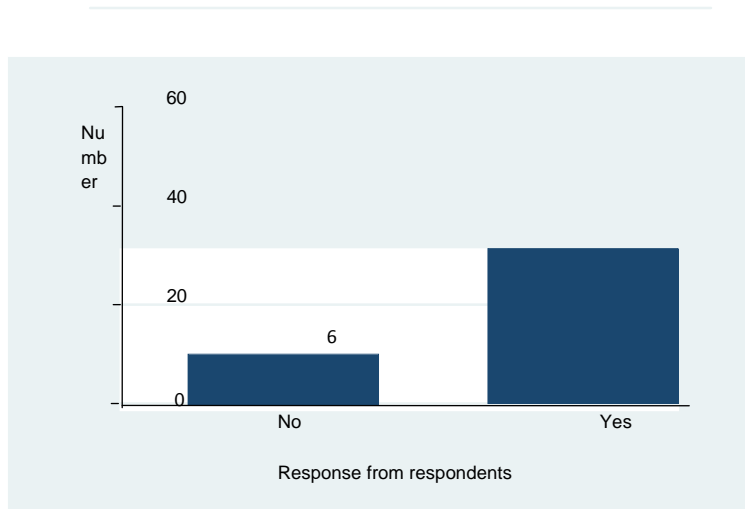
leaders affirmed that indeed their groups were effective in enabling their members make economic decisions in their families, though at varying strengths. When asked to rate the groups contribution in enabling its members make decisions at the household level in a scale of 1-5 where; 1=poor, 2=fair, 3=average, 4=good and 5=excellent, the 27 group officials indicated that the contribution level of their groups was average, while three indicated that their group's was poor.

At the individual level, the respondents interviewed said that group participation had increased their income as well as knowledge on how to improve their businesses and farming. The study findings established that out of the 30 respondents, 24 of them affirmed that their decision making at the family level had improved due to group's participation. The respondents said that some of the decisions made included: increased involvement in budget making in the family; improved education for their children because they were able to pay school fees, expansion of existing family business, improved health for their family members, and adequate provision of basic needs such as food and clothing. Two members interviewed from two different groups demonstrated that through their groups they have been able to acquire land of their own. The members said that when they were buying these plots, they did not have enough money but with help from their groups, they took loans eventually acquired the plots. This is in agreement with Holvoet who argues in her study of rural women in Kenya that direct bank-borrower minimal credit; women do not gain much in terms of decision-making power within the household. However, when loans are channeled through women's groups and are combined with more investment in social intermediation, substantial shifts in decision-making patterns is observed. This involves a remarkable shift in norm-following and male decision-making towards more bargaining and sole female decision-making within the household (Holvoet 2005; Swain et al 2007).

Respondents, who were single, separated and widowed representing 25% were all affirmative that participation in women groups had enhanced their economic decision making in their families. They said that since their involvement in women groups, extended family interference had reduced greatly. Key informants from micro finance institution also

noted that during their meetings with members in women groups, women exhibited positive indicators of making independent financial decisions. However, they could not affirm whether this was a reflection of what was happening in their families as well as community level.

Figure 4.10: Household Economic Decision Making



The respondents cited several hindrances affecting the effectiveness of women groups in enabling women make economic decisions at the household level. The married respondents forming 70% unanimously said that men were still the major decision makers in their families. This position was supported also by the single, separated and the widowed respondents who said that patriarchal culture had hindered them from effectively making concrete economic decisions in their families. Information from two key informants who were community women leaders shared Fletschner and Kenney (2011) point of view on this, saying that because men have more access and control over key economic resources by virtue of socio-cultural norms, they are able to tilt household economic decisions to their advantage, leaving women with very little influence.

The six community key informants and four micro finance officials who acted as key informants further said that low level of education amongst members of women groups had contributed to inhibited decision making at the household level. They said that with advanced training and education amongst group members, women can form a formidable force and be more assertive in making economic decisions at the family level. Four of the community leaders who were also group leaders affirmed this saying that the level of education of their members had affected the performance of their groups. The group leaders said that with enhanced formal education of their members, their groups can increase the influence of women in economic matters within their families. This view is in agreement with Kabeer (2008) arguments that women can exercise greater decision making power within their families when they have a certain level of formal education.

4.5.3 Economic Decision at Community Level.

Access to economic decision making at the community level by women is of paramount importance to their empowerment. It is through such platforms that women can prioritize on what is best for them in the community, for example: improving rural roads, transportation facilities and services increases rural women's mobility and can proliferate their productivity and income by easing access to markets, thus reducing post-harvest loss of perishable goods; improvements to rural water and irrigation systems and transportation infrastructure reduce the amount of time women spend on arduous tasks such as fetching water and tending family crops, OECD (2012). Establishment of this was therefore important to this study.

All the groups were affirmative that women in their groups were more willing to participate in community projects more than they were before. In assessing the performance level of their groups in a scale of 1-5 where; 1=poor, 2=fair, 3=average, 4=good and 5=excellent, 15 groups leaders said that the contribution of their groups in enabling their members make decision at the community level was average, while nine indicated that it was fair. The findings also established that six other leaders had noted that their level of contribution was poor and good respectively. The group leaders who indicated their level of contribution as

good said that their members played a major role in the implementation of community projects. The chairperson of this group said that she and her members were greatly involved in the implementation of a water project that saw piped water to their homes. The chairperson of this group credited the willingness of her group to participate in community projects to the teachings and encouragements received in the group. Another group leader also noted that she was a member of a CDF committee and through this, she has been able to advocate for community projects benefiting women. Such community projects included establishment of a coffee factory in the community which is currently under construction. Other community projects mentioned by this group include; construction of access roads to enable women have easy access to market produce and also acquisition of a plot for women to establish small scale business. In all this, the group leader affirmed that indeed participation in her group had played a major role in enabling her advocate for such projects. This is in line with government resolutions giving women an opportunity to make critical decisions affecting the nation and their communities through various elective or appointed position (Republic of Kenya, 2014)

In assessing the contribution of groups in decisions making at the community level, in a scale of 1-5 where; 1=poor, 2=fair, 3=average, 4=good and 5=excellent, 70 per cent of the members indicated that the contribution of their groups in enabling them access community resources was poor, while 10 per cent indicated that the level of accessibility is fair, average and good respectively. The members in this case indicated that they were not involved directly in making decisions at community. They indicated that it was only a few selected individuals known to the community leadership that were allowed to make decisions at the community level. Women members from eight groups interviewed unanimously said that they have tried to make resolutions through their groups on matters concerning their community but no one seems to take heed.

However, the women group leaders interviewed faulted several factors including lack of adequate education on their members, the culture of patriarchy whereby men were still the major decision makers at the community level and unwillingness by women to take the

lead role when it comes to community issues. Community women leaders who were interviewed concurred with the group leaders, noting that women in Cheborgei division believed that constant involvement on community affairs could jeopardise their marriages, or even loose respect in the community. Four of the community key informants said that women have struggled with such cultural taboos whereby women dread to venture out to the community for fear of being branded as loose or as women who have ‘sat’ on their husbands – meaning women who have a higher authority than their husbands.

Table 4.13: Level of Contribution

Decision making at community level	Group leaders	Percent	Members	Percent
Poor	3	10	21	70
Fair	3	10	3	10
Average	15	50	3	10
Good	9	30	3	10
Excellent	-	-	-	-
Total	n=30	100	n=30	100

4.6 Access to Credit and Business Services

The third objective of the study was to determine the effectiveness of women groups in enabling women access credit and business services. The indicators were whether through women groups women were able to access loans from financial institutions and funds from government. The findings are presented in the subsequent sections below.

4.6.1 Awareness of Microfinance Loans

When asked whether the groups were aware of any microfinance loans, all the 10 groups chosen for the study reported that they were aware of them. They noted that the major microfinance institutions that were providing loans in the division were: Equity Bank, Krep

Bank, KCB, Faulu Kenya, KWFT, and Litein Sacco. The key informants also described the level of awareness among women groups on available financial products as good. This affirmed the information given by the respondents who all said that they were aware of the microfinance loans offered by financial institutions. According to three community key informants, they said that women were now enjoying accessibility to loans through women groups. They said that given the economic situation and lack of assets to act as collateral by women, it was hard for one to get individual loans, but through groups, accessibility was easier. According to group officials, awareness of financial loans offered by different institutions is mainly done through media including radio, TV as well as through extension services to women groups.

Table 4.14: Awareness on Microfinance Funding

Aware	Frequency	Percent
Yes	30	100
No	-	-
Total	n=30	100

The members interviewed also indicated that they were all aware of microfinance loans. However, most of the members indicated that they did not know how some of these loans operated and their implications. This problem could be as a result of low level of education among members or lack of proper education to group members by microfinance officials.

4.6.2 Application for Microfinance Funding

The study established that the level of awareness on microfinance loans had prompted most groups to apply for funding. Among the groups interviewed, nine of them indicated that they had applied and received funding. Only one group indicated it had applied and waiting. The high number of application on microfinance loans can be attributed to the level of awareness by the respondents and the effectiveness of their groups.

Table 4.15: Application for Funding

Application status	Frequency	Percent
Never	-	-
Applied and waiting	3	10
Applied and received	27	90
Total	n=30	100

Even though all groups reported to have applied for microfinance loans, and 90% had received funding, nine of the groups said that there were still challenges involved in the application of these loans. They said that conditions given by microfinance institution and time to process the loans, was a major hindrance to the effectiveness of their groups. The group leaders and the members interviewed said that the conditions imposed were tedious and the processes were bureaucratic in nature. This assertion is in agreement with UN Women’s assertion that constraints to women’s access to financial services include policy and legal barriers as well as cultural “norms” that prevent women from keeping bank accounts or entering into contracts without their husbands or another man’s agreement (UN Women, 2011).

The respondents also indicated that interest rates from micro finance institutions were high, ranging between 18 – 25% and thus affecting their accessibility to high amounts of loans. In the case of funds channeled through micro finance institutions by the government, the respondents said that these institutions were also charging a high interest rate of 8% compared to what the government charged at 5%. According to the group officials, most of the micro finance institution policies were not conducive to their group’s effectiveness. Among the officials interviewed, 27 of them noted that microfinance institutions like Faulu Kenya and Kenya Women Finance Trust require that groups should have savings and each individual member or groups can apply for a loan depending on the shares they have in the group. This they said had affected groups which are still growing or if group members were in need of huge amount of loans. Moreover, women’s lack of ownership over assets

to be used as collateral to leverage loans (UN women, 2011; Karanja 1996) was also cited as major hindrance by the respondents.

The key informants from micro finance institutions said that their institutions were doing their best to make their products available in an efficient manner. They said that the time of processing the loans was average given the procedures followed in determining if a group qualified or not. One of the key informants from KCB said that before a group is given a loan; such a group is required to save with the bank for at least six months. The key informant further said that group members are encouraged to attend meetings and seminars whereby teachings on how to manage finances are carried out. Four micro finance institutions also noted that they have had instances whereby they turn away application from some women groups for not meeting pre-qualification requirements. This they say may explain why such groups have not re-applied for the loans. According to the key informants, the government has also linked up with financial institutions for easy facilitation of funds such as women enterprise fund.

Table 4.16: Constraints on Funding Application

Awareness of constraints	Frequency	Percent
Yes	27	90
No	3	10
Total	n=30	100

4.6.3 Access to Government funding

From the study, the respondents indicated that they had knowledge of Government funds offered through Women Enterprise Fund, and Uwezo Fund.

Table 4.17: Awareness of Government Funding

Application status	Frequency	Percent
Women Enterprise fund	30	50
Uwezo fund	30	50
Total	n=60	100

However, a few of the groups said that they have been able to access funds only from women Enterprise Fund. For Uwezo Fund, the respondents indicated that they were in their initial stage of getting forms to apply. However, information acquired from one of the key informant who is a government official indicated that no women group in Cheborgei Division had applied for Uwezo Fund. When asked to state the reason, the official affirmed that women groups in the region lacked information on how the fund operated and that group leaders were not active enough to seek information on the same. In the case of Women Enterprise Fund, only 30% of the groups indicated that they had successfully applied for the funds, while 30 % were still waiting. Other groups representing 40% indicated that they have never applied for funds from Women Enterprise Fund.

Table 4.18: Accessibility to Women Enterprise Fund

Application status	Frequency	Percent
Never	12	40
Applied and waiting	9	30
Applied and received	9	30
Total	n=30	100.0

Reasons cited for low funding success or the inability to apply were; tedious and bureaucratic processes involved, lack of information on how the fund operate, corruption amongst district gender and social development officials tasked by the government to disburse these funds and variety of loan packages from other institutions.

Key informants from three micro finance institutions cited several factors contributing to low accessibility to WEF. They said in most cases, there were delays in the disbursement of funds by the government to appointed lending institutions, resulting in long waiting periods by the women groups. They also noted that their products were being given the first priority especially that WEF was also targeting the same market population. One of the informant said that they gave the first priority to their loans before giving out the loans

from government. Another reason cited by the key informants was poor dissemination of information. They said that most women groups in the County did not have full information on how WEF operates, noting that most of the groups had the impression that the fund was free.

4.6.4 Use of Funding

Respondents were asked to state how they used funds from government and microfinance loans were used, 24 group leaders representing eight groups said that they invested in group projects, while one group had invested their loans on individual projects and at the end of every month, the members were expected to pay back the loan, depending on how much an individual had borrowed. Further, the group leaders said that members made contributions every month in order to increase their shares so that they are able to get higher loans to advance their economic activities. All the eight groups in the category of those who invested their loans in group projects further claimed that there are some instances where group members apply for personal loans through the group since it was much easier to acquire loans through a group.

Table 4.19: Use of Funding

Use of funding	Groups	Percentage
Invested in Group projects	24	89
Individual projects	3	11
Total	n=27	100

The study also established that the loans had been beneficial to women in various ways. According to the group leaders and the members interviewed, the benefits included: acquiring of dairy cows and goats, buying farm inputs, paying of school fees for their children, expansion of existing business and accessing basic needs. Certainly, without access to credit as noted by UN Women (2011) rural women often lacks the capacity to deal with risks and the costs associated with innovation such as establishing or growing a rural enterprise or improving their productivity.

From the study findings, a good number of groups were able to access loans from micro finance institutions. This number was however low when it came to loans given by the government. The respondents said that there were constraints affecting the effectiveness of women groups in this regard. Those who had been given loans for individual use said that family needs have burdened their capability to do business of any kind and that whatever they get is mostly used to meet urgent family requirements. This was also confirmed by group members engaged in group activities, who noted that they in most cases borrow money from their group to meet the ever rising family needs. This according to Alila and Mithulla (2002) results in a reduction of the capital invested hence curtailing further growth. The respondents also noted that loans given to individual members mostly end up in the hands of their husbands and it is them (husbands) who end up investing on their own projects. This assertion is in agreement with Goetz and Sen Gupta (1996) argument who observed that a significant proportion of women's loans are directly invested by their male relatives, though women borrowers and their groups bear the liability for repayment.

The study findings above were also supported by community women leaders, government and micro finance key informants. The key informants said that in some instances, group finances borrowed from banks are channeled to individual projects and since there are no mechanisms at the group or financial institution level to determine whether such funds will be used to serve a worthy cause, group members end up wasting the money, hence burdening their groups. The study conclusions here are consistent with Rahman (2009) findings on Grameen Bank Lending Scheme, showing that lack of control by the lending institutions as to how loans are used by who, leads women to passing their loans to others (generally men) and they end up losing control of their loans altogether. This impoverishes not only the groups but also women and their families since women sometimes are forced to use family resources to offset the loans. This in the end create more problems than solutions, for example, many families have been broken up because the money borrowed was misappropriated thus no returns to repay the money. In such cases, husbands according to five members interviewed, distance themselves from repaying the money, and conflicts might arise.

4.6.5 Repayment of Loans

The study established that for those who had applied loans, 10% had not been able to pay while 90% were in the process of completing their payments. Repayments of loans were done through the groups even if funds were used by individual members.

Table 4.20: Repayment of Loans

Repayment of loans	Number	%
Not paid	3	10
In progress	27	90
Completed payment	0	0
Total	n=30	100

However, some respondents and group officials indicated that some of their members have had to use family resources to offset loans in cases where groups hold them liable. This in return had burdened them and their families especially in alleviating poverty. The respondents also indicated that financial institutions give them a short period of time before repaying loans. They indicated some institutions gave them 2-3 months to start their repayments while others required them to make weekly payments of up to 2000 shillings per individual member, depending on the loan given. This they said was not enough time to run group activities, generate income and immediately repay the loan. The intense pressure of timely repayment of loans required by financial institutions as Rahman (1999) puts, increases tension and frustration within women groups and their families. This may allude to what Gibbons (1999) call a well calculated move by financial institutions to use women groups, with an objective of only recovering their loans safely than for the benefit of women themselves.

Key informants from micro finance institutions and government noted that they were facing numerous challenges on repayment of loans. They said that because most women groups lack entrepreneurship skills, they fail in their businesses hence making it difficult for them to repay loans, prompting financial institutions to impose tough measures to

recover the loans. The informants also said that because there are no proper monitoring channels on group and individual projects, some groups divert their funds into other uses such as paying school fees, buying clothes or even furnishing their houses. This they said had made repayment difficult and in most cases defaulters put a strain on other members who act as their collateral. Additionally, some defaulters ended up exhibiting fugitive behaviour, hiding from both the loan provider and their women group, Kiraka et al (2013).

4.7 Technical Support

The study also sought to establish the contribution of government and financial institutions in the development of women groups. The findings are presented in the subsequent sections

4.7.1 Training on Group Management

The study also sought to establish whether the group leaders had received any training on group management which included training on Leadership, project management, book keeping, human resource management, record keeping and conflict management. The study therefore established that eight groups had not received any specialized training, while two groups had received. However the two groups noted to have received training only on leadership and record keeping. The above information indicates that group leaders lacked proper expertise on how to manage their groups. Key informants from micro finance institutions and the government alleged that they did not have the capacity to carry out leadership trainings on all group leaders since the numbers of women groups in the division were many and rising in number. However, they noted that they were involved in training a few groups who in return were expected to pass the same knowledge to others.

Table 4.21: Training on Group Leadership

Received training	Frequency	Percent
Yes	6	20
No	24	80
Total	n=30	100

4.7.2 Training on Entrepreneurship Skills

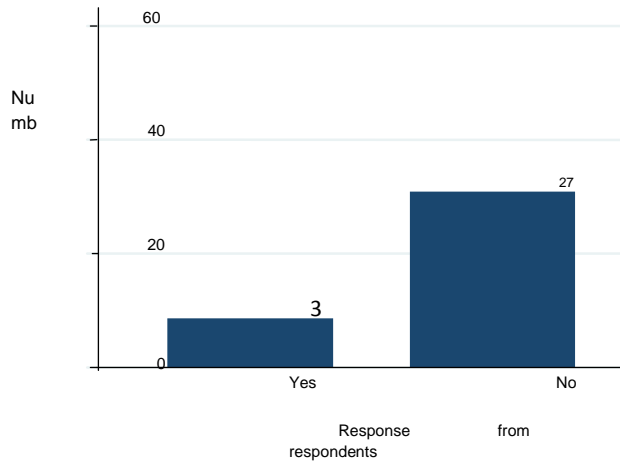
When asked whether they had received training as group members, 27 respondents indicated they had received training while three indicated they had not received any training. These respondents represented 90% and 10% respectively. Training according to the respondents was provided by K-rep Bank official, Faulu official, Equity Bank official, Kenya Women Finance Trust Fund official, Chepchep Sacco and Litein Sacco. However, the 27 respondents said that the training received was basic and that they needed more specialized business start-up courses and technical assistance. According to the respondents, this will enable them improve their entrepreneurship skills and as Kibas (2006) puts it, lack of opportunities for management training, financial management and people management have hampered women and their organizations from effectively engaging on enterprise development.

Key informants who participated in this study were in agreement that most women groups lacked the entrepreneurship skills and had no idea how to successfully run a business, a claim they said had affected the effectiveness. Four women group leaders who were also community women leaders said that the main contributing factors on low entrepreneurship skills were education, socio-cultural norms and low level of training by micro finance institutions as well as the government. On education the group leaders said that since there was low level of education in their groups, members were not able to access training and other business development services, a position shared by ILO (2008). The socio-cultural norms perpetuated by patriarchal culture according to the women group leaders were also a major hindrance to improved entrepreneurship skills in women groups. According to ILO (2008) dual roles accorded to women in the society do not allow them to improve their management skills, thus leading to dismal performance of women groups.

On their part, Key informants from micro finance institutions and government noted that women groups receive basic business management training from their institutions. They said that most women groups go through seminars on how to manage their finances through their financial institutions before they are given any funding. However, they agreed

that their trainings were basic and limited to the contractual period of loans.

Figure 4.11: Training on Entrepreneurship Skills



4.8 Payment of Group Leaders

When asked whether the group leaders were being paid, all the groups noted that the positions did not attract any remuneration. The group leaders said that they were doing voluntary work and did not expect to be paid.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary

5.1.1 Access and Control to Economic Resources

The study established that majority of groups in Cheborgei division had enabled women access to income generating activities. According to the study, 24 group officials representing eight groups indicated that they were engaged in income generating activities at the group level while one group according to their officials was engaged in projects at individual level. Only one group was not engaged in any income generating activity. Income generating activities identified were maize farming, poultry keeping, bee keeping, dairy keeping – both dairy cows and dairy goats, posho mill business, grocery, pineapple farming and buying tea – famously known as Mang’irito in the county. The reasons cited for not engaging in income generating activities were; time of operation of which respondents noted that they were in their initial stages of group operations. The study findings revealed that the group had been in operation for a period of less than a year. Apart from time factor, the group through their officials and members indicated that they had little capital saved through their groups to carry out any operations but had identified relevant projects to do. The chairperson and the treasurer also noted that they had applied for funds from micro finance institutions as well as government but the process was taking longer than expected.

5.1.2 Access to Economic Resources in Household

The study findings revealed that participating in group activities had averagely enabled women access to economic resources owned by the family. This was confirmed by 50 per cent of the group leaders and 60 per cent of the members who noted that their groups had averagely improved their members’ accessibility to family resources. This translated to nine groups. Ways in which respondents believed that group participation had enabled them access household economic resources varied. Some reported that with the finances and ideas generated from their groups, they have had more bargaining power over specific

aspects of household expenditure, while others indicated that they have had (partial) access to family properties such as livestock and land where they carried out their economic activities.

However, the study revealed that there were constraints affecting accessibility of resources at the household level. These constraints included limited access of land as at home by women since this resource was largely under male control. Other constraints included engagement in low value economic activities at the group and also individual level, low level of education, lack of entrepreneurship skills and socio-cultural norms.

5.1.3 Access to Economic Resources in the Community

The study revealed that women groups had contributed towards better accessibility of community resources at the community level. Access to community resources according to the group leaders and members interviewed was through participation in identifying and prioritizing development projects such as improving of rural road, Improvement of rural water accessibility, participation in disbursement of CDF funds and mobility to create business networks. One of the groups indicated that through their existence and effectiveness, their group had received a reward in form of a plot from the DO, under which they have constructed rental houses to generate income. The three members interviewed from this group affirmed this saying that because of their groups' effectiveness, the DO took notice of their activities and donated a plot for their activities. Two other groups noted through their chairperson and the members that it was easier for them to access government funding and other incentives, since the government often prefers to work with organized groups.

When members were interviewed and asked to rate the level of effectiveness of their groups in accessing community resources, 21 of them noted that their groups had averagely enabled them access community resources, whereas three indicated that the level of effectiveness of their group was good. Those who said that the level of effectiveness in their groups was fair were three, while members who indicated that the level of

effectiveness in their groups was poor were also three.

The findings revealed that there were also constraints hindering the effectiveness of these groups in improving its member's access to household and community resources. These constraints were mainly patriarchal.

5.1.4 Decision Making at Family Level

The study findings revealed that nine women groups through their 27 officials had improved the level of economic decisions of their members at the household level. At the individual level, the respondents interviewed said that group participation had increased their income as well as knowledge on how to improve their businesses and farming. The study findings established that out of the 30 respondents, 24 of them affirmed that their decision making at the family level had improved due to group's participation. The respondents said that some of the decisions made included: increased involvement in budget making in the family; improved education for their children because they were able to pay school fees, expansion of existing family business, improved health for their family members, and adequate provision of basic needs such as food and clothing. Two members interviewed from two different groups demonstrated that through their groups they have been able to acquire land of their own. The members said that when they were buying these plots, they did not have enough money but with help from their groups, they took loans eventually acquired the plots.

The respondents cited patriarchal culture and low level of education as the major hindrances affecting the effectiveness of women groups in improving the member's economic decisions at the household level.

5.1.5 Decision Making at Community Level

The study findings revealed that women groups had averagely empowered women to make decisions at the community level. This was confirmed by 15 group leaders who indicated that the effectiveness level of their groups in enabling its members make economic

decisions at the community was average. Nine officials indicated that their level of contribution was fair, while officials from the remaining two groups indicated that their level of effectiveness was poor and good respectively. However, the members did not concur with the group officials, with 21 indicating that the level of contribution towards decision making at community level was poor, while the rest said that the level of contribution was fair, average and good respectively.

Hindrances to the effectiveness of women groups at the community level included; lack of adequate education, the culture of patriarchy whereby men were still the major decision makers at the community level and unwillingness by women to take the lead role when it comes to community issues.

5.1.6 Access to Credit and Business Services

The study findings revealed that 100% of the respondents were aware of microfinance loans and funding from the government. The study findings also indicate that the level of awareness of microfinance loans had prompted most groups to apply for funding. In the case of privately funded loans, the study established that out of the 10 groups interviewed, nine groups had applied and received funding from microfinance institutions. Only one group indicated it had applied and was waiting to receive the loan. This information was shared by the officials interviewed.

In the case of government funded schemes, a few of the groups said that they have been able to access funds only from women Enterprise Fund. For Uwezo Fund, the respondents indicated that they were in their initial stages of getting forms to apply. In the case of Women Enterprise Fund, only 30% of the groups indicated that they had successfully applied for the funds, while 30 % were still waiting. Other groups representing 40% indicated that they have never applied for funds from Women Enterprise Fund.

Constraints in this section included, tedious and bureaucratic processes involved, lack of information on how some funds operate, high interest rate from micro finance institutions, time to process the loans, stringent timelines for loan repayments, corruption amongst district gender and social development officials tasked by the government to disburse these funds and variety of loan packages from other institutions.

5.1.7 Use of Loans

The study revealed that most of the funds from government and microfinance loans were invested in group projects; this was confirmed by eight groups. Only one group indicated that it had invested their loans on individual projects and at the end of every month, the members were expected to pay back the loan, depending on how much an individual had borrowed. Further, the group leaders said that members made contributions every month in order to increase their shares so that they are able to get higher loans to advance their economic activities. Three groups in the category of those who invested their loans in group projects further claimed that there are some instances where group members apply for personal loans through the group since it was much easier to acquire loans through a group. From the study findings, a greater number of groups were able to access loans from micro finance institutions. Constraints in this section included, lack of accountability on how individual used their loans.

5.1.8 Training on Group Management

The study findings revealed that group leaders lacked proper expertise on how to manage their groups. This was confirmed by findings which showed that out of the 10 groups; only two groups had received specialized training on leadership and book keeping. However, the findings further revealed that none of the group leaders had received training on project management, human resource management and conflict management.

5.1.9 Training on Entrepreneurship Skills

The study further revealed that members from nine groups had received training on entrepreneurship skills, while members from one group had not. Training according to the

respondents was provided by K-rep Bank official, Faulu official, Equity Bank official, Kenya Women Finance Trust Fund official, Chepcheb Sacco and Litein Sacco. However, the 27 respondents said that the training received was basic and that they needed more specialized business start-up courses and technical assistance. According to the respondents, this will enable them improve their entrepreneurship skills. According to Kibas (2006), lack of opportunities for management training, financial management and people management have hampered women and their organizations from effectively engaging on enterprise development.

5.2 Conclusion

The study findings revealed that women groups had averagely enabled most women to access economic resources. The groups according to the findings in the study had averagely enabled women to access both resources at the household and community level. Ways in which had enabled them access household economic resources varied. Some reported that their group had enabled them acquire plots for poultry and dairy farming, while others noted that their husbands had allowed them to use land at home for agriculture. The income activities carried out included; maize farming, poultry keeping, bee keeping, dairy keeping, posho mill business, grocery shops, milk vending, pineapple farming and buying tea.

From the findings of the study, it is also clear that through women groups, women were now engaged in economic activities at the community level. Women were participating in identifying and prioritizing development projects, participation in disbursement of CDF funds. However, the respondents noted that they were not in control of these economic activities per se. For example, respondents indicated that accessibility to important assets such as land did not mean they controlled them. They said cultural beliefs were still rooted, giving men custodian roles of major resources. This was the case to the widowed, separated and single women in the division. The study also found that income from many respondents was largely controlled by their husbands. The respondents said that in most cases when they get money, their spouses demand to be given part of it. This they said was a major challenge since they are left with a burden of repaying back to the groups. This

study therefore, concludes that women groups have not fully enabled women have control over economic resources both at the household level as well as the community level.

In decision making, study findings revealed that women groups in Cheborgei Division had enabled many women groups make economic decisions at the household as well as community level. Decisions at the household level included budget making within the family, buying machinery for family use, paying of school fees, farming activities within the family, expansion of existing business and providing for family basic needs. At the community level, women were included in community development committees given their expertise at group levels among others. However, the respondents unanimously said that men were still the main decision makers in families and also community level. This was attributed to cultural beliefs that men were always the heads and major decision makers.

Accessibility to credit and business services was described by the respondents as good. This was because a substantial number of women were able to access credit to facilitate projects. However, findings from the study revealed that accessibility of funds from government was low as opposed to other financial institutions. reasons cited for low funding success or inability to apply were: tedious and bureaucratic processes involved, lack of operation on how the fund operate, corruption from district gender and social development official tasked to disburse the funds and better packages from other institutions.

The study findings also revealed that most women group members had received training on economic empowerment. These trainings were offered by financial institutions as well as the Government. However, the study established that most group leaders had not received any training on group leadership. This is a serious impediment because without proper leadership, women groups could easily reach a state of stagnation in their operation.

Women groups in Cheborgei Division according to the study findings were contributing towards the economic empowerment of women. This was confirmed in the six key thematic areas discussed whereby in four sections, a higher percentage of groups and their group members affirmed that indeed their groups were playing key roles in empowering women. The respondents also cited major constraints hindering the effectiveness of these groups, these constraints included; lack of proper entrepreneurial skills by its members, interference on group activities by family members, poor leadership skills, stringent conditions imposed by the government and microfinance institution on loan applications, education level, lack of information and cultural beliefs and taboos among others. These constraints according to the study findings limited women groups from effectively enabling women access and control economic resources, making decision at the household as well as community level and access to enterprise development.

5.3 Recommendations

- i) There is need for more entrepreneurship training on women groups. This will enable women groups raise their incomes and therefore that of their members. Government and micro finance institutions should play a lead role in this, because through capacity building, women groups will be able to grow their businesses into profitable enterprises.
- ii) Women groups to be encouraged to diversify and not look at farming as the only major source of their business and income. They should explore other options such as mitumba business, transport business, retail business, saloon business and tailoring among others.
- iii) Cultural beliefs perpetuated by patriarchal culture remains to be a major barrier to the effectiveness of women groups. This is because the society as noted before in the study still holds certain values that are gender discriminatory. Therefore, there is need for government and private organizations and community members to inculcate a cultural orientation that recognizes women and their efforts to alleviate poverty.
- iv) Education and training of women in groups are the key influence towards their

success. With necessary training of members and leaders, these groups will emerge as the major driving force towards women empowerment. Women should also thrive to acquire more formal education, because this will enable them acquire the necessary skills to run their groups efficiently.

- v) Government and Microfinance institutions need to help women groups evaluate viability of income generating projects and follow up on how loans are used. This will ensure funding is directed to projects that can generate income and improve the ability to pay back loaned money easily.

5.4 Suggestions for Further Research

This study was done on the contribution of women groups in the economic empowerment of women in Cheborgei Division, Kericho County, it is suggested that:

- i) A similar study should be replicated in other regions in order to determine the contribution of these groups and to see whether constraints faced by these groups are similar in nature.
- ii) Further research is recommended on the role of government and microfinance institution on women empowerment; with a focus on whether financial policies are enabling women groups effectively empower women in Kenya or not.
- iii) A similar study should also be done on men's groups as well as mixed groups to determine their economic contribution in alleviating poverty in rural societies.

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APPENDICES

Appendix I:

**INTERVIEW SCHEDULE FOR WOMEN GROUP LEADERS (CHAIRPERSON,
SECRETARY AND TREASURER)**

Please tick (√) in the spaces where applicable

1. Basic Characteristics of the Respondent

a. Age:

- a. Below 30 years () B. 31 – 40 years () C. 41– 50 year ()
D. 51 – 60 years () E. Over 61 years ()

b. Level of education:

- b. None () B. Adult Education () C. Lower primary ()
D. Upper primary () E. Secondary () F. College ()
G. University ()

Others (Specify) _____

c. Marital status:

- A. Single () B. Married () C. Separated () D. Divorced () E. Widowed ()

d. Occupation status:

- A. Employed () B. Self Employed ()

Please explain the type of work _____

e. What position do you hold in your group?

- A. Chairlady () B. Vice chairlady () C. Secretary ()

D. Vice Secretary () E. Treasurer ()

F. Other (Specify)_____

f. When did you join the above mentioned position? _____

g. How were you accorded the above mentioned position in f above?

A. Through an Election () B. Through appointment ()

C. By rotation () D. Other specify_____

h. For how long does one hold the mentioned position in f above?

A. One year () B. Two years () C. Three years () D. Four Years ()

E. Other (Specify)_____

2. Group Background and membership information.

i. What is the name of your group? _____

j. For how long has your group been in existence? _____

k. How many members does your group have? _____

l. Does your group have any male members? _____

m. How many active members does your group have? _____

n. How many inactive members does your group have? _____

o. How many members did your group recruit in the last 3 Months? _____

p. How many members did your group recruit in the last 6 Months? _____

q. How many members did your group recruit in the last 12 Months? _____

r. How many members withdrew from your group in the last 3 months? _____

s. How many members withdrew from your group in the last 6 months? _____

t. How many members withdrew from your group in the last 12 months? _____

3. Group meetings

i. How often do group members meet?

ii. What is the level of attendance of members to these meetings?

A. Low () B. Average () C. High ()

Explain_____

iii. What measures does the group have on members who fail to attend group meetings?

4. Objectives of the Group and level of Achievement

- i. List the primary objectives of your group.
 - ii. what is the level of effectiveness of your group in ACHIEVING the objectives in a scale of 1-5, where 1=poor, 2=fair, 3=average, 4=good, 5=excellent
-
- iii. state the reason why you gave your group such rating
5. Source of income for the group.
- i. How did your group get the initial start-up capital?
 - a. Members contribution()
 - b. Donations ()
 - c. Others_____
 - ii. What other sources of income does your group have apart from primary economic activities?
6. Primary economic activities of your group and level of achievement
- i. List the primary economic activities of your group
 - ii. Rate the level of achievement on a scale of 1-5 where 1=poor, 2=fair, 3=average, 4=good, 5=excellent. _____
 - iii. Give reason for your rating
7. Budget plan for women group
- i. Does your group have a budget plan? Yes () No ()
 - ii. State the corresponding amount for the primary activities in 6 (i), and other key economic activities if included in the budget plan.
8. Economic benefits to members
- i. Has group participation has increased members access and control of economic resources at home and community level? Explain and rate the level of achievement on a scale of 1-5 where 1=poor, 2=fair, 3=average, 4=good, 5=excellent. _____
 - ii. Has the group participation improved the level of economic decision making of your members at household and community level? Explain and rate the level of achievement on a scale of 1-5 where 1=poor, 2=fair, 3=average, 4=good, 5=excellent. _____
 - iii. rate

9. Financial position and assets of the Group.

- i. How much money has your group earned in the past 12 months? _____
- ii. Was this considered a profit or a loss? _____
- iii. How did the group use this money?
 - a. Shared among group members () B. Used in group projects ()
 - C. Loaned to members ()
- iv. Does your group have any other assets?
- v. How has these assets contributed to members economic welfare?

10. Accessibility to credit facilities

- i. Is your group aware of any loans offered by the government and microfinance institutions? Yes () No ()
 - a. If yes, list the types of loans or grants your group has applied for?
 - b. How much loan/grants has your group received from government (WEF)? _____
 - c. How much loan/grants has your group received from microfinance institutions?
- ii. If not aware, state the reason _____
- iii. How long does the loan from the microfinance institutions take to be processed? _____
- iv. How long does the loan from the government take to be processed? _____
- v. Does the duration of processing the loan have any effect on the performance of the group? Explain _____
- vi. How is your loan repayment status?
 - a. Paid () b. In progress () c. Never paid ()
- vii. If the group has not been able to pay the loan what is the reason? _____
- viii. Do group members get help from their family or group members in paying the loan? Yes () No ()

- ix. If yes, why they need assistance from family or group members_____
- x. If applied and not received State the reason_____
- xi. From the above information do you think your group has improved member's accessibility to credit and business services? Explain_____

11. Training of officials and members of the group

- i. Have the group officials received training on the following?

a. Leadership	Yes ()	No ()
b. Book keeping	Yes ()	No ()
c. Human resource management	Yes ()	No ()
d. Record keeping	Yes ()	No ()
e. Conflict management	Yes ()	No ()
f. Projects management	Yes ()	No ()
- ii. Have group members received any extension training on how to run group and individual economic projects?

12. Payment of group officials

- i. Does the group pay its officials (Chairlady, treasurer and Secretary)? If yes how much? _____
- ii. What other incentives does the group provide for its group leaders?

13. Constraints affecting the effectiveness of women groups

- i. What are the constraints that hinder your group from effectively achieving your objectives?
- ii. What measures has the group put in place to address these constraints?
- iii. What other external measures does your group need to address the above constraints?

APPENDIX II

INTERVIEW SCHEDULE FOR MEMBERS

1. Basic Characteristics of the Respondent

i. Age:

- b. Below 30 years () B. 31 – 40 years () C. 41– 50 year ()
D. 51 – 60 years () E. Over 61 years ()

ii. Level of education:

- c. None () B. Adult Education () C. Lower primary ()
D. Upper primary () E. Secondary () F. College ()
G. University ()

Others (Specify) _____

iii. Marital status:

- B. Single () B. Married () C. Separated () D. Divorced () E. Widowed
()

u. Occupation status:

- B. Employed () B. Self Employed ()

Please explain the type of work _____

2. Group Background and membership information.

- v. What is the name of your group? _____
w. Does your group have any male members? _____
x. How long have you been in this group? _____

3. Group meetings

- iv. How often do you meet in your group?

v. What is your level of attendance in these meetings?

B. Low () B. Average () C. High ()

Explain _____

vi. What measures does your group have if you fail to attend group meetings?

4. Objectives of the Group and level of Achievement

i. List the primary objectives of your group.

ii. what is the level of effectiveness of your group in ACHIEVING the objectives in a scale of 1-5, where 1=poor, 2=fair, 3=average, 4=good, 5=excellent

iii. state the reason why you gave your group such rating

5. Source of income for the group.

iii. How did your group get the initial start-up capital?

a. Members contribution()

b. Donations ()

c. Others _____

iv. What other sources of income does your group have apart from primary economic activities?

6. Primary economic activities of your group and level of achievement

i. List the primary economic activities of your group

ii. Rate the level of achievement on a scale of 1-5 where 1=poor, 2=fair, 3=average, 4=good, 5=excellent. _____

iii. Give reason for your rating

7. Economic benefits to members

iv. Has group participation has increased your access and control of economic resources at home and community level? Explain and rate the level of achievement on a scale of 1-5 where 1=poor, 2=fair, 3=average, 4=good, 5=excellent. _____

v. Has the group participation improved your level of economic decision making at home and community? Explain and rate the level of achievement on a scale of 1-5 where 1=poor, 2=fair, 3=average, 4=good,

5=excellent. _____

- vi. Rate
- vii. Did you use the proceeds from the group to increase your economic growth? If yes indicate how.

8. Accessibility to credit facilities

- xii. Are you aware of any loans offered by the government and microfinance institutions? Yes () No ()
 - d. If yes, list the types of loans or grants your group has applied for?
- xiii. If not aware, state the reason _____
- xiv. How long does the loan from the microfinance institutions take to be processed? ____
- xv. How long does the loan from the government take to be processed? _____
- xvi. Does the duration of processing the loan have any effect on the performance of the group? Explain _____
- xvii. How is your loan repayment status?
 - b. Paid () b. In progress () c. Never paid ()
- xviii. If you have not been able to pay the loan what is the reason? _____
- xix. Do you get help from their family or group members in paying the loan? Yes () No ()
- xx. If yes, why do you need assistance from family or group members _____
- xxi. If applied and not received State the reason _____
- xxii. From the above information do you think your group has improved your accessibility to credit and business services? Explain _____

9. Training of group members

- iii. Have you received any extension training on how to run group and individual economic projects?

10. Payment of group officials

- iii. Does the group pay its officials (Chairlady, treasurer and Secretary)? If yes how much? _____
- iv. What other incentives does the group provide for its group leaders?

11. Constraints affecting the effectiveness of women groups

- iv. What are the constraints affecting your group from effectively meeting your needs?
- v. What measures has the group put in place to address these constraints?
- vi. What other external measures does your group need to address the above constraints?

APPENDIX 1II

**INTERVIEW SCHEDULE FOR INTERVIEWING KEY INFORMANTS
(GOVERNMENT AND FINANCIAL INSTITUTIONS)**

Name_____

Institution/Organization_____

1. Position held in the company/organization/Institution/group

2. How would you describe the performance of women groups in Cheborgei Division?

3. In your opinion, have women groups had any impact on women empowerment in Cheborgei Division? Explain briefly _____

4. How would you describe the level of awareness among women groups of available financial products that can benefit them in financial empowerment?

5. Do you think the application process of loans by women groups hinder their effectiveness? If yes explain_____

6. Does your institution face any challenge on loan repayment by women groups? If yes Explain_____

7. What challenges do women groups have as they aim to achieve financial empowerment?

8. What measures has your institution put in place to support women groups in the following areas?

i. Making savings

ii. Improving business management skills

iii. Borrowing money for investment

9. Do women groups exhibit any improvements after receiving any form of training from your institution?

APPENDIX 1V

INTERVIEW SCHEDULE FOR INTERVIEWING KEY INFORMANTS

(COMMUNITY)

Name _____

1. Key informant Characteristics

b. Sex Male () Female ()

c. Age: Below 30 years () 31 – 40 years () 41 – 50 year ()

51– 60 years () over 61 years ()

d. Level of education: None () Adult Education ()

Primary () Secondary ()

College () University ()

1. How would you describe the performance of women groups in Cheborgei Division?

2. In your opinion, have women groups had any impact on women empowerment in Cheborgei Division? Explain briefly _____

3. How would you describe the level of awareness among women groups of available financial products that can benefit them in financial empowerment?

4. Do you think the application process of loans by women groups hinder their effectiveness? If yes explain _____

5. What are the constraints affecting the effectiveness of women groups in Cheborgei Division from economically empowering women? _____

APPENDIX V

WOMEN GROUPS IN CHEBORGEI DIVISION AND THEIR CHARACTERISTICS

No.	Name Of The Group	Years In Existence	members	Activity
1.	Sebetet Women Group	3	18	Farming
2.	Chepchabas Women Group	3	17	Farming
3.	Shiongi Chai Women Group	4	16	Business
4	Kiptemtem Bidii Widows Group	4	18	Poultry Farming
5	Chebaibai Women Group	3	18	Poultry Farming
6	Atebwo Women Group	5	20	Business
7	Kowek Women Group	4	16	Business
8	Sosur Women Group	3	16	Business
9	Jubilee Women Group	5	16	Poultry
10	Kamutwo Women Group	3	19	Dairy

11	Tegunot Group	Women	2	15	Farming
12	Tembwo Group	Women	1	20	Farming
13	Kipsomoi Hill Group	Women	3	14	Farming
14	Ngoina Group	Women	3	20	Farming
15	Kipsomoy Group	Women	9	17	Farming
16	Cham Women Group	Kokwet	1	10	
17	Kimolwet Women Group	Welfare	5	16	Farming
18	Tiroto Women Group	Torochemwai	7	19	Farming
19	Murmcy Group	Women	3	16	Farming
20	Tiroto Group	Women	4	17	Farming
21	Tuiobei Group	Women	4	17	Farming
22	Kalyet Women Group	Chepkitach	2	20	Business
23	Chepkitach Group	Women	6	17	Business

24	Grace Women Group	6	17	Business
25	Sugutek Kertai Women Group	3	16	Farming
26	Seet Kobor Women Group	4	17	Poultry
27	Kabisaga Farming Women	5	18	Farming
28	Chepkoiyrt Women Group	5	18	Business
29	Tachasis Women Group	3	12	Poultry
30	Moburo Bor Women Group	5	16	Business
31	Chemkokwet Women Group	7	18	Business
32	Cheptagum Burgei Women Group	2	13	Farming
33	Nyota Ndogo Women Group	2	10	Business
34	Tech Gaa Women Group	2	10	Business
35	Baibai Siongi Women Group	2	15	Farming

36	Light And Live Women Development	1	10	Farming
37	Grail Women Group	1	15	Farming
38	Keregut Women Group	2	10	Business
39	Lelaitich Women Group	2	9	Poultry Farming
40	Kecheiyat Women Group	1	13	Farming
41	Abass Women Group	2	13	Farming
42	Asali Women Group	2	10	Poultry
43	Wenditai Women Group	1	10	Poultry
44	Kamogobr Women Group	1	18	Tree Nursery
45	Kibugat Sololo Women Group	2	15	Poultry
46	Trigaa Women Group	1	10	Business
47	Ebeneza Posho Mill	1	10	Farming
48	Somrise Women Group	1	10	Poultry

49	Kimugul Buch Women Group	1	10	Farming
50	Mingi Bugh Women Group	1	10	Poultry
51	Tagule Women Group	2	10	Poultry
52	Kertaa Tuiyobei Women Group	3	10	Business
53	Chemoibei Ogilgei Women Group	2	12	Poultry
54	Kolonge Kapcheboi Women Group	2	20	Farming
55	Cheptangul Women Group	1	10	Farming
56	Megunyot Toroch Women Group	2	10	Poultry
57	Central Women Group	3	18	Poultry
58	Cheptangulge Women Group	1	15	Business
59	Botyon Kumyat Women Group	1	12	Business
60	Chemoiben Vision Women Group	2	15	Poultry
61	Cheboin Mau Women Group	1	10	Contribution

62	Kiptewit Loud Women Group	2	10	Business
63	Kamuseset Poultry Farming Group	2	10	Contribution
64	Tilbert Self Help Group	1	12	Contribution
65	Chep Chep Tulwap Saur Women Group	4	10	Business
66	Kibugat Mingi Buch Women Group	1	15	Business
67	Tembwet Women Group	1	10	Poultry
68	Belekwet Women Group	1	17	Business
69	Simotwet Testai Women Group	1	12	Business
70	Rise & Shine Women Group	3	10	Business
71	Tiliach Self Help Group	2	15	Business
72	Kapkitony Women Group	2	10	Business
73	Ogilge Chebara Women Group	4	10	Business

74	Kibugat Township Women Group	2	10	Contribution
75	Jerusalem Women Group	2	11	Farming
76	Ngoina Tech Gaa Women Group	1	10	Contribution
77	Taunet Ne-Lel Women Group	2	10	Farming
78	Kapcheboi West Women Group	3	11	Farming
79	Chemjo Chiket Women Group	1	10	Farming
80	Kiptere Mercy Women Group	2	10	Contribution
81	Tabaita Women Group	1	14	Farming
82	Sisters Women Group	1	13	Farming
83	Testai Self Women Group	2	11	Farming
84	Sesgaa Women Group	1	14	Farming
85	Velona Horticulture Women Group	1	10	Poultry
86	Kipseter Tai Women Group	3	10	Farming

87	Kiriat Set Women Group	2	10	Contribution
88	Komtamet Women Group	2	10	Farming
89	Rirkap Farmers Women Group	1	12	Farming
90	Komobkes Women Group	2	11	Farming
91	Cheptigit Women Group	1	10	Tea Nursery
92	Chagoror Set Kobor Women Group	2	12	Business
93	Arise And Shine Kabartegan Widows	1	21	Business
94	Kolongei Women Group	1	10	Farming
95	Kim Women Group	3	10	Poultry
96	Sagatet Kertai Women Group	1	10	Poultry
97	Cheboin Widowes Group	2	10	Business
98	Chepyuk Women Group	3	10	Construction
99	Chebokum Kolonge Women Group	1	10	Bee Keeping

100	Set Kotes Women Group	2	10	Business
101	Kop[Tikei Women Group	1	11	Farming
102	Cheboin Sunflower Women Group	2	20	Contribution
103	Cheboin Chepchep Women Group	3	15	Contribution
104	Kruori Women Group	1	10	Contribution
105	Chekenu Women Group	2	10	Farming
106	Keer Tai Women Group	1	10	Poultry
107	Kimwogit Kolonge Women	3	21	Farming
108	Cheboin Barotion Women Group	1	10	Farming
109	Tigei Women Goup	2	16	Farming
110	Kurbanyat Self Help Group	1	25	Poultry
111	Yanold Multipurpose Group	3	28	Business
112	Jitegemee Tea Buyers	2	15	Business

113	Kolonge Self Help Group	1	28	Business
114	Arise And Shine Group	3	10	Farming
115	Nash Development Group	1	23	Business