

**FACTORS INFLUENCING PARTICIPATION OF MEN IN  
POVERTY REDUCTION SELF HELP GROUPS IN SLUMS. A CASE  
OF KOROGOCHO, NAIROBI COUNTY, KENYA**

**BY**

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**DECLARATION**

This research proposal is my original work and has not been presented for award in any other university

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## **DEDICATION**

This Research proposal and the work therein are dedicated to my beloved husband Ken Modi for sponsoring my masters' programme and my four children: Bajudge, Dana, Mich and Malia for their steadfast love. You have been my underlying motivation whenever things are tough to look into the future with more expectations. I also dedicate this to my long time friend Florence Ozwara for believing in me and her endless encouragements more so to pursue and finish this course.

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## **ABBREVIATIONS AND ACRONYMS**

**CPRC**-Chronic Poverty Research Center

**ERS**- Economic Recovery Strategy

**GDP**- Gross Domestic Product

**GOK**- Government of Kenya

**HIV**-Human Immunodeficiency Virus

**IPC**- Investment Promotion Center

**KSUP**-Korogocho Slum Upgrading Programme

**MTP**- Medium Term Plan

**MDG**-Millennium Development Goals

**MFI**- Micro- Finance Institutions

**NGO**- Non-governmental organizations

**PRSP**- Poverty Reduction Strategic Papers

**SDO**: Social Development Officer

**SHG**-Self Help groups

**SPSS**- Statistical Packages for Social Sciences

**UN**- United Nations

**UNDP**-United nations development Programmes

**WB**- World Bank

## ABSTRACT

Self Help Group is a voluntary and self-managed by a group of people, belonging to similar socio-economic characteristics, who come together to address a felt need amongst themselves. Self-help group (SHG) approach is one of the development models that are used by both governmental and external development partnership in supporting population and addressing poverty. However, participation of men in poverty reduction SHGs has been lower compared to that of women. The purpose of this study was to investigate factors that influence participation of men in poverty reduction SHGs in slums. The study sought to determine how Socio-culture, financial resources, legal requirements and leadership influence participation of men in SHGs in Korogocho. The study used Descriptive research design and purposive sampling method to select 140 respondents based on gender and participation in anti-poverty SHGs in the 7 villages in Korogocho. Questionnaires with both closed and open ended questions were used to collect data. Qualitative data was coded and quantitative data analyzed using SPSS version 20.0. Descriptive statistics (frequencies and percentages) were used to describe the findings and Pearson coefficient ( $r$ ) revealed a positive relationship between the dependent and independent variables. The study found that most of the respondents (69%) were in mixed poverty reduction SHGs and only 31% respondents were in men only poverty reduction SHGs. In the mixed groups, 85% of the respondents were in SHGs where number women were more than men thus confirmed low participation of men in poverty reduction SHGs. The study also saw a change in perception that associates SHGs with women. However, the findings indicate that the society still expects men to be independent, strong and not to seek help from others. The majority of the respondents (52.4%) were engaged as casual workers and 88.9% of the respondents said that their occupation had influenced their decision to join a SHGs. The study revealed that 94.4% respondents were mainly motivated to join SHGs in order to access External Financial Assistance (EFA) especially government funds and that access to such funds would increase participation in the SHGs. Majority of the respondents (57.9%) were in unregistered groups. Non registration of SHGs was mainly due to lack of knowledge of registration procedures (36.9%) and no perceived benefit of registration (32.3%). The majority of the respondents (87.3%) felt that the GoK/NGOs and MFIs were discriminative as there programmes target women more than men. Leadership was found to be the significant predictor of men participation in anti-poverty SHGs. Most of respondents (79.4%) would prefer men in key leadership positions in the groups while 84.1% of the respondents felt that poverty reduction SHGs would attract more men if the leaders are men rather than women or mixed SHGs. Since poverty reduction funds by government/NGOs/MFIs uses SHGs to implement some of its programmes there is need to sensitize men on the benefit of joining SHGs and ease registration procedures. There should be gender equality in project targeting other than concentrating on women in order to enhance participation. It is also suggested that further research investigates other factors that influence participation of men in anti-poverty SHGs other than socio-culture, financial resources, legal requirements and leadership.

## **CHAPTER ONE: INTRODUCTION**

### **1.1 Background to the Study**

According to World Bank (2013), relative poverty is defined as the minimum economic, social, political and cultural goods needed to maintain an acceptable way of life in a particular society and currently regards poverty as people living on less than US\$ 2.50 a day to be absolutely poor. UNDP (2008) defines poverty as a human condition characterized by the sustained or chronic deprivation of the resources, capabilities, choices security and power necessary for enjoyment of an adequate standard of living and other civil, cultural, economic, political and social rights While absolute poverty can be eradicated, relative poverty can only be alleviated because what is minimally accepted today may vary over time, from villages to urban area and from country to country. Relative poverty also varies with levels of economic development and the perceptions and expectations of the majority of what is minimally acceptable.\

Poverty is a multidimensional social phenomenon that can be divided into two main dimensions: income poverty, which is the lack of income necessary to satisfy basic need; and human poverty which is the lack of human capabilities such as poor life expectancy, poor maternal health, illiteracy, poor nutritional levels, poor access to safe drinking water and perception of well being (UNDP, 2003).Definitions of poverty and its causes also vary by gender, age, culture, country, and other social and economic context .According to World Bank (2012), an estimated 1.29 billion people around the world live in extreme poverty. Estimates indicate that half of the Chronically Deprived Countries in the world are found in Africa, with about one quarter of the world's chronically poor living in sub-Saharan Africa (Chronic Poverty Research Centre, 2009).

In Kenya just as it is in other developing countries, poverty is a problem that continues to challenge every development effort. According to KNBS (2009), the incidence of poverty stood at 45.9% in 2006 and is currently estimated at 48%. With a projected average economic growth rate of 5.8% by 2015 the country will not be able to meet its target of halving poverty by 2015- one of the commitments of MDGs. Poverty in Kenya is caused by factors such as high degree of inequality of income and production resources, inequality in the access to economic and social goods and services and in the participation in social and political process. Other causal factors include lack of education, lack of job opportunities, unfavorable climatic conditions, large family sizes, poor Government planning and interventions, lack of good governance and weak democratic institutions and practices. Mismanagement of the anti-poverty programmes and projects and corruption are also cited in literature as important determinants of poverty ( Mwabu et al 2000).

Between a third and half of the country's urban population live in poverty. The country is urbanizing at such a speed that it is projected to be 50% urban by 2020, and half of all Kenya's poor will be living in urban areas (Habib, 2010). Moreover, the percentage of the urban population in the poorest categories of all (the food poor and hardcore poor) is on the increase, and the gap between rich and poor is rapidly widening. Poverty has been deepening for the majority of the urban poor who have become trapped in downward spirals of deprivation and vulnerability. The increasingly severe inequalities in cities have negative implications for human security, stability and economic development (Oxfam, 2009).

According to UNHABITAT (2009), Nairobi city has 60% of its population living in informal settlement and the level of inequalities is dangerously high, with negative implication for both human security and economic development. Overall policies and practices to address slum dwellers' needs have been poorly developed and implemented. As the informal sector keeps expanding, appropriate strategies are in order to enhance its economic growth as well as to harness the efforts of various partners and communities, with a view to providing for slum dwellers' basic needs through coordinated service delivery. A study done by Garsen (2010) Nairobi also revealed that the incidence of

economic poverty is very high in Nairobi's slums and is accompanied by horrible living conditions and other forms of non-economic poverty. The majority of slum dwellers fall below an expenditure-based absolute poverty line. Similarly, IPC (2009) also found access to basic services such as water, sanitation, electricity, and transportation is far worse than anticipated in the slums. The conditions raise serious public health concerns and cannot but have a negative impact on overall productivity and well being.

It is against this background that the government of Kenya has put in several population development and poverty eradication strategies. Poverty reduction is the result of several interacting factors such as re-distribution of income, assets and opportunities, pro-poor growth and social provision and protection (UNDP, 2008). Many poverty alleviation strategies targeting the very poor and the vulnerable are designed around self-help groups (SHG). As individuals, the poor are voiceless, powerless, and vulnerable. By bringing them together as a homogeneous collective, they have a tremendous strength. Lack of assets and stable employment lends a view that these peoples are not credit worthy, thus they are barred from a variety of economic opportunities. SHG have become very important vehicles in supporting collective and individual savings accumulation, credit acquisition, as well as formal and informal skills training that can assist its members in accessing the capital necessary to initiate small businesses and ultimately help build livelihoods for families and communities(Concern Worldwide,2005).

According to Mehta et al (2011), self-help group approach is a development model whose objectives are to increase the well-being of the poor people, provide access to resources and credit, increase self-confidence, self-esteem and increase their creditability in all aspects of lives. SHG is voluntary and self-managed group of people belonging to similar socio-economic characteristic, who come together to address a felt need amongst themselves.

The Kenya Vision 2030: Second Medium Term Plan (MTP) 2013-2017 outlines policies, reform measures, projects and programmes that the Kenyan Government is committed to implement during 2013-2017. This plan constitutes the second phase in the

implementation of Kenya Vision 2030 based on the lessons learnt and outcomes from the implementation of First Medium Term Plan (1<sup>st</sup> MTP). Kenya Vision 2030 aims to transform the country into a modern, globally competitive, middle income country, offering a high quality of life for all citizens by the year 2030. Among the leading projects that the government has prioritized for implementation is wealth creation to reduce income disparities; it is geared towards reducing inequality occasioned by lack of access and affordability of public services and to create income-earning opportunities across gender, social status and regions. A key strategy to attaining this goal is to target more wealth creating opportunities for disadvantaged groups and regions through increased infrastructure spending in the sub-sectors of roads, water, sewerage, communications, electricity targeting poor communities and regions; and availability of affordable and accessible credit and savings programmes.

The government has also in the last five years has created and disbursed funds to be accessed by disadvantaged groups in order to empower the target groups economically, socially and politically through self- help groups and hence SHG are of paramount importance to poverty alleviation. Such funds include the Youth Enterprise Fund, Women Enterprise Fund, Constituency Development Fund (CDF) and the Uwezo fund. NGOs and other Micro Finance Institutions (MFI) have also created banking models targeting the poor through self-help groups.

However, previous studies have shown that men participation even those that can be classified as poor and vulnerable have been involved less in SHGs compared to their female counterparts. Men constitute 48% of the Kenyan population (Census 1999) and although studies and documentation do not place men among the vulnerable compared to other groups such as women, children and the youth, they are an important part of the population that can challenge poverty eradication efforts. Their contribution is important as much as others for attainment of goals and targets set in the Second MTP in the Vision 2030 and MDG of reducing poverty and attaining gender equality.

In the urban areas, the poverty prevalence is 30 per cent for male-headed households compared to 46.2 per cent for female-headed households (Ministry of State for Planning, National Development and Vision 2030, 2008). Though the poverty in female-headed households is higher we cannot disregard the poverty that is in male-headed households. These statistics show that men experience poverty, and although not at the same level with women, its poverty nevertheless. Mwabu, et al. (2000) using the cost of basic needs (CBN) and food energy intake (FEI) approaches in computing poverty rates for Kenya, found that poverty rates were just marginally higher in female-headed households (41 per cent) than in male-headed households (38 per cent) where husband and wife live together.

Gayle (2004) notes that for far too long, men have been secondary, even coincidental, subjects of analysis in gender-based studies. By and large they had been studied as contributors to or directly responsible for the challenges faced by women, or as the means to the well-being of women and children. Recent studies are gradually transforming the thesis and research methodology, with the result that men are being viewed as an important subject of analysis in their own right.

In order to achieve MDG of gender equality and empowering the most vulnerable in vision 2030, men in disadvantaged settings should also strive to benefit from SHGs through which resources for self reliance are channeled.

Korogocho slum is in Korogocho location; Kasarani sub-county in Nairobi County. It has 7 villages namely: Highridge, Grogan, Ngomongo, Ngunyumu, Githaturu, Kisumu Ndogo and Nyayo distributed in three sub-location in a land that is partly government and partly privately owned in the proximity of a dumping site at Dandora. It has an estimated population of approximately 83,892 (based on 2009 population census) with about 39,978 females and 43,916 males and was ranked the 4<sup>th</sup> largest slum in Nairobi after Kibera, Mathare Valley and Mukuru kwa Njenga. It covers an area of 15square kilometers and is located 11 kilometers Northeast of Nairobi City. The area is plagued with unemployment, lack of public services, prostitution, rapes, domestic violence, and



massive presence of street children, criminality, high illegal number of gangs, alcoholism and drug abuse (KSUP, GOK, 2009).

## **1.2 Statement of the Problem**

According to Oxfam (2009) the urban poor faces an alarming and growing ranges of vulnerability compared to their poor counterparts in the rural areas in terms of high levels of diseases, insecurity, poor sanitation, hunger due to high cost of food, lack of social capital, insecurity of tenure and threat of evictions among others. Even though poverty prevalence is higher in female headed household than male headed household in urban areas, this category of poor men should also be given equal attention in poverty reduction efforts.

The use of SHG has proven to be successful in implementing people driven poverty reduction strategies especially among women by both governments and NGOs as it provides participation and involvement of the target group thus creating ownership. However, statistics indicate that participation of men in poverty reduction self-help groups in Kenya is much lower compared to women. A study done by Mary Kay Gugerty and Michael Kremer in Kenya indicated that 80 per cent of members of SHG are women and with men taking up 20%. According to the Microcredit Summit Campaign Report, 70% of microfinance clients are women (Harris, 2003). USAID's annual Microenterprise Results Report for 2009 indicated that approximately 70 per cent of USAID-supported Micro Finance Institutions' clients are women. According to the Ministry of Gender, Children and Social Development, out of 124 SHGs registered during April to June 2014 period, 7 were men only groups, 103 were mixed gender groups and 14 were women only groups. In the mixed groups 38% were men and 62% women.

Non participation in poverty reduction SHGs means that poor men are not able to benefit from resources and capacity building projects by the government and other NGOs using SHGs model. Thus leaving men out of economic participation may intensify gender inequalities and

attainment of gender equality which is one of the MDG goals will be a mirage. Thus for gender equality and empowering the most vulnerable in vision 2030, men in disadvantaged settings should also strive to benefit from SHG. Also sustainable development can only be achieved when all the members of the society are involved.

### **1.3 Purpose of the Study**

The purpose of this study is to investigate the factors that influence participation of men in poverty reduction Self Help Groups In slums using Korogocho in Nairobi County as a case.

### **1.4 Objectives of the Study**

This research is guided by the following objectives:

1. To establish the extent to which socio-culture influence participation of men in poverty reduction self-help groups in the slums.
2. To assess how financial resources influence participation of men in poverty reduction self-help groups in the slums.
3. To determine the extent to which legal requirements influence participation of men in poverty reduction self-help groups in the slums.
4. To establish how leadership influence participation of men poverty reduction in self-help groups in the slums.

### **1.5 Research Questions**

The study will seek to answers the following questions:-

1. How does socio- culture influence participation of men poverty reduction self - help groups in the slums?
2. To what extent do financial resources influence participation of men in poverty reduction Self Help Groups in the slums?
3. How do legal requirements influence participation of men in poverty reduction Self Help Groups in the slums?
4. How does leadership influence participation of men in poverty reduction Self Help Groups in the slums?

## **1.6 Significance of the Study**

Kenya just like many other developing countries fighting poverty has been a big challenge. For sustainable development, grassroots approaches that have proven to work such as SHG approach should be applauded. Thus the findings of the study may be useful to the following:-

The study may provide useful insights to the government on factors influencing participation of men in Self Help groups as a development model and therefore help in formulation of strategies to address these factors.

This data may enable policy makers to design models that freely incorporate men and women to foster gender equality and equity since most funds are channeled through the SHGs. The government may use lessons learnt, challenges and opportunities through the use of SHG model to re-design its anti- poverty programmes.

The study may also be used by NGOs and Micro-finance Institutions (MFI) using SHG as a model for fighting poverty in the design and implementation of programmes and projects.

The study though its application is based in Kenya, may attain wider relevance for Africa and the developing world in the context of poverty and poverty alleviation strategies.

Finally, future Researchers and Academicians may use findings to the study for other related researches as well as provide reference materials on self Help Group as anti-poverty development model.

### **1.7 Basic Assumptions of the Study**

That male involvement in SHGs has a positive impact towards poverty reduction efforts.

The study also assumed that men would respond positively by giving information and that stakeholders in poverty eradication programs such as banks, MFI, NGO's and the government would be receptive and willing to support the study.

That the sample size used is representative.

That all the information given by the respondents was true and accurate and that secondary data used was accurate and reliable.

Finally, that participation of men in poverty reduction SHG is influenced by socio-culture, legal requirements, financial resources and leadership only.

### **1.8 Delimitation of the Study**

The study focused on korogocho slums in Nairobi. The slum has 7 villages namely: Highridge, Grogan, Ngomongo, Ngunyumu, Githaturu, Kisumu Ndogo and Nyayo.

The selection of this site was informed by the fact that urban poverty is more concentrated in the slums and korogocho is among the fastest growing slums in Nairobi.

In fact in 2009 it was estimated to be the 4<sup>th</sup> largest slum in Nairobi. The site was also selected because the slum has high illegal number of gangs and drug abuse (KSUP, GOK, 2009) as well as little studies has been carried out there compared to other slums in the County. The researcher seeks to find out what makes men in the slums though confronted by poverty, shun participation in SHGs despite being a viable development tool for empowerment among the poor and has been successful among women worldwide.

## **1.9 Limitations of the Study**

The area is known for its insecurity and therefore the researcher used research Assistants from Korogocho because they are known to the respondents.

There was language barrier due to high illiteracy levels in the study location. The research assistant helped in translation of the tool to ensure comprehension.

There was no data on the number of men participating in poverty reduction Self Help Groups in Korogocho as an administrative unit.

Some respondents were reluctant to participate in the study despite assurance of anonymity and confidentiality and this affected the response rate.

This study only assessed internal factors which influence participation of men in SHGs as a poverty eradication strategy in urban slums thus excluding external factors.

The study was limited to only one slum in urban settlement therefore generalizations to other Slum/urban areas should be done with caution.

## **1.10 Definitions of Significant Terms used in the Study**

**Financial Resources:** These refer to income levels, type of occupation, decision making in terms of savings, access to credit and external financial support.

**Slums:** These are dwellings characterized by inadequate and poor infrastructure, unsustainable environment, uncontrolled and unhealthy population's densities and lack of effective administration by the council.

**Legal requirements:** These are both internal and external rules that govern the operations of SHGs.

**Leadership:** This is the ability to give direction in a group for a defined course.

**Participation:** This is actual joining of a group(s) by individuals for the purpose of individual or collective benefit and actual involvement in the group activities.

**Poverty:** Poverty is as a human condition characterized by the sustained or chronic deprivation of the resources, capabilities, choices security and power necessary for enjoyment of an adequate standard of living and other civil, cultural, economic, political and social rights.

**Poverty Reduction:** These are participative and sustainable initiatives meant to alleviate poverty by empowering the poor by the governments, MFIs, and NGOs.

**Self-Help Group:** This is a small voluntary association of between 10-20 women/men or both from the same socio-economic background who come together to improve their living conditions.

**Socio-Culture:** These are set of beliefs and values inculcated in people through their socialization process

## **1.11 Organization of the Study**

The study comprises of five chapters: Introduction, literature review, research methodology, data analysis, presentation and interpretation and lastly summary of findings, discussions, conclusions and recommendation.

Chapter one has dealt with the introduction to the study and covered the following sections: background to the study, statement of the problem, the purpose of the study, objectives and research questions, significant of the study, justification of the study, scope and delimitation of the study, limitation the study assumptions of the study and definition of key terms.

Chapter two deals with literature review. It looks at available information in relation to the topic and research objectives and identifies knowledge gap that exists specifically in the local content. Literature is reviewed in respect to the independent variables which include socio-culture, financial resources, legal requirements and leadership and finally gives a summary of the literature reviewed.

Chapter three deals with the research methodology. It comprises of introduction, research design, target population, sampling procedure, methods of data collection, validity and reliability, methods of data analysis and a summary.

Chapter Four presents data analysis, presentation and interpretation of findings under thematic areas in line with the study objectives.

Chapter five will deal with summary of findings as per the research objectives, discussions, conclusions and recommendations for policy action and suggestions for further studies and contribution to the body of knowledge.

## **CHAPTER TWO: LITERATURE REVIEW**

### **2.1 Introduction**

This chapter looks at literature on the role of in SHGs in poverty alleviation and looks at the factors that influence men participation in SHGs globally, in Africa and in Kenya. The presentation is guided by the study objectives and research questions as outlined in chapter one. Structural functionalism and social capital theories are used to explain participation of men in SHGs.

### **2.2 Role of Self Help Groups in Poverty Alleviation**

Self-Help Groups play a pivotal role in reducing poverty levels, generating employment and empowering men. A group of researchers Deseng et al (2010) reported that poverty had been reduced more successfully in countries that adopt growth creating productive opportunities for the labor and thus raising the most important assets owned by the poor. Generally groups have been formed due to their ability to address the needs of individuals for identity and empowerment. Napier (1999) notes that the Second World War disoriented people's lives. The structures that came up with industrialization, urbanization and bureaucratization were de- humanizing or unresponsive to personal and social needs. Alienation and lack of control over immediate social environment created a feeling of stress and apathy even after the post-independence era in Kenya. The resultant social change and increased social mobility meant that the traditional support systems (extended family, religion and community) were diminished. Therefore, people in the contemporary society sought for stability, connection, faith and a sense of empowerment in small groups.



In Asia, the Gandhian philosophy of self reliance provided a background for the development of SHGs in India. The National Bank for Agriculture and Rural development (NABARD), Reserve Bank of India, leading NGOs and multinational NGOs has included SHGs as a strategic component to mitigate poverty. SHGs have played a very important role in empowering women in rural India. These groups have then developed into economically oriented co-operatives with clear schemes for savings and credit (Ranjula & Yang, 2012).

In Kenya, Wignaraja, (1990) noted after independence, the government of Kenya embarked on the Harambee Movement (pull together) as an all- embracing grassroots efforts to meeting the people's needs. This led to the birth of other self-help groups with particular felt needs of a community. According to Umashankar (2010), the traditional purpose of group formation was to promote common economic, political, and social interests while modern times, the purpose is to: regulate and promote trade, extend credit, teach new social and occupational skills and provide monetary and psychological support.

The approach of SHG towards poverty alleviation is that it should be self- help. The logic is that individual effort is too inadequate to improve their fate. This brings about the necessity for organizing in a group by which they get the benefit of collective perception, collective decision making and collective implementation of programmes for common benefit (Karmakar, 1999).

Sharma (2009) also found out that failure of existing formal institutions to provide for the landless, marginalized and disadvantaged groups led to the formation of SHGs and has enabled the poor to be involved in income generating activities through the small loan they achieve from the groups while Edwards (2008) notes that the SHG approach for poverty alleviation has to a great extent proven to play an important role in empowerment especially among women. Women in Kenya are finding that there is strength in numbers: if they pool resources together in self- help groups of their own creation, they are able to radically change their own lives and the lives of their families and their communities. Community organizations are valued for their contribution to the development of social capital and a vibrant civil society. Moreover, indigenous organizations of the poor and disadvantaged are often seen as a form of collective action that promotes justice and equality. Regardless of the sector they belong to or the types of self-help they represent-

whether financial, agricultural or housing , SHG are powerful vehicles of social inclusion and economic empowerment of their member's They represent vital links to programmes, both governmental and external development partnerships which have been established to support population and address poverty (Irerri,2010).

### **2.2.1 Men Participation in anti-poverty SHGs for Development**

Participation may mean different thing in different circumstances, and remain a contested concept. In order to situate participation, it is important to discern who participates, how, at what levels and stages and the motivations (Cornwall, 2000) while UNDP defines development as to live long and healthy lives, to be knowledgeable, to have access to the resources need for a decent standard of living and to be able to participate in the life of the community. Development is therefore empowerment: it is about local people taking control of their own lives, expressing their own demands and finding their own solutions to their problems.

According to Monsen (2010) men are largely believed to have traditionally dominated all spheres of economic income and those involving technology, asset ownership and control, however this is shifting fast. The latter is fuelled by rapid expansion of women involvement in paid employment and deliberate efforts to increase women participation in economic activities. It is for this reason that men are increasingly facing new challenges in attaining economic well-being across the Africa and the world. Oxfam (2009), notes that men in poverty are excluded from participating equally in decision making at international, national and family levels and this has a profound impact on how they live now and their chances of escaping poverty in the future. Cornwall (2000) also observes that men are missing from representation of gender issues and gender relations in GAD thus threaten the marginal man. This is evident in the many Poverty Reduction Strategy Papers in which they are given marginal space both in the consultations, action plans and budget lines.

SinghaRoy (2008) notes that current empowerment; civil society and democratization efforts comprise the new package of liberalization discourse which at face value at least responds to the long standing demands of struggling groups such as women while disadvantaging others. In most third world countries, gender equality basically exists to protect women. On the contrary, gender equality occurs when men and women are able to access and enjoy opportunities, resources and rewards in all fields without any bias or discrimination i.e without being constrained. Men have been targeted mostly as decision makers and service providers ignoring the vulnerable aspect (James, 2003).

Gender equality in Kenya and most part of the world have focused mostly on women empowerment even though men also face numerous adversities and vulnerabilities. Gender equality has been defined by Momsen (2010) as being equality of opportunity and a society in which women and men are able to lead equally fulfilling lives. Gender equality recognizes that men and women often have different needs and priorities, face different constraints and have different aspirations. Gender inequalities are the product of historically determined gender order in which the differentially assigned male female attributes are unequally structured in layers of privileged and subordinate positions of masculinities and femininities (Yakin Erturk,2004).

According to UNFPA (2010), Men as community, political or religious leaders – often control access to reproductive health information and services, finances, transportation and other resources. As heads of state and government ministers, as leaders of religious and faith-based institutions, as judges, as heads of armies and other agencies of force, as village heads, or indeed as husbands and fathers, men often wield enormous power over many aspects of women’s lives and thus Men's involvement is key for gender equality is to be achieved. Effective programmes must recognize that gender roles and relations are dependent on social contexts in which cultural, religious, economic, political and social circumstances are intertwined. They should be based on the idea that gender relations are not static and can be change.

Parpati & Zalewski (2008) notes that mainstreaming women agendas in the male dominated sectors yet doing nothing or little in the female dominated sectors of the economy continues to tip the scale to the disadvantage of men. There is need for a new empowerment approach that recognizes that empowerment is always embedded in regional, national and global contexts and acknowledges that empowerment is both a process and an outcome. According to UNFA (2010), the involvement of men is key to the success of the gender-equality movement. For instance, Women cannot achieve gender equality and sexual and reproductive health without the cooperation and participation of men. It is men who usually decide on the number and variety of sexual relationships, timing and frequency of sexual activity and use of contraceptives, sometimes through coercion or violence.

Chant & Guttman (2000) have however brought out another dimension to the whole dimension of participation showing the need for involving men in activities meant to empower women. Leaving men out of efforts towards gender equality can provoke male hostility and retaliation, arising out of both exclusion and more general anxieties among men as some development projects have found. Focusing only on women, in relation to such issues as economic participation, credit or sexual or reproductive health for example can leave women with yet more work to do and thus intensify gender inequalities. Thus inclusion of men in policies, programmes and projects is critical to the sustainable achievement of gender equality and equity.

### **2.3 Socio-Culture influence on participation of men in anti-poverty SHGs**

According to UNESCO (2001), Culture is the whole complex of distinctive spiritual, material, intellectual and emotional features that describe a society or a social group. It includes not only arts and letters, but also modes of life, the fundamental rights of the human being, value systems, traditions and beliefs. Culture determines social relations in a community by sex and status. It defines rights of ownership and division of labor along sex lines.

Socio-cultural field in an indirect way maintains an impression of male independence and female dependence. Kiriti (2003), notes that bias in culture is manifested at all levels ranging from national institutional level, government policy, community level, household and individual levels. Culture refers to the way people live in society. It includes the belief system, the activities, behavior (interaction processes) and the food they eat in a given society. According to Mannheim (1939), perceptions give order and organization to social interactions. The issues of resource use are not perceived similarly by all sections of the community, these contributes to ways in which community members behave in relation to a given, planned, on-going or completed project.

According to Mbuki (2012), the cultural belief that men are independent, and that their lives are not linked to women's, allows many men to remain in situations which harm them immensely. A culture that demonstrates dominance rather than cooperation and partnership cannot imagine other models for living and is not supportive of cooperation approach to anything and in this case SHGs. Similarly, Izugbura (2009) notes that culture defines our socialization process and gender roles. Men are socialized to think of him as a powerful figure that does not need others to succeed and are culturally supposed to provide leadership in decision making. This cultural belief that men are independent and that their lives are not linked to others allow men to remain in development which harm them enormously.

The concept of gender stereotypes is crucial in understanding why men would not want to participate in what would be referred to as 'feminine institutions' Yordanova (2006) defines gender stereotypes are a sets of attribute ascribed to the group of man and women by virtue of their sex. Stereotyping is a cognitive mechanism to simplify and organize the complex world. Gender Stereotypes are difficult to change and leads to faulty reasoning and actions in the advantage or disadvantage of others. Zalo& Akonga (2007) defines gender stereotypes as assumptions, false ideas or beliefs certain people tend to have about others especially members of the opposite sex in regard to ascribed cultural roles. Jiggins (1989) notes that a stereotype that may influence targeting of women for empowerment in SHG as opposed to men is that women are more caring than men, that women are more

likely than men to identify their own interest with those of their dependents, an attitude which is essential to the welfare of household members. Thus most empowerment programmes would want to focus on women, simply because the gain will trickle down to others. This is a stereotype because there is likelihood of finding a man or woman falling into either caring or uncaring. Gender stereotyping also supposes that men cannot be trusted and investing in them would lead to loss of resources. Evidence in (Khandker,2003) suggests that lending to women yield's great social and economic impacts relative to lending to men with fear is that if aid is given to men they might sell food stuff, and misspend resources, possibly on gambling, tobacco and alcohol. The superiority of women as hardworking, reliable trustworthy, socially responsible, caring and cooperative is often asserted; whilst men on the other hand are frequently portrayed as last, violent promiscuous and irresponsible drunkards (Cleaver, 2000).

Gortnar (2008) notes that gender stereotypes are rooted in every aspect of life and are one the most persistent cause of inequalities. Gender stereotypes on the proper roles of women and men become easily imprinted in people's thoughts and minds and are reproduced from generation to generation and largely determine how we relate to others. Gender stereotyping may further enhance discrimination thus hindering equality and equity.

Puhazhendi & Satyasai (2009) in his study found homogeneity in terms of group members living in the same village or having uniform socio-economic status and that becoming members of SHGs and associating in its activities had significantly contributed to improving the self-confidence of the participating members. Singh et al (2012), while studying the of impacts of SHGs in Jammu India, noted that lack of infrastructure facilities, access to amenities like health, sanitation, education, market, water supply, affect the economic and overall development of the members. Later they found that there has been an increase of 40.13% in SHG members in terms of their status of access to amenities factors. They concluded that after joining SHG the members have benefitted in getting access to amenities like medical, sanitation, education, market, water supply, transport. These appear to be among motivating factors to members in their respective groups.

In a comparative study of the socio-economic implications of rural women, men and mixed SHGs. Kilavuka (2003) established that men are self seekers/proud, they do not accept defeat and do not want to appear hopeless. Group activities to them are hopeless activities for hopeless people, that most of them are employed at far places and hence have little time for groups, that there is a know-too-much attitude among men. They are too critical amongst themselves and have shifted the family burden to women and hence there is little that bothers them directly to see the need for groups and that there is power struggle to assume leadership among men while Ireri (2010) noted that men who are not in SHGs associated SHGs with women and thus they would rather do men work. SHGs were considered among most men as time wasters while Kahn (2009) notes that men tend to underutilize available opportunities such as through SHGs due to aversion to help seeking behavior and as such they would rather not seek help if doing so is seen as compromising their manhood, even in situations where they need services more than women.

#### **2.4 Financial Resources influence on participation of men in anti-poverty SHGs**

Kilavuka (2003) found that among the benefits from membership to groups include: income to members, families and communities, skills in various activities, property ownership, employment, AIDs awareness, food security, improved diets and social welfare. Self-help groups have facilitated the formation of social capital, where people learn to work together for a common purpose in a group or organization.

According to Mohanan (1998), SHG route is one of the cost effective methods of delivery of credit to the poor for whom modern capital is inaccessible while Getaneh (2006), perceives SHG as a development scheme, which works on the principles of self-regulation, mutual help and cooperation. He goes ahead to explain that SHGs in which members create their own capital through regular savings are currently emerging in Ethiopia. The scheme provides saving and credit services which stimulates members' self-help capacity resulting in social and economic empowerment as a resource for poor families.

Sharma (2009) in his review of the genesis and development of SHGs in India, revealed that in the situation where the existing formal financial institutions failed to provide finances to those who were landless, marginalized and disadvantaged groups, the establishment of SHGs has enabled many poor people to become involved in various income-generating activities through the small loans that they received from the groups. Puhazhendhi and Satyasai (2009) evaluated the performance of SHGs and their findings indicated that SHGs having institutional arrangements can positively contribute to the economic and social empowerment of the poor.

Mehta et al (2011) investigated the economic impact of SHGs, and the changes that occurred in the cumulative saving pattern of the SHG members during pre and post SHG period per month and they concluded that SHG had a good impact on the saving of the members increased their asset value. Ileri (2010) noted that men engagement in group activities was measured against actual or potential gains to be made through participation and that men generally saw group meetings as necessary evil, consuming valuable time at the expense of activities that have immediate and assured monetary value. Shamar (2009) also found out that men were mainly motivated to join SHGs by economic gains. It is assumed that men only projects are characterized by adequate access to resources due to their connection with the ruling institutions. Their projects are heavily economic and investment oriented. Amenya et al (2010) in their study found that young men joined SHGs in order to access financial assistance from either government or NGOs because of the low interest.

## **2.5 Legal Requirements influence on Participation of men in anti-poverty SHGs**

There are several requirements that are needed by government. NGOs and MFIs before any SHGs can benefit from the anti-poverty funds. The government under the Ministry of Gender, Children and Social Development work with Social Development Officers at district level and Social Development Assistant at the locational level to facilitate registration, in the formation of the group constitutions, arbitration of differences in groups and general supervision (GOK, Department of Gender and Social Development).



According to ILO (2009), guidelines on the formation of SHGs, the objectives of the group should be clearly be agreed upon and operating principles clearly defined in terms of meeting schedules, contributions, loan terms, interest on loans, time and place of meetings, fines for late repayments of loans and non- attendance, and distribution of profits at the end of the year. Prakash (2011) also notes that for success of SHGs, groups should have a written set of laws indicating rules and regulations for the SHG functioning and roles and responsibility of members while Shanjah in his study found that groups that had defined rules and members adhered to those rules and regulations succeeded more that those without.

## **2.6 Leadership influence on Participation of men in anti-poverty SHGs**

Both Ian (1981) and Napier (1999) agree on one aspect of leadership that is the ability to influence behavior of others. Napier defines leadership as the “frequency with which an individual in a group may be identified as one who influences or directs the behavior of others within the group” while Ian defines a leader as someone who, by virtue of certain personality characteristics, is consistently able to influence the behavior of others.

Documented evidence in the Social Development for the purpose of Registration showed that most of the chairpersons in the mixed groups were men while in most groups the treasurer was a woman. A comparative study on socio economic implication by Kilavuka (2003) found that men in both men-only and mixed-sex groups had more stable rates of participation in SHGs than did women in leadership. He noted that the correlation between leadership status and participation is higher in mixed-sex than same- sex groups. Several factors were considered as necessary in determining who entered into office for good management. These included: age; education; public relation; ability; self- control and transparency. Ireri (2010), notes that this pattern of mixed leadership is demonstrative of power and privilege following the patriarchal gender ordering and how normatively constructed notions of masculinity and femininity are translated into group dynamics and actual individual performance.

Prakash (2010) found that leadership is needed in a SHG so as to co-ordinate all group activities, nurture inter-group personal relationship, provide strategic direction to the group, express and interpret the group vision, bring out the best in everybody and to monitor and improve upon the group's performance. In her study Tolosa (2007) found that rotational leadership in a SHG is important because it creates leadership skills through practice, enables sharing of opportunities, creates equal opportunities in the SHGs and allows smooth running even if some members are absent.

Sumitra and Dukhabandhu (2011) notes that the leaders were viewed as motivators, organizers, and contacts for the group. Therefore, the style and activities of a group were greatly influenced by the leaders. Depending on the particular people who assumed leadership roles; the specific tasks taken on by the leaders varied. The tasks included phoning members before a meeting, organizing and running meetings, finding speakers, maintaining records and documents for the group, dealing with correspondence and phone calls, organizing advocacy activities, planning social and/or fund-raising events, and acting as a contact person. Some larger, more organized groups had committees for activities such as phoning members, fund-raising, or advocacy.

Anand (2011), in an organizational study of SHGs found that leadership was key to the genesis and demise of many types of SHGs. He examined the relationship between organizational variables: role differentiation, order and organization and leadership and concluded that leadership is among the foremost factors responsible for group failure. Mohanan (2009) has also described several issues in the formation of SHGs to include recruitment, funding and leadership.

According to Chesler and Chesney (1995), the major problems that groups encounter are finding and maintaining effective leadership and recruiting new members. Steele (1965) states that recruitment, funding, leadership, and the selection of group activities are all issues faced by newly forming groups. These issues appear to be present on a continuous basis. For a group to continue, these issues have to be frequently readdressed and resolved. Following above challenges encountered by groups, Singhet (2012) therefore identified

issues which affected the continued existence of self-help groups which emerged from the interviews: encouraging new leaders, attracting new members, obtaining necessary funds or assistance, and meeting the changing needs of group members. Leadership here is still at the central focus.

After the initial start-up phase, Sumitra and Dukhabandhu (2011) noted that all groups faced the more difficult stage of maintaining membership. Most of the groups had experienced a plateau in membership and a decrease in the number of people attending meetings. Other groups had survived the problems inherent in maintaining a group and had moved into a sustaining phase. Other groups had not survived and were no longer meeting regularly. In some groups, however, despite the best efforts of the leaders, the members were not willing or did not have the time to take on the leadership responsibilities. It has been noted that lack of better group leadership skills discourage joining of new members. According to Prakash (2011), the success of SHGs is the responsibility of dedicated leaders to keep records and put a halt to persistent wrangles within the groups they are leading because it is a determining factor to progress. The issues of leadership transition and development are said to be important for all voluntary organizations.

## **2.6 Theoretical Framework**

This study uses structural functionalism and social capital theory to explain the existence of SHGs and participation of men in SHGs

### **2.6.1 Structural Functionalism Theory**

Regarding issues surrounding participation of men in SHGs, structural functionalism theory can be used to explain the phenomena. This is a sociological theory that attempts to explain why society functions the way it does by focusing on the relationships between the various social institutions that makes up society (e.g., government, law, education, religion among others).

Structural Functionalism is a mere theoretical understanding of society that postulates social systems as collective means to fill social needs. In order for social life to survive and

develop in society there are a number of activities that need to be carried out to ensure that certain needs are fulfilled. In the structural functionalist model, individuals produce necessary goods and services in various institutions and roles that correlate with the norms of the society.

One of the key ideas in Structural Functionalism is that society is made-up of groups or institutions, which are cohesive, share common norms, and have a definitive culture. In order to link the theory with this study, in our society we have majorly two classes of people that is the rich and the poor. The classes are not cohesive neither do they share any common norms nor similar definitive culture. Robert K. Merton argued that functionalism is about the more static or concrete aspects of society, institutions like government or religions. However, any group large enough to be a social institution is included in Structural Functionalist thinking, from religious denominations to sports clubs and everything in between. The most interesting issue manifesting itself from this theory is that those in the low class or the poor would maintain in that state. It implies that if they have to be in a group then it's a poor person verses a fellow poor person no matter how big the group may be. Structural Functionalism emphasizes that the way society is organized is the most natural and efficient way for it to be organized.

Gender inequality offers a good illustration. According to Structural Functionalist thought, women being subordinate to men allow the mechanisms of society to function smoothly as everyone in the society knows his or her respective position in the hierarchy. The implication, of course, is that, because society is functioning smoothly with gender stratification, such stratification is acceptable and efforts should not be made to change the arrangement. This example illustrates that Structural Functionalism is generally seen as being supportive of the status quo. According to that stratification, mostly women will tend to form their own self-help groups as one form of empowerment to try and get to the same hierarchy as men. This leaves majority of men out static on their comfort zones.

Another key characteristic of Structural Functionalism is that it views society as constantly striving to be at a state of equilibrium, which suggests there is an inherent drive within

human societies to stick together. Societies strive toward equilibrium, not through dictatorial mandate by the leaders of society but rather because the social structure of societies encourages equilibrium.

Structural Functionalism does much to explain why certain aspects of society continue as they always have, despite some phenomena being clearly less beneficial for society as a whole. This may to a great extent also enlighten the poor levels of participation of men in SHGs even as they are the strategy best placed to move them to higher economic and social levels hence better living standards in the urban slums. With structural functionalism, always the poor will experience social inequality that is any scenario in which individuals in a society do not have equal social status. Areas of potential inequality include voting rights, freedom of speech and assembly, the extent of property rights and access to education, health care, quality housing and other social goods. It therefore imperative to find out the structural value that men give to their respective SHGs or the already established groups and maybe the extent they use them in alleviating poverty. Finally, will understand the diminutive level of participation and also recommend any relevant design of an empowerment project to uplift urban men from slum related poverty.

### **2.6.2 Social Capital Theory**

Social capital has been widely used as a poverty alleviation tool and analyses relevant literature basing its relationship on Goal setting theory and Self-Help Groups. This theory was used by Lezcano (2013) in her master's thesis on whether SHGs work on achieving economic goals in Medellin Colombia presented at the University of San Francisco. As earlier mentioned in the background information, Poverty implicates many dimensions. World Bank's perspective views poverty as one which involves lack of human and physical assets where inadequate material means to acquire food and other necessities, as well as vulnerability to ill-health, drought, job loss, economic decline, violence and societal conflict. In recent years, on the inter-continental agenda the battle against poverty has gained significant importance. This has instigated realization of different approaches of poverty alleviation which have been developed and most of them have privileged the role of social capital as a tool for alleviating poverty in different cultures.

There are multiple interpretations of social capital by various researchers but this study will focus on the definition of social capital as social networks even as others have emphasis on social capital as social norms. Coleman (1990) states that, unlike other forms of capital, social capital exists in the structure of relations between persons and among persons and that social capital is composed of two parts: the network of social ties to which a person has access to and Resources that flow through that link. Therefore, the volume of social capital available to any one person is a function of both the size of her network and of the resources held by other members of the network.

For the purpose of this study, the concept of SHGs has been developed from different poverty initiatives. Considering studies from SHGs in a village in India, it is claimed that SHGs have a marked and substantial impact on poverty when combined with other community-based organizations and programs (Tripathy and Padhi, 2011). In addition, several other studies have found that SHGs are an instrumental resource for women's empowerment and poverty reduction.

Alternatively, Mbithi (1974) attributes the Kenyan self-help movements to dissatisfaction with the existing social structures. This especially is to those individuals in the social sphere who develop meaning to situations and come together to address it through developed community strategies.

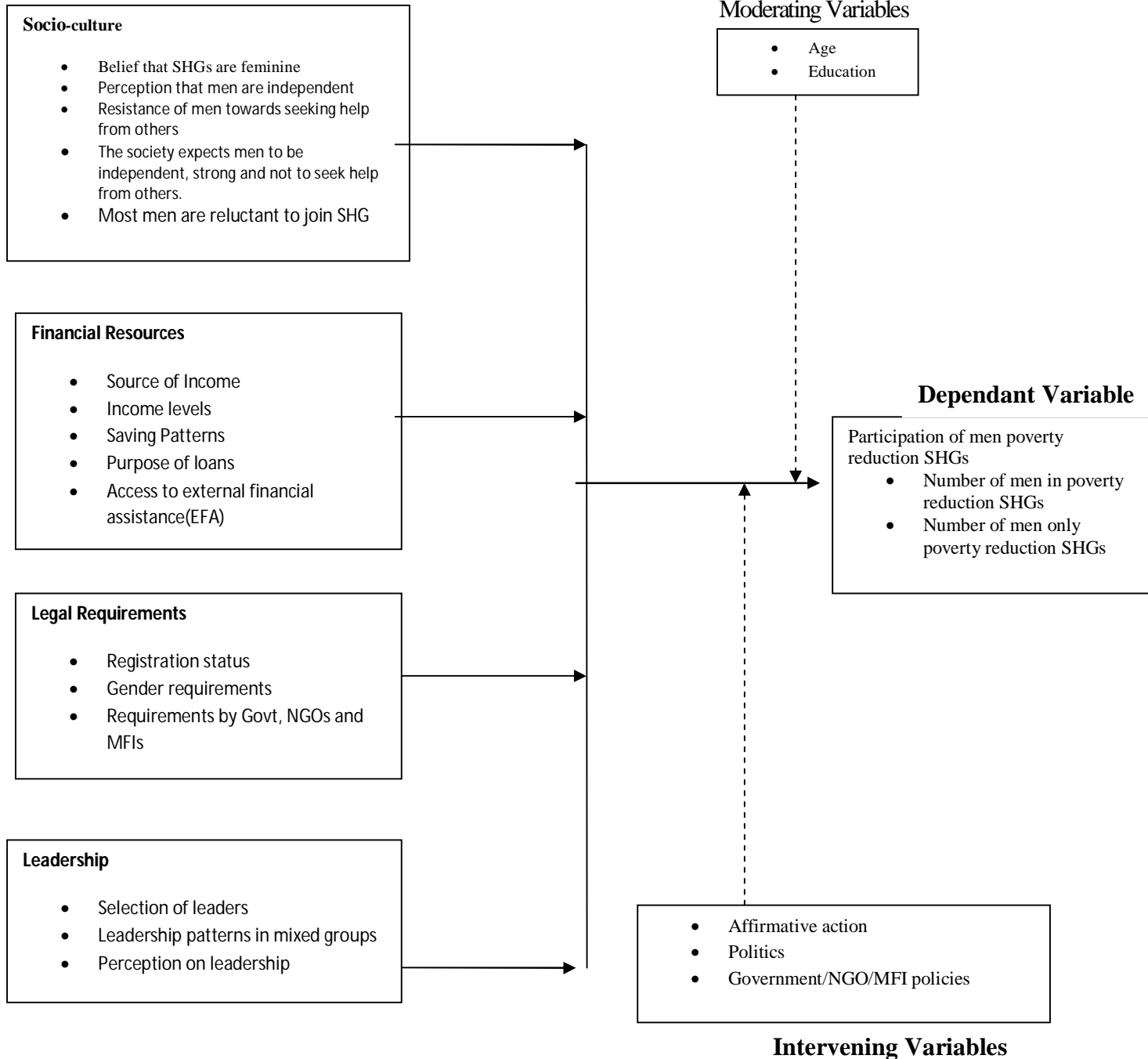
According to this orientation, therefore, the social group is seen as a unit which is organizing diversity of meaning in a united, integrated and coherent framework which approximates as operational culture (Mbithi and Rasmusson, 1977). Accordingly, the disillusionment by the central development policy will lead to groups forming their own parallel development within their ability.

In general, most of empirical research on social capital has concentrations on the measurement of at least one of the following types of variables: trust and trustworthiness or credibility; membership in formal and/or informal groups; acceptance of moral rules and norms or adherence to certain values (Staveren, 2003). Thus other than Formation of economic capital, Social capital may influence participation of men in SHGs.

## **2.7 The Conceptual Framework**

The participation of men in SHGs as a poverty eradication strategy is conceptualized as function of four variables: socio-culture, financial resources, legal requirements and leadership. Also represented are the moderating variables and intervening variables.

## Independent Variables



**Figure 1: The Conceptual Framework**



The above figure illustrates how socio-culture, financial resources, legal requirements and leadership influence men participation in anti-poverty SHG. Under socio-culture, the researcher looked at the societal beliefs about self help groups, resistance of men towards seeking help from others and independence of men. Under financial resources the researcher looked at whether ones occupation influence their participation, income levels, saving patterns, purpose of loan and access to External Financial Assistance(EFA). Legal requirements to be measured include: registration status, gender eligibility criterion and requirements by government/NGOs/MFIs influence participation of men anti-poverty SHG. Finally the study looked at how leaders are elected, leadership pattern in mixed groups, and perception on leadership. Extraneous variables are those factors that hinder men participation while moderating variables enhances participation of men in anti-Poverty SHGs but were not under study.

## **2.8 Gaps in the Literature Reviewed**

Although there is need for the involvement of men in addressing poverty especially among the vulnerable in the society through SHGs, there is little literature on why men shun participation. Much has been done on women participation and empowerment through SHGs including evaluation of women achievement in SHGs.

Most studies have focused on men as policy makers and practitioners ignoring the aspect of men as clients of development a scenario that the new Gender and Development approach seek to address by including men as clients of development.

There is no data on how rules and regulations or poverty alleviation policies influence participation of men in poverty reduction self help groups.

Most of the research undertaken has focused on socio-cultural factors influences but this study looks also at socio-culture and others like financial resources, legal requirement and leadership as influencers to men participation in SHGs.

## **2.9 Summary of the Literature Reviewed**

Several studies have found that SHGs are an instrumental tool for women's empowerment and poverty reduction and benefits of SHGs are well documented. The cultural beliefs that men should be independent and gender stereotyping make men to shun opportunities that may benefit them. SHGs are largely viewed as a domain for women empowerment. Participation of men is highly motivated by immediate economic gains from the SHGs unlike the female counterparts who join for both economic and social gains. Adherence to set rules and regulation for the functionality of the group and clear roles and responsibilities of members is key to progress of any group.

From the literature reviewed, leadership in mixed groups is predominantly male and this is a clear demonstration of male dominance in gender relations in the society. Leadership has been highlighted by most scholars as one of the key determinants to the success of any group. In order, to fight poverty there is need for all inclusive participation in development. From the social capital theory, SHGs enables its members to access network of social ties and resources that flow through those links while the structural functionalism helps to explain why people from the same socio- economic background form their own groups.

## **CHAPTER THREE: RESEARCH METHODOLOGY**

### **3.1 Introduction**

This section details the research design, the target population, sample size and sampling procedures, data collection instruments, data collection procedures, data collection techniques, ethical considerations and operationalization of the variables in the study.

### **3.2 Research Design**

Jackson (2009) defines a research design as systematic plan to study a scientific problem. It defines the study type and sub-type, data collection methods and statistical analysis plan. Its function is to ensure that the evidence obtained enables the Researcher to answer the research question as unambiguously as possible.

This study adopted a descriptive survey research design where in depth interviews and self administered questionnaires were used for data collection. Kothari (2004) describes descriptive survey as fact finding enquiries involving asking questions (often in the form of questions) to a large group of individuals whose major purpose is to describe the state of affairs as it exists and to present the findings/information statistically. Similarly, Creswell (2012) states that descriptive survey is a method of collecting information by interviewing or administering a questionnaire to a sample of individuals. But notes that they are not only restricted to fact findings, but often results in the formulation of important principles of knowledge and solutions to significant problems. They involve measurement, classification, analysis, comparison and interpretation of data.

### **3.3 Target Population**

The target population is the entire group a researcher is interested in from which the researcher wishes to draw a conclusion on (Tromp, 2006). The study targeted 43,916 men (based on 2009 Census) who are between the ages of 18 to 65 in Korogocho.

### 3.4 Sample Size and Sampling Procedures

A sample is a subset from a population while sampling is procedure a researcher uses to gather people, or objects from a population such that the selected group contains elements representative of the characteristics found in the entire group (Kothari, 2004). Quantitative sampling techniques are based on statistical probability theory whereas qualitative sampling techniques are based on non-probability principles.

#### 3.4.1 Sample Size

Sandelowski (1995) said that in general, sample sizes in research with a qualitative component should not be so small as to make it difficult to achieve data saturation, theoretical saturation or informational redundancy. At the same time, the sample should not be so large that it is difficult to undertake a deep, case-oriented analysis.

Adequacy of the sample size was determined by the principle of theoretical saturation which refers to the point at which no new concepts emerge from the review of successive data from a sample that is diverse in pertinent characteristics and experiences. Nembhard, Bradley & Curry (2009) suggested a range of 30 to 50, discussing grounded theory methodology which is similar to symbolic interactionism. Creswell (1998) suggested 20-30; with Morse (1994) suggesting a sample size of 30-50 may achieve saturation.

Following the widely accepted guidelines above and to ensure that data collected was representative of Korogocho slum a total of 140 respondents were sampled (20 respondents per village) as shown in Table 3.1.

**Table 3.1 Sample Distribution of Respondents per village**

<i>Name of Village</i>	<i>Number of Respondents</i>
Gitathuru	20
Nyayo	20
Ngomongo	20
Kisumu ndogo	20
Highridge	20
Grogan	20
Ngunyumu	20
<b>Total</b>	<b>140</b>

### **3.4.2 Sampling Procedure**

Sampling procedure may be defined as a systematic process of identifying individuals for a study to represent the larger group from which they are selected (Mugenda and Mugenda, 2008). This study used purposive sampling to identify the respondents. Purposive sampling is a sampling technique where the respondents who meet a certain criteria are selected. Purposeful sampling was principally chosen for this study based on Onwuegbuzie & Collins (2007) that if the goal of a study is not to generalize to a population but to obtain insights into a phenomenon, individuals, or events, then the researcher purposefully selects individuals, groups, and settings for this phase that maximize understanding of the underlying phenomenon. The study used snowballing technique. This is a technique where the few identified subjects name others that they know have the required characteristic until the researcher gets the required number of cases he or she requires. In this case only men aged between 18 years and 65 years participating in poverty reduction self help group(s).

### **3.5 Data Collection Instruments**

The study used questionnaires to collect primary data from the respondents. The questionnaires were chosen because they can collect information from a large sample, are easy to administer, gives the respondent time to arrive at a well thought out response and are free from researcher bias. The questionnaires had both closed questions and open ended questions for more detailed responses on the factors influencing participation of men in poverty reduction self Help Groups.

#### **3.5.1 Pilot Testing of the Instruments**

Conclusions made by Researcher are based on the information obtained from the research instrument. It is therefore important to ensure that the instruments are reliable and valid. To ensure effectiveness of the questionnaire the researcher pre-tested fourteen questionnaires in Kisumu Ndogo in Korogocho slum. The purpose of piloting was to ensure the each question is measuring what it is suppose to measure, the wording is clear, correct balance of the questions, that all the questions are interpreted in the same way by

the respondent, check if there is any research bias and ease of use of the questionnaire. Information obtained during pre-test was then used to revise the tools.

### **3.5.2 Validity of Research Instrument**

Kothari (2004) defines validity as the degree to which results obtained from the analysis of the data actually represents the phenomenon under study. To achieve this, both construct and content validity of the research instruments must be ensured. Mugenda and Mugenda (2008) defines construct validity as a measure of the degree to which data obtained from an instrument meaningfully and accurately or represents a theoretical concept while content validity refers to the extent to which the questions represents a specific domain of indicators or content of a particular concept.

Validity of this study was verified using experienced professional in Research who assessed and reviewed the suitability of the instrument in measuring the intended variables and its comprehensiveness. Pre-testing done ensured that the instrument measured the intended objectives.

### **3.5.3 Reliability of the Research Instrument**

Gibbs (2007) defines reliability as the measure of the degree in which a research instrument yields consistent results or data after repeated trials. For qualitative data, checking transcripts for mistakes, checking the persistent meaning of codes, coordinating communication among coders and cross- checking codes from interviewer's ensured reliability.

For quantitative data, the study used split-half method to determine the coefficient of internal consistency or reliability coefficient. Reliability coefficient expresses the relationship between scores of the same individual on the same instrument at two different times or between two parts of the same instrument. The scores of all odd and even numbered questions in the pilot were then computed. The instruments revealed a correlation of 0.8 indicating that the research instrument is reliable.

### **3.6 Data Collection Procedures**

The researcher first sought the permit from the Secretary, National Council for Sciences and Technology and permission from the Kasarani District officer and the Korogocho Chief. The chief helped in the recruitment of the 7 Research Assistants who were familiar with the villages. The Research Assistants were then briefed and trained on data collection. The Research Assistant first identified the first respondent who subsequently referred them to other men participating in anti-poverty SHGs in the villages. Respondents, who could not fill the questionnaire on their own because of language used, were helped by the Research Assistant.

The Researcher booked appointments with the key informants: Social Development Officers at District and Location level, representative of MFIs and NGOs working with SHGs and later did the interviews.

### **3.8 Data Analysis Techniques**

The research tools used yielded both qualitative and quantitative data.

#### **3.8.1 Qualitative data Analysis**

The open ended questions and the in depth interview yielded qualitative data. Field notes from interviews were edited and cleaned and organized according to themes. According to Thomas (2003), thematic analysis allows the researcher to condense the raw data into a brief, summary format, according to the emerging themes thereby establishing relationship between the research objectives and summary findings.

The open-ended questions were coded to permit quantitative analysis. Coding is the conversion of raw data into numerical codes to represent attributes or measurement of variables (Mugenda and Mugenda, 2008).

#### **3.8.2 Quantitative data Analysis**

The Researcher used SPSS version 20 to analyze all quantifiable data in the study. The open ended questions were coded before quantitative analysis. Multivariate analysis was to explore the connection between more than one variable. Pearson Product Correlation

was computed to determine the strength and direction of the association between the dependent and independent variables. Multiple regressions were also done to determine whether the variables predict the dependent variable.

### **3.9 Ethical Consideration in Data Collection**

The Researcher explained the purpose of the study and obtained informed consent before conducting the survey. The Researcher ensured confidentiality at all times and only the persons conducting the survey knows the identity of the respondents. Efforts were made to ensure that the language in the collection tool considered the culture, religion and comprehension level of the respondents. The Researchers also took reasonable measures to protect the participants from any physical, emotional or psychological harm.

### **3.10 Summary of Research Methodology**

In this study, descriptive survey design was used because the research sought to describe the situation as it is and not make any prediction or causal relationship. The study used a sample of 20 respondents in each of the seven villages and used purposive sampling technique. The study only used Questionnaires (with both open and closed ended questions). The tools were first piloted to ensure the effectiveness of the questionnaire. Both quantitative and qualitative data analysis techniques were used for this study.

### **3.11 Operational Definition of Variables under Study**

Operational definition refers to the description of concepts into tangible indicators and how they are measured within the context of the study. The main purpose is control. By understanding what you are measuring you can control by holding the variable constant between all groups or manipulating it as an independent variable (Tromp, 2006).

The Table 3.2 below summarizes the operational definitions of variables that will be used in the study.



**Table 3.2: Operational Definition of the Variables in the study**

<b>Objectives</b>	<b>Variables</b>	<b>Indicators</b>	<b>Measure</b>	<b>Measurement Scale</b>	<b>Study Design</b>	<b>Type of Analysis</b>	<b>Tools of Analysis</b>
To establish how socio-culture influences men participation in SHG	Independent Variables <b>Socio-Culture</b>	1. Belief that SHGs are feminine  2. Perception that men are independent  3. Resistance of men towards seeking help from others  4. Societal perception about SHGs  5. Self-sufficiency attitude among men	Attitude towards SHGs  Perception that men are self sufficient  Confirmation that men do not need help  Negative Societal perception about SHGs  Confirmation that men are self sufficient	Ordinal	Descriptive	Quantitative	SPSS version 20
2. To assess how financial resources influence men participation in SHGs	<b>Financial resources</b>	1. Sources of income  2. Income levels	Number of men in different income sources  Number of men in	Nominal	descriptive	Quantitative	SPSS version 20

			different income categories				
		3 Saving patterns (daily, weekly, after 2 weeks and monthly	number of men in different saving patterns				
		4. Purpose of Loan	Number of men using loan for investments				
		3. Access External Financial Assistance (EFA) through the group	Number of men who have accessed external financial assistance through the SHGs				
		4.Group economic activities	Number of men in group economic activities				

To assess how legal requirements influence men participation in SHGs	<b>Legal requirement</b>	1.Registration status  2. Gender eligibility criteria  3.Requirements be NGOs/MFI/Goverment	Number of men in registered SHGs  Number of men in men only and mixed SHG  3 Number of policies that empower men	Nominal/ordinal	Descriptive	Quantitative	SPSS
To establish how leadership influence participation of men in SHGs	<b>Leadership</b>	1.Methods of selecting leaders  2.Leadership in mixed groups  3. Perceptions on	Number of men in SHGs using a particular selection criterion  Number of men compared to women in leadership in mixed groups  Number of men with a particular	NominalOrdinal	quantitative	quantitative	SPSS

		leadership  6. Level of satisfaction with their leadership	perception on leadership Number of men satisfied with their leadership				
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## CHAPTER FOUR

### DATA ANALYSIS, PRESENTATION AND INTERPRETATION

#### 4.1 Introduction

This chapter presents the findings of the study on factors influencing participation of men in anti-poverty self help groups in Korogocho Slum. The findings of the study have been analyzed, presented and interpreted under thematic areas and sub-sections in line with the study variables. The thematic areas were demographics data, Socio- culture, Financial Resources, Legal requirements and leadership.

#### 4.2 Questionnaire Return Rate

A total of 140 questionnaires were distributed out of which 126 were returned completed as shown in Table 4.1. This represents a response rate of 90 % which is excellent and representative for data analysis and reporting. For Mugenda and Mugenda (2008), a response rate of 50% is good and considers a response rate of 70% and above to be excellent for Social Sciences research

**Table 4.1: Questionnaire Return Rate per village**

<i>Name of Village</i>	<i>Distributed Questionnaire</i>	<i>Returned</i>
<i>Questionnaires</i>		
Gitathuru	20	18
Nyayo	20	16
Ngomongo	20	19
Kisumu ndogo	20	20
Highridge	20	18
Grogan	20	15
Ngunyumu	20	20
<b>Total</b>	<b>140</b>	<b>126</b>

### 4.3 Demographic characteristic of Respondents

The demographic information of the respondent included in this study include age, marital status and level of education.

#### 4.3.1 Distribution of respondents by age

The study targeted men aged over 18 years and the results are shown in Table 4.2.

**Table 4.2: Distribution of Respondents by age**

Age	Frequency	Percent	Cumulative Percent
Below 20 years	14	11.1	11.1
21-25 years	39	31.0	42.1
26-30 years	51	40.5	82.5
31-35 years	15	11.9	94.4
Above 36 year	7	5.6	100
<b>Total</b>	126	100	

Findings in Table 4.1 show that out of 126 respondents 51 (40.5%) were between ages 26-30 years. This was followed by 39 (31.0%) respondents in ages between 21-25 years. The least were 7 (5.6%) respondents who were above 36 years. This shows that majority of the participants are aged between 21 and 30 years. This indicates that young men are participating more in self groups than the older men and thus age has an intervening effect on participation of men in anti-poverty self groups.

### 4.3.2 Distribution of respondents by Marital Status

The study sought the marital status of the respondents. The findings are shown in Table 4.3.

**Table 4.3: Marital Status of Respondents**

<b>Marital Status</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Percent</b>
Single	18	14.2	14.2
Married	94	74.6	88.8
Widower	7	5.6	94.4
Separated	4	3.2	97.6
Divorced	3	2.4	100
<b>Total</b>	<b>126</b>	<b>100</b>	

The study findings in Table 4.3 2 indicate that 94(74.6%) respondents were married followed by 18(14.2%) who were single. The least were 3 (2.4%) respondents who were divorced. This data indicates that men who are married are more likely to join anti – Poverty SHG as compared to those who are not. This then may infer that increased responsibilities and expectations at the family level have a potential of influencing men to join an anti- Poverty self-help group.

### 4.3.3 Distribution of Respondents by Level of Education

Level of education by all means forms the basis for subsequent gainful employment or self-application in modern world. The respondent’s level of education is shown in Table 4.4.

**Table 4.4: Respondents level of Education**

<b>Level of Education</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Percent</b>
Primary	45	35.7	61.9
Secondary	62	49.2	84.9
College	18	14.3	99.2
University	1	0.8	100
	<b>126</b>	<b>100</b>	

Findings in Table 4.4 show that 62 (49.2%) respondents in poverty reduction Self Help Group had attained secondary education. This was followed by respondents 45 (35.7%) who had primary school. The least were 1(0.8%) respondents who had university education. This shows that an increase in level of education influences the likelihood of men to join anti-poverty self-help groups.

#### 4.3.4 Distribution of respondents by Gender in the SHGs

Gender composition has a bearing on how people relate in any group. The findings of gender composition in anti-poverty self help groups the respondents belonged to are shown in Table 4.5.

**Table 4.5: Gender Composition in the SHG**

<b>Gender Composition</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Percent</b>
Men Only	39	31.0	31
Mixed(both men and women)	87	69.0	100 100.0
<b>Total</b>	<b>126</b>	<b>100.0</b>	

Findings in Table 4.5 indicate that most men 87 (69.0%) are in mixed group and only 39 (31.0%) men were in men- only group SHGs. This shows that men would prefer to join mixed SHGs than men only SHGs.

#### 4.3.5 Distribution of respondents in the mixed poverty reduction SHGs

The respondents were asked the gender distribution of members in mixed SHGs. The results are shown in Table 4.6.

**Table 4.6: Gender Distribution of members in the mixed SHGs**

<b>Gender Distribution</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Percent</b>
men are more than women	7	8	8.0
women are more than men	80	82	100.0
<b>Total</b>	<b>87</b>	<b>100</b>	



The findings in Table 4.6 indicates that 80 (82%) respondents were in mixed SHGs where women were more than men and only 7(8 %) were in mixed SHGs where men were more than women. This clearly confirms low participation of men in SHGs both in mixed groups and men only groups.

#### 4.4 Socio-Culture Influence on Participation of men in Poverty Reduction SHGs

The study sought to find out how socio-culture influences participation of men in poverty reduction SHGs. The responses were recorded on a five -point Likert Scale ranging from 1=strongly agree to 5= strongly disagree. Summary of findings are shown in Table 4.8.

**Table 4.8: Perception about men Participation in Self Help Groups**

	Strongly agree 1	Agree 2	Neither Agree nor Disagree 3	Disagree 4	Strongly disagree 5	mean	Std Deviation
That SHG is a woman affair	25 (19.8)	32 (25.4)	12 (6.5)	14 (11.1)	43 (34.1)	3.14	1.589
That men are independent so do not need the support of others	29 (23.0)	16 (12.7)	10 (7.9)	18 (14.3)	53 (42.1)	3.40	1.654
Most men resist seeking help from others	77 (61.1)	33 (26.2)	3 (2.4)	7 (5.6)	6 (4.8)	1.67	1.088
The society expects men to be independent, strong and not to seek help from others	89 (70.6)	10 (7.9)	4 (3.2)	12 (9.5)	11 (8.7)	1.78	1.368
Most men are reluctant to join SHGs	102 (81.0)	14 (11.1)	1 (0.8)	3 (2.4)	6 (4.8)	1.39	0.988

Findings in Table 4.7 indicate how the respondents perceived participation of men in Poverty reduction SHGs. The majority of the respondents 43 (34.1%) strongly disagreed that SHG is a feminine affair, 32(25.4%) strongly agrees, 25(19.8%) strongly agrees, 14(11.1%) strongly disagrees while 12(9.5%) neither agree nor disagree. This is a strong indicator that previous perception that SHG is pre dominantly a feminine affair is

changing and more men are embracing joining self help groups for economic empowerment.

On the issue of independence of men, 53 (42.1%) respondents strongly disagreed with this statement, 29 (23%) strongly agreed while 10(7.9 %) respondents neither agreed nor disagreed. This shows that men are now working with other people to seek their own empowerment both socially and economically. This is also a pointer to change in attitude among men in form of avoiding help-seeking behavior and feeling that as men they should not be expecting help from women or any other person for that matter. Masculinity pushes men to look strong and self-sufficient.

The findings on the statement ‘that most men resist seeking help from others’ indicate that 77(61.1%) respondents strongly agreed that most men resist seeking help from others. This was followed by 33(26.2%) respondents who agreed. Only 6(4.8%) respondents disagreed with this statement. This shows deep masculinity influence which pushes them from SHGs which revolve around getting help from others and is a clear acceptance of vulnerability.

On the statement ‘that the society expects men to be independent, strong and not to seek help from others’ findings shows that 89(70.6%) of the respondents confirms this position while only 11(8.7%) disagrees with this statement. This shows that the societal demands contribute to men’s avoidance of help- seeking from others.

The respondents also confirmed the statement that most men are reluctant to join poverty reduction SHGs with 102(81.0%) respondents strongly agreeing. This was followed by 14(11.1%) respondents who agreed. However, 6(4.8%) respondents strongly disagreed with the statement. This confirms low participation of men in poverty reduction SHGs

## 4.5 Financial Resources influence on participation of men in poverty reduction SHGs

The study sought to find out how ones sources of income, income levels and access to external financial assistance influence participation in poverty reduction self help groups.

### 4.5.1 Distribution of respondents by Source of Income

Livelihoods of a people are generally determined by their daily engagements which translate into earnings. The respondent sources of income are shown in Table 4.8.

**Table 4.8: Respondents Sources of income**

Source of income	Frequency	Percent	Cumulative Percentage
Self Employment/business	43	34.1	34.1
Casual Work	66	52.4	86.5
Formal employment(permanent)	15	12.7	99.2
Spouse/parental support	1	0.8	100
<b>Total</b>	<b>126</b>	<b>100</b>	

Table 4.8 shows that majority of the respondent 66 (52.4%) are engaged as casual workers. This is followed by 43(34.1%) respondents who were involved in self employment/business. The least were respondents 1(0.8%) who were either depending on parental or spousal support.

Engagement in casual work may be an indicator of either inadequate employment opportunities in the slum or lack of employable skills among members of this community. Most respondents have low education level (primary and secondary education) as shown in Table 4. This data shows that men in casual work are engaging more in self help groups for group savings and for credit acquisition than men doing business whom may prefer formal banking. It may also imply that men who are employed and those relying on parents and spouses may be comfortable since they are

assured of an income unlike men who are doing casual work who need to be cushioned from income volatility.

#### 4.5.2 Distribution of Respondents by level of income per month

One's level of income determines one's contributions and saving patterns. The incomes of the respondents are shown in Table 4.8.

**Table 4.9: Respondents Level of Income**

Level of income	Frequency	Percent	Cumulative Percent
Below 5000Ksh	15	11.9	11.9
5001-7500Ksh	36	28.6	40.5
7501-10000	49	38.9	79.4
10001-12500Ksh	18	14.3	93.7
Above 12,501 Ksh	8	6.6	100
<b>Total</b>	<b>126</b>	<b>100</b>	<b>100</b>

The findings in Table 4.9 show that most respondents 49 (38.9%) earn between 7501-10000ksh per month followed by 36(28.6%) respondents who earn 5001-7500Ksh per month. The least were 8 (6.6%) respondents who earn above 12,500Ksh per month. This data shows that men with low incomes are likely to join anti-poverty SHGs than men with high incomes who may feel self-sufficient despite the fact that they would benefit from SHGs.

#### 4.5.3 Occupation influence on decision to join SHG

The study also sought to find out whether one's source of income determined his participation in a self-help group. The findings are shown in Table 4.10.

**Table 4.10: Occupation influence on decision to join a self help group**

Occupation influence	Frequency	Percent	Cumulative percentage
Yes	112	88.9	88.9
No	14	11.1	100
Total	126	100	

Table 4.10 shows that the most of the respondents 112 (88.9%) had been influenced by their occupation to join a poverty reduction SHGs while only 14(11.1) respondents said their occupation had not influenced their decision to join a poverty reduction SHG. This infers that once occupation plays a major role in influencing their decision to join a poverty reduction SHG.

### **3.5.4 Respondents Saving Patterns in Self Help Groups**

The study sought to find out the saving patterns of the respondents in the Self Help Groups. In order to escape poverty savings for investment is crucial. The findings are shown in Table 4.11.

**Table 4.11: Respondents Saving Patterns**

Saving Patterns	Frequency	Percent	Cumulative percentage
Daily	15	11.9	11.9
Weekly	71	56.3	68.3
Once in two weeks	13	10.3	78.6
Monthly	27	21.4	100
Total	126	100	

The findings in Table 11 show that 71(56.3%) respondents save weekly. This is followed by 27(21%) respondents who save monthly and the least were 15 (11.9%) respondents who save daily. A cross tabulation of source of income and saving pattern is shown in Table 4.12.

**Table 4.12: Cross Tabulation of Occupation and Saving Patterns**

<b>Occupation</b>	<b>Frequency of Savings</b>				<b>Total</b>
	<b>Daily</b>	<b>Weekly</b>	<b>Once in two weeks</b>	<b>Monthly</b>	
Self Employment	12	22	4	5	43
Casual Work	2	49	9	6	66
Formal Employment	0	0	0	16	16
Parental/spousal Support	1	0	0	0	1
<b>Total</b>	<b>15</b>	<b>71</b>	<b>13</b>	<b>27</b>	<b>126</b>

Cross tabulation data in Table 4.12 show that people in self employment are more likely to save daily, people engaged in casual work are more likely to save weekly while those in formal employment are more likely to save on a monthly basis. Thus one's source of income determines savings patterns.

#### **4.5.5 Loan from the Self Help Groups**

The study sought to find out whether the respondents had taken loans from their respective Self Help Groups. The findings are shown in Table 4.13.

**Table 4.13: Loan from SHG**

	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Percent</b>
Yes	102	80.9	80.9
No	24	19.04	100
<b>Total</b>	<b>126</b>	<b>100</b>	

Table 4.13 shows that most respondents 102(80.9%) had accessed credit from their SHG and only 24(19 %) respondents had not taken loans from their SHG. This confirms the fact that SHG have become alternative source of credit acquisition for those who cannot access formal lending.

#### 4.5.6: Purpose of the Loan

The study also sought to find out the purpose of the loan taken from the SHG and reasons for not taking loans as shown in Table 4.14 and Table 4.15 respectively.

**Table 4.14: Purpose of the Loan**

<b>Purpose of loan</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Percent</b>
To meet a personal need	22	17.4	17.4
To meet family expenses	41	32.5	49.5
To start/Support business	18	14.2	63.7
Non taken loan	45	35.7	100
<b>Total</b>	<b>126</b>	<b>100</b>	

The findings in Table 4.14 show that most respondents 45(35.7%) had not taken loans from their SHGs. However, 41(32.5%) respondents had taken loans from the SHG to bridge family expenditure, 22(17.4%) respondents to meet a personal need and 18 (14.2%) respondents to start/support their business.

This indicates that majority join groups to bridge income gap to meet family and personal expenditure and not to save to invest.

**Table 4.15: Reasons for not borrowing**

<b>Reasons for not borrowing</b>	<b>Frequency</b>	<b>Cumulative Percent</b>
no money to borrow	41	91.2
fear defaulting	4	100
<b>Total</b>	<b>45</b>	

Table 4.15 indicates that out of the 45 respondents who had not borrowed from their SHGs 41(91.2%) respondents had not taken any loan because there was no money to borrow while 4(8.8%) respondents had not taken loans for fear of defaulting in loan repayments. The fact that 45(35.7%) respondents had not taken loan shows inadequate financial capacity of these groups to meet the credit needs of their members.

#### 4.5.7 Access to External Financial Assistance (EFA)

The government and NGOs disburse anti-poverty funds using the SHG model. The study sought to find out whether the respondents had received any financial Assistance from the government, NGOs, MFIs and Banks. The findings are shown in Table 4.16.

**Table 4.16: Access to External Financial Assistance (EFA)**

<b>External Financial Assistance</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative percent</b>
Women Enterprise Fund(WEF)	4	3.2	3.2
Youth Enterprise Fund(YEF)	18	14.3	17.5
Banks	8	6.3	23.8
Non Governmental organization (NGO)	4	3.2	27.0
Micro-finance Institutions(MFI)	2	1.6	28.6
Others	1	0.8	29.4
None	89	70.6	100
<b>Total</b>	<b>126</b>	<b>100</b>	

Table 4.16 shows that 89(70.6%) respondents were in self help groups that had not received any external financial assistance. However,18 (14.3%) respondents were in SHGs that had received EFA from Youth Enterprise fund, 8(6.3%) respondents had received money from the banks, and 4(3.2% respondents were in SHGs that had received from Women Enterprise Fund and NGOs respectively while 2(1.6%) respondents were in groups that had received financial assistance from Microfinance institution (MFI). This may indicate inadequate access to anti-poverty funds from the government and NGOs implementing anti-poverty programmes implemented through the SHG model in the area.

The respondent's opinion was sought to find out whether access to External Financial Assistance would increase men's participation in SHG in their community. The findings are shown in Table 4.17.

**Table 4.17: Access to External Financial Assistance**

	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Percent</b>
Yes	119	94.4	94.4
No	7	5.6	100
<b>Total</b>	<b>126</b>	<b>100</b>	



Table 4.17 shows that most respondents 119 (94.4%) believes that men would be motivated to join SHGs if their SHGs would access External Financial Assistance from either government or Non Governmental Organization (NGOs). This shows that men are motivated by economic gain from the SHGs using their own resources to empower themselves.

#### **4.6 Legal Requirements influence on participation of men in Self Help Groups**

##### **4.6.1 Registration Status of the SHGs**

The study sought to know the legal status of the groups in which the respondents were in. Registration of SHGs is a requirement by the Government and NGOs using SHG model to implement empowerment programmes.

**Table 4.18: Registration Status of the SHGs**

<b>Registration Status</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Percent</b>
Yes	53	42.1	24.7
No	73	57.9	100
<b>Total</b>	<b>126</b>	<b>100</b>	

Table 4.18 show that most respondents 73 (57.9%) were in self help groups that are not registered and only 53(42.1%) respondents were in registered groups. This non registration could be a pointer to the reason why most respondents interviewed had not accessed funds being channeled through Self Help Groups by the government or NGO in Korogocho.

##### **4.6.2 Reasons for registration**

The study sought to know the main reason for registration among those respondents in registered Self Help Groups. The findings are in Table 4.19.

**Table 4.19: Reasons for Registration**

<b>Reasons for Registration</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Percent</b>
Requirement by the government to access funds	44	83	83
Requirements open a joint bank account	5	9.4	92.4
Requirements by the NGOs	1	1.9	94.3
Requirement by Micro Finance Institutions	3	5.7	100
<b>Total</b>	<b>53</b>	<b>100</b>	

Table 4.19 indicates that most respondents 44 (83%) had mainly registered their SHGs in order to access government funds, 5(9.4%) respondents to open a bank account, 1(1.9% as a requirement by the NGOs and 3(5.7%) respondents as a requirement by the MFI.

#### **4.6.3 Reason for non registration**

The study sought to find out why some self help groups had not registered their groups with the Ministry of Gender, Children and Social Development since this is a requirement for any group to be able to access anti-poverty funds by the government. The reasons are indicated in Table 4.2.

**Table 4.20: Reasons for non registration**

<b>Reasons for Non registration</b>	<b>Responses</b>		<b>Percent of Cases</b>
	<b>N</b>	<b>Percent</b>	
Do not know the procedure	48	36.9%	60.8%
No benefit of registration	42	32.3%	53.2%
lack of required number for registration	20	15.4%	25.3%
Newly formed	9	6.9%	11.4%
lack of money for registration	6	4.6%	7.6%
lack of Identity card	5	3.8%	6.3%
<b>Total</b>	<b>130</b>	<b>100.0%</b>	<b>164.6%</b>

Table 4.20 indicates that 48(36.9%) respondents had not registered because they do not know the registration procedure, 42(32.3%) respondents said they saw no benefit of registration, 20 (15.4%) respondents lacked required number for registration and 9(6.9%) because they were newly formed. The reasons cited shows that there may inadequate sensitization on the importance of self help group and registration procedures among men in Korogocho.

#### **4.6.4 NGO/MFI/GoK support for women and men**

Respondent’s opinion was sought on whether Gok, Banks, NGOs and MFI working in this community support women more than men. The findings are shown in Table 4.21.

**Table 4.21: NGOs/MFIs/GOK support for women and men**

	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Percent</b>
Yes	110	87.3	87.3
No	16	12.7	100.0
<b>Total</b>	<b>126</b>	<b>100.0</b>	

Table 4.21 indicates a general feeling among men that NGOs/MFI/Gok support women more than men as indicated by 110(87.3%) respondents. Only 16 (12.7%) felt that these organizations were not discriminative. This perception of discrimination may be an indicator to why most men do not see the benefit of registration as shown in Table 4.20.

Similarly, all the MFIs and NGOs working with SHGs that were interviewed said that their institutions are more inclined towards working with women because of the expectations of the donors and funders. Thus they expect women to be the majority in groups and are hesitant to work with men only groups or where men are the majority. This is an indicator of gender discrimination at individual level and institutional level.

#### 4.6.5 Legal Barriers to participation of men in poverty reduction SHGs

The respondents were asked what legal requirements by the Government, NGOs and Banks hinder participation of men in SHGs. The findings are shown in Table 4.22.

**Table 4.22: Legal Barriers to participation of men in poverty reduction Self Help Groups**

Legal barriers to participation	Responses		Percent of Cases
	N	Percent	
Age limit	36	26.5%	46.8%
Gender Composition	53	39.0%	68.8%
Registration fee	19	14.0%	24.7%
Filling of returns	6	4.4%	7.8%
number required too large	22	16.2%	28.6%
<b>Total</b>	<b>136</b>	<b>100.0%</b>	<b>176.6%</b>

Table 4.22 shows that requirements of gender composition of the SHG are the main legal barrier to men participation as indicated by 53(39.0%) respondents. This was followed by 36(26.5%) respondents who said by age limit was the barrier. Others 22(16.2%) respondents cited that the number required for registration was too large while 19(14.0%) respondents said that the registration fee levied by government was a barrier to registration. This shows that the design of the SHG is not favorable in terms of gender composition and age requirements.

#### 4.7 Leadership influence on participation of men in anti-poverty SHGS

Leadership is important in structuring the group/creating emotional ties within the group to realize its objectives. Respondents were asked how they selected their leaders, leadership gender composition and general perception on leadership.

#### 4.7.1 Leadership Composition in SHGs

The study sought to investigate the leadership composition of in terms of gender. The findings are shown in Table 4.23

**Table 4.23: Leadership Composition**

<b>Leadership composition</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Percent</b>
Men Only	73	57.9	57.9
Women Only	4	3.2	61.1
Both men and women	49	38.9	100.0
<b>Total</b>	<b>126</b>	<b>100.0</b>	

Table 4.23 shows that most respondents 73 (57.9%) were in SHGs whose key leadership were men only, 49(38.9%) respondents were in SHG with both men and women in leadership and only 4 (3.2%) respondents were in SHG with women leadership only. A cross tabulation of gender composition and leadership composition is shown in Table 4.24.

**Table 4.24: Group composition \* leadership composition Cross Tabulation**

<b>Group composition</b>	<b>leadership composition</b>			<b>Total</b>
	<b>Men Only</b>	<b>Women Only</b>	<b>Both men and women</b>	
Men Only	54	0	0	54
Mixed(both men and women)	25	1	46	72
<b>Total</b>	<b>73</b>	<b>4</b>	<b>49</b>	<b>126</b>

Table 4.24 shows that out of 126 respondents in SHG with mixed leadership 46 respondents were in a SHG with mixed leadership, 25 were in men only leadership and only 1 in Women only leadership. This could be an indicator than men are slowly changing to select leaders on the basis of merit not on male dominion. This position was

also confirmed by records at Kasarani Social Development Office which shows mixed gender leadership is mixed groups.

#### 4.7.2 Selection of Leaders in SHGs

Respondents were asked how they selected their leaders in the SHGs. The findings are shown in Table 4.25.

**Table 4.25: Selection of Leadership**

Selection of leadership	Frequency	Cumulative Percent
Self imposed	13	10.4
Elections	78	72.0
Nominations	24	91.2
Volunteering	11	100.0
<b>Total</b>	<b>126</b>	

Table 4.25 indicates that most respondents 78 (61.8%) selected their leaders through election process, 24(19.0%) respondents selected through nomination, 13(10.3%) respondents through self imposed leadership and only 11 (8.7%) through volunteering. This shows that there is democracy in running of the SHGs.

#### 4.7.3 Perception on leadership in poverty reduction SHGs

Respondent were asked whether they agreed or disagreed with several statements. The findings are shown as follows.

**Table 4:26: I would prefer men instead of women in key leadership positions**

	Frequency	Percent	Cumulative Percent
Yes	100	79.4	79.4
No	25	19.8	99.2
Missing	1	.8	100.0
<b>Total</b>	<b>126</b>	<b>100.0</b>	

Table 4.26 shows that 100 (79.4%) respondents would prefer men instead of women in key leadership positions and only 25(19.8%) respondents were against. This denotes deep influence of patriarchy where men still believe that they should lead.

**Table 4.27: Men provide better leadership than women**

	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Percent</b>
Yes	102	81.0	81.0
No	24	19.0	100.0
<b>Total</b>	<b>126</b>	<b>100.0</b>	

Table 4.27 shows that 102(81. %) respondents believes that men provide better leadership than women while only 24(19.0%) were against. This shows gender stereotyping as both men and women have the capacity to lead the SHGs. Also depicts our socialization process in which men should provide leadership in decision making.

**Table 4.28 :Women provide better leadership than men**

	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Percent</b>
Yes	37	29.4	29.4
No	89	70.6	100.0
<b>Total</b>	<b>126</b>	<b>100.0</b>	

Table 4.28 shows that 89(70.6%) respondents disagrees that woman provide better leadership than men and 37(29.4%) respondents agrees. This shows gender stereotyping and confirms dominance of men.

**Table 4.29: Women leaders are chosen to satisfy the rules and regulations of the GoK/NGOs and MFI**

	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Yes	102	81.0	81.0	81.0
No	24	19.0	19.0	100.0
<b>Total</b>	<b>126</b>	<b>100.0</b>	<b>100.0</b>	

Table 4.29 shows that 102 (81.0%) respondents believe that women leaders are chosen to satisfy the rules and regulation of the Government agencies, NGOs and Micro Finance Institutions working in the area. However, 24(19.0%) respondents disagreed with the statement. This belief may be informed by the many empowerment programmes by government agencies, NGOs and MFI in the area targeting women empowerment.

Table 4.30 shows that 105(78.6 %) respondents believe that in a mixed SHG, decision by men is given more weight than that of women while only 21(16.7%) respondents disagreed. This clearly indicates that the culture of dominance rather than cooperation and partnership is deeply rooted in SHGs.

**Table 4. 31: Our SHG would attract more men if most of the leaders are men**

	Frequency	Percent	Cumulative Percent
Yes	106	84.1	84.1
No	20	15.9	100.0
<b>Total</b>	<b>126</b>	<b>100.0</b>	

Table 4.31 shows that 106(84.1%) respondents feel that their SHGs would attract more men if the leaders are men while 20(15.9%) respondents disagreed. This shows that men would feel free to discuss their problems with fellow men than in the presence of women.

#### **4.8 Reasons why most men shun participating in poverty reduction SHGs in Korogocho**

The respondents were asked why most men shun participation in anti-poverty SHGs in Korogocho and the reasons are highlighted in Table 4.32.

**Table 4.32: Reasons for men non participation in SHGs**

	Responses		Percent of Cases
	N	Percent	
lack of income	19	1.7%	13.9%
ignorance on the benefit of SHG	46	16.1%	38.3%
lack of time for meetings	51	17.8%	42.5%
Belief that SHG are for women	55	19.2%	45.8%
Poor leadership	30	10.5%	25.0%
lack of trust/Dishonesty	56	19.6%	46.7%
Discrimination by Govt/NGO	29	10.1%	24.2%
<b>Total</b>	<b>286</b>	<b>100.0%</b>	<b>238.3%</b>



The findings in Table 4.32 shows that the main reason for lack of participation in SHGs include: Lack of trust/dishonesty among members (46.7%), belief that SHG are for women (45.8%), Lack of time for meetings (42.5%), ignorance on the benefit of SHG (38.3%), poor leadership (25.0%), discrimination by Government and NGOs (24.3%) and lastly due to lack of income (13.9%).

#### **4.9 Ways of improving participation of men in Poverty reduction SHGs**

The respondents were asked to suggest ways of improving participation of men in poverty reduction self help groups in Korogocho. Their suggestions are shown in Table 4.33.

**Table 4.33: Ways of improving participation of men in SHGs**

	<b>Responses N</b>	<b>Percent</b>	<b>Percent of Cases</b>
seminars and workshops	61	26.3%	62.2%
Demonstration and local shows	64	27.6%	65.3%
more support from the government	85	36.6%	86.7%
more support from the NGOs	19	8.2%	19.4%
More support from the MFI	3	1.3%	3.1%
	<b>232</b>	<b>100.0%</b>	<b>236.7%</b>

From Table 4.33 most respondents 85(36.6%) suggested more support from the government, 64(27.6%) respondents suggested demonstration by successful SHGs and local shows, 61(26.3%) respondents suggested sensitization through seminars and workshops in chief barazas and churches, 19(8.2%) and 3(1.3%) respondents suggested more support from the NGOs and MFIs working in the area respectively..

#### 4.10 Correlation Analysis of the Variables

Pearson correlation coefficient was used to determine the strength and the direction of the relationship between the independent variables and the dependent variables at 0.05% significance level. The result of the analysis is shown in Table 4.34.

**Table 4.34: Correlation Analysis of the Variables**

		<b>Socio- Culture</b>	<b>Financial Resources</b>	<b>Legal requirements</b>	<b>Leadership</b>
Participation	Pearson	0.164	0.110	0.146	0.525
of men in anti- poverty SHGs	2 tailed	0.067	0.220	0.102	0.00
N		126	126	126	126

Results presented in Table 4.34 shows that there was positive relationship between participation of men in anti-poverty SHGs and Socio-Culture, Financial Resources, legal requirements and leadership.

There was a moderate positive relationship( $r=0.164$ ) between Socio-culture and participation of men in poverty reduction SHGs. A coefficient of determination ( $r^2$ ) to determine the influence of Socio-Culture on men participation in poverty reduction SHGs showed that 4% of men participation in anti-poverty SHG can be attributed to socio-culture, all the other factors remaining constant.

There was a moderate positive relationship( $r=0.110$ ) between Financial Resources and participation of men in poverty reduction SHGs. A coefficient of determination ( $r^2$ ) to determine the influence of financial Resources and men participation in poverty reduction SHGs showed that 1% of men participation in anti-poverty SHG can be attributed to financial resources, all the other factors remaining constant.

There was a moderate positive relationship( $r=0.146$ ) between legal requirements and participation of men in poverty reduction SHGs. A coefficient of determination ( $r^2$ ) to determine the influence of legal requirements and men participation in anti-poverty SHGs

showed that 2 % of men participation in poverty reduction SHG can be attributed to legal requirements, all the other factors remaining constant.

There was a strong positive relationship( $r=0.525$ ) between leadership and participation of men in poverty reduction SHGs. leadership was statistically significant (0.00) at 0.05 significance level. A coefficient of determination ( $r^2$ ) to determine the influence of leadership and men participation in poverty reduction SHGs showed that 28 % of men participation in anti-poverty SHG can be attributed to leadership, all the other factors remaining constant.

The four independent variables in the study only accounted for 35% of men participation in anti-poverty SHGs. This therefore means that other factors not included in this study contribute to 65% of the variation in the dependent variables. Thus further research should therefore be conducted to establish other factors that influence men participation in anti-poverty SHGs.

#### 4.11 Regression Analysis of the Variables

In order to get the importance of each of the four independent variables (Socio-culture, financial resources, legal requirements and leadership) and their contribution to participation of men in poverty SHG a multiple regression analysis was carried out. The beta coefficients computed indicate the slope of the regression line while t-test is at 0.05 significant levels. This is illustrated in Table 4.35 and Table 4.36.

**Table 4.35 Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.556 <sup>a</sup>	.309	.286	.456

a. Predictors: (Constant), Socio-Culture, Financial Resources, legal requirements and leadership

b. Dependant variable: Participation of men in SHGs

The R Square value in Table 4.35 shows that the predictors account for 30.9% of the variation in the dependent variable is explained/predicted by the variables in the equation. The rest 69.1% cannot be explained by variables in the equation.

The standardized Beta Coefficient gives a measure of the contribution of each variable to the model. A large value indicates that a unit change of this predictor variable has a large effect on the criterion variable.

**Table 4.36: Multiple Regression of Variables**

Model	Unstandardized		Standardized	t	Sig.@ 0.05
	Coefficients				
	B	Std. Error	Beta		
(Constant)	.767	.168		4.568	.000
leadership	.275	.043	.495	6.415	.000
Financial Resources	.076	.058	.100	1.308	.193
Socio-culture	.079	.042	.144	1.883	.062
Legal requirements	.035	.048	.057	.744	.458

**a. Dependent Variable: men participation in anti-poverty SHGs**

**b. Predictors: (Constant), Socio-Culture, Financial Resources, Legal requirements and leadership**

Table 4.36 shows that units change in leadership would change men participation in poverty reduction SHGs by 49.5%, Financial Resources by 10%, and socio-cultural perception by 14.4% and legal requirements by 5.7%. This shows that the most important factors that influence men participation in poverty reduction SHGs are leadership followed by socio-cultural perceptions.

Similarly the regression model generally assumes the following equation.

$$Y = \beta_0 + \beta X_1 + \beta X_2 + \beta X_3 + \beta X_4 + e$$

Where;

Y = Participation of men in anti-poverty SHGs – The dependent variable

$\beta_0$  = this is the Y – intercept which is a constant not a variable

$X_1$  = Socio-culture

$X_2$  = Financial Resources

$X_3$  = legal requirements

$X_4$  = leadership

e = error; variable which represents all the factors that affect the dependent variable but were not included in the model either because they were difficult to measure or not known.

From the regression findings, the substitution of the equation ( $Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + e$ ) become:

$$Y = 0.767 + 0.144 X_1 + 0.1X_2 + 0.057X_3 - 0.495X_4 + 0.168$$

According to the equation, taking all factors (Socio-culture, Financial Resources, legal requirements and leadership) constant at zero, men participation in anti-poverty SHGs will be 0.1681.

The t and p (sig) values give a rough indication of the impact of each predictor variable. A big absolute t value and a small p suggest that a predictor variable is having a large impact in the criterion variable.

At 0.05 level of significance/95% level of confidence, leadership had 0.000 significance; financial resources 0.193, Socio-cultural perceptions 0.062 significance while legal requirements 0.458 significance. This shows that only leadership was statistically significant in the model (a value of statistic is said to be statistically significant if probability of its occurrence is less than or equal to 0.05). Thus other variables (financial resources, socio-culture and legal requirements) were statistically insignificant.

#### **4.12 Summary**

From the above results it is clear that more men are now joining SHGs for economic empowerment which is good for attaining gender equity. From the study findings leadership is the key determinant to participation of men in anti-poverty SHGs.

## **CHAPTER FIVE**

### **SUMMARY OF FINDINGS, DISCUSSIONS, CONCLUSIONS AND RECOMMEDATION**

#### **5.1 Introduction**

This chapter summarizes the findings, discusses the findings of the study and presents conclusions, recommendations and suggestions for further research. The purpose of this study was to investigate factors influencing participation of men in poverty reduction SHGs in slums. The variables examined were Socio-Culture, Financial Resources, legal requirement and leadership.

#### **5.2 Summary of the Findings per Research objectives**

The objectives of this study to establish the extent to which socio-culture influence participation of men in poverty reduction SHGs in slums, To assess how financial resources influence participation of men in poverty reduction SHGs in slums, To determine how legal requirements influence participation of men in poverty reduction SHGs in slums and establish how leadership influence participation of men in poverty reduction SHGs in slums.

The findings per study objectives were as follows:

##### **5.2.1 Socio-Culture influence on participation of men in poverty reduction SHGs**

The respondents were asked whether they agreed or disagreed with several statements. 34.1% of the respondent strongly disagreed that SHGs is a Feminine affair while only 19.4% strongly agreed. On the statement that men are independent so do not need help from others” 42.1% of the respondents disagreed while only 23.3% of the respondent agreed. However, 61% and 70.6%of the respondents agreed that most men resist seeking help from others and that the society expects men to be independent, strong and not to seek help from others. Also 81.0% of the respondents agree that most men are reluctant to join SHGs. These findings indicate a change in attitude among men in joining poverty reduction SHGs for empowerment but still constrained by societal expectations.

## **5.2.2 Financial Resources influence on participation of men in poverty reduction SHGs**

The respondents were asked their sources of income, income levels and access to external financial assistance. The results showed that majority of the respondents (52.4%) doing casual work, 34.1% were in self employment, 12.7% were in formal employment and only 0.8% respondents relied on either Spouse or parental support. Also 88.9% of the respondents said that their occupation had influenced their decision to join a SHG while only 11.1% had not been influenced by their occupation.

Income for the majority of the respondents ranged between 5000ksh and 12500Ksh with 38.9% earning between 7501-10000Ksh, 28.6% earning 5001-7500Ksh, 11.9% earning below 5000 with only 6.6% earning above 12501Ksh.

Saving patterns in their SHGs showed that 56.3% saved weekly, 21.4% saved monthly, 11.9% saved daily and only 10.3% saved once in two weeks. Results also showed that those in self employment saved daily, those in casual employment save weekly while those in formal employment saved monthly.

The results shows that 80.9% of the respondents had taken loan from SHGs out of which 32.5% and 17.4% of the respondents used the loan to meet family expenses and personal need respectively while 14.2% used took loan to start/support business. Out of the 35% who had not taken loan from the SHGs, 91.2% had not taken loan because there was no money to borrow and 8.8% due to fear of defaulting.

Results on the SHGs access to EFA showed that 94.4% respondents said that the SHGs would attract more men if they could access EFA while only 5.6% said otherwise. The findings indicate that 70.6% of the respondents had not accessed any loan. However 14, 3% had accessed youth Enterprise Fund, 6.3% accessed money from Banks, and 3.2% accessed money from Women Enterprise fund and only 1.6% from Microfinance working in the area.

### **5.2.3 Legal requirements influence on participation of men in poverty reduction SHGs**

Registration with Ministry of gender, Children and Social development is a requirement for any SHG to benefit from empowerment funds mainly by the Government. Result shows that 57.9% of the respondents were in unregistered SHG and 42.1% respondents were in registered groups. However 83% of the respondents had registered their groups in order to access government funds, 9.4% to open a bank account, 5.4% as a requirement by the MFIs and 1.9% as a requirement by the NGOs. Reasons for non registration were mainly due to not knowing the registration process (36.9%), no benefit for registration (32.3%) and lack of the required number for registration (15.4%).

Gender composition results showed that 55.2% of the respondents were in mixed (both men and women) group and only 42.9% were in men only groups. The results also show that 87.3% of the respondents felt that the government/NGOs/MFIs were discriminative in supporting and empowering women more than men in the area. This was confirmed by NGOs and MFIs working in the area who said they focus more on women due to donor expectations. The legal barriers to men participation include gender composition (39.0%), Age limit (26.5%) large number (16.2%) and registration fees (14.0%).

### **5.2.4 Leadership influence on participation of men in poverty reduction SHGs**

According to the research finding leadership was found to be the most important factor that influences men participation in SHGs. 57% of the respondents were in SHGs whose key leadership was men only while 38.9% respondents were in mixed leadership. In mixed groups 63% respondents had mixed leadership while only 36% respondents had male only leadership. Selection of leader's findings revealed that 61.8% of the respondents selected leaders through election, 19.0% through nominations, 10.3% through self imposed leadership and 8.7% through volunteering. Findings on perception of leadership showed deep rooted influence of patriarchy, masculinity and gender stereotyping among most respondents as 81% of the respondents believe that men provide better leadership than women and that are only chosen to satisfy the rules and regulation of Government agencies, NGOs and MFIs. In mixed SHGs 78.6% believe that



decision by men are given more weight than those of women while 84.1% of the respondent said that their SHGs would attract more men if the leaders are men.

### **5.3 Discussions**

#### **5.3.1 Demographic Characteristics and Participation of men in poverty reduction SHGs**

Low participation of men in poverty reduction SHGs support findings from previous studies done by Gugerty & Kremer (2000) which indicated that only 20% of SHGs members are men. and Microcredit Summit Campaign Report which that 70% of microfinance clients are women. This non participation implies that men are not able to access funds by both government and NGOs meant to empower the poor channeled using the SHG model.

The findings show that older men tend to shun self help groups more as compared to younger men. This implies that age has an intervening effect on men participation in SHGs. The findings also revealed that men who are married are more likely to join SHGs as compared to those who are not married. This implies that increased family responsibilities and expectations at family level have positive influence on men joining SHGs. An analysis of level of education and men participation in SHGs shows that an increase in level of education influences the likelihood of men joining the SHGs as they understand the benefit of being in a SHG.

#### **5.3.2 Socio-Culture influence on participation of men in poverty reduction SHGs**

According to Izugbura, 2009, the cultural belief that men are independent and that their lives are not linked to others allow men to remain in development which harm them enormously. This collaborates the findings of this study where 70.6% of the respondents said the society expects men to be independent, strong and not seek help from others. Similar findings were also found by Kilavuka(2003) in a comparative study of the socio-economic implication of rural, men and mixed SHGs.

The study revealed a notable change in gender stereotypes such as ‘SHGs are a feminine affair’ as shown by 57 % of the respondents who disagreed that SHGs is a feminine affair. Ileri (2010) noted that men associated SHGs and were considered timewasters by most men. A similar finding was by Kahn (2009) who found that men tend to underutilize available opportunities’ such as through SHGs due to aversion to help seeking even in situation whereby they need the services more than women. According to Yordanova (2006) gender stereotypes leads to faulty reasoning and actions in the advantage or disadvantage of others. Gortnar (2008) also noted that gender stereotype on proper roles of men and women become easily imprinted in peoples thoughts and minds and largely determines how people relates thereby enhancing discrimination and increases gender inequality.

### **5.3.3 Financial Resources influence on participation of men in poverty reduction SHGs.**

The study showed that respondent’s occupation influenced their decisions to join a SHG. The study revealed that most of the respondents were casual workers (52.4%) and self employed (34.1%) than those in formal employment (12.7%). They had mainly joined for savings and credit acquisition to meet either personal or family need unlike those employed who could access formal lending institutions. This confers with a study done by Shamar (2009), who found out that the establishment of SHGs has enabled many poor disadvantaged groups to access small loans from the groups since the existing financial institutions have failed to provide finances for this target group.

The study found that 94.4% of the respondents had been motivated to join or form groups in order to access external financial assistance mainly from the government. Similar results were found by Ileri (2010) who found that men engagement in group activities was measured against actual potential gains to be made through participation and Amenya et al who in their study found that young men joined SHGs to access financial assistance from either the government or NGOs because of the low interests.

### **5.3.4 Legal requirements influence on participation of men in poverty reduction SHGs.**

The study revealed that most respondents were in groups that were not registered and those that had registered were as a requirement to access government funds. The implication of this is that such groups can not benefit from capacity building and/or access credit from either the government, NGOs and Micro-Finance Institutions (MFIs).

Reasons for non-registration were mainly: do not know the registration procedure, no benefit accrues from registration and lacked the required number for registration. This results shows need for concerted effort by all players in poverty empowerment programmes to do sensitization on the benefit of registration and SHGs.

The findings showed that the NGOs and MFIs and even government agencies target women as indicated by 87.3% of the respondents and confirmed by NGOs and MFI working in the area due to donor expectations. The study also revealed that gender composition, age limit, large number required for registration were the main barriers to men participation in SHGs.

### **5.3.5 Leadership influence on Participation of men in poverty reduction SHGs**

The study revealed that leadership is the most important predictor to men's participation in SHGs. This supports a comparative study on socio-economic implication by Kilavuka (2003) who found that men were likely to participate in both men only and mixed sex groups than women only leadership. In mixed groups all chairmen were men and most treasurers were women.

Kilonzo (2011) noted that the institutions and processes that compose patriarchal systems are conceptualized as webs of gendered relations which sustain and reproduce male social power superior to women. The study findings on general perceptions on leadership confirms that that 79.4% of the respondents would prefer men instead of women in leadership position, 81% believes that men provide better leadership than women, 84.1%

said their SHGs would attract more men if their leaders are men and that in a mixed SHGs, a decision by men are given more weight by other group members (78.6%). This shows that power is still believed to be the province of men and not women and explains why 70.6% of the respondents believe that women cannot provide better leadership than men.

#### **5.4 Recommendations**

Based on the research findings on the factors influencing participation of men in Poverty reduction SHGs, the Researcher makes the following recommendations:

There is need to create awareness among men on the benefits of poverty reduction SHGs in order to enhance participation since SHGs approach has been successful among women and is used by both government and NGOs to target the poor.

Policies and programmes of the government and other institutions should focus in empowering all genders and all age groups. This is in light of Women Enterprise Fund that focuses on women only, Kazi Kwa Vijana targeting the youth, Youth Fund for the youth.

There should be use of demonstration by successful local SHGs to act as motivator to other groups in the area.

The design of the programme should change to incorporate much smaller groups like membership of 10 and below.

The institutions disbursing anti-poverty funds should do a social audit to see whether the disbursed funds are meeting the target population or otherwise.

Men should be encouraged to be part of the Gender and development approach since if left out attaining gender equality which is one of the MDG goal will be a mirage.

### **5.5 Suggestions for Further Research**

The findings of this research are hoped will contribute to the body of knowledge and form basis for future research. The limitation and shortcoming of this study should provide implication for future research. Further research should therefore be conducted to establish other factors influencing participation of men in poverty reduction SHGs.

The study only focused on men participating in poverty reduction SHGs. However, future studies should focus on men not in poverty reduction SHGs to get more information on the factors influencing their non participation in anti-poverty SHGs in this community.

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## APPENDICES

### Appendix 1-Letter of Transmittal

Dear Sir/Madam

**REF: DATA COLLECTION**

The above named person is conducting a study on **‘Factors influencing participation of men in poverty reduction Self Help Groups in slums: A case of Korogocho: Nairobi County.**

The study is being undertaken for the partial fulfillment for the requirement of the award of the degree of Masters of Arts Project in Project Planning and Management, from the University of Nairobi.

The objective of the study is to find out how socio-culture, financial resources. Legal requirements and leadership influence participation of men poverty reduction SHGs in Korogocho.

To assist in this study, I kindly request your participation in filling the questionnaire attached at a time of your convenience. All the information given will be treated with outmost confidentiality.

Yours faithfully,

**Jackline Akoth Omogi**

**Appendix 2: Questionnaire for Men participating in poverty reduction SHGs**

I am a Master student at the University of Nairobi. I am conducting a survey on factors influencing participation of men in poverty reduction Self Help Groupss in Korogocho. The study targets men above 18 years who are members of poverty reduction self help group. Participation in this study is voluntary and whatever information you will provide will be strictly confidential and will only be used for the purpose of this study.

**Name of the village:** .....

**1.0: Demographic Information**

1.1: How old are you? : (1)18-25 (2)26-30 (3) 31-40 (4)41-45 (5) above 46

1.2: What is your Marital Status? : (1) Single (2) Married (3) widowed (4) Separated (5) Divorced

1.3: What is your highest level of Education? (1) Primary (2) Secondary (3) College (4)University (5)Others .....

**2.0: Socio-culture influence on Participation of men in poverty reduction SHGs**

2.1: Please indicate to what extent agree with the following statements.

		<b>1 Strongly agrees</b>	<b>2 Agrees</b>	<b>3 Neither</b>	<b>4 Disagree</b>	<b>5 Strongly Disagrees</b>
1.	That SHGs is a woman affair					
2.	That men are independent so do not need support of others					
3.	I can adequately support myself so do not need others					
4.	Some men are reluctant to join SHGs					
5.	The society expect men to be independent and not to seek help from others					



2.2. In your opinion how can these perception about SHGs be changed in order for men to participate more in

SHGs.....  
.....  
.....  
.....  
.....

**3.0: Financial Resources Influence on Participation of men in poverty reduction SHGs**

3.1: What is your main Source of Income: (1) self employed (2) Employed (3) Spouse (4) Parental Support (5) Formal Employment (6) Others (specify) .....

3.2: How much do you earn per month?: (1) Below 5000 (2) 5001-7500 (3) 7501-10000 (4).10001-12500 (5) Above 12501ksh

3.3. Has your occupation influenced your decision to join a SHG? (1) yes (2) No  
Please explain your reason.....  
.....  
....

3.4: In terms of savings in the group do you save (1) daily (2) weekly (3) Once in two weeks (4) Monthly (5) None

3.5: Have you ever borrowed from the SHG? (1) Yes (2) No

3.6: If yes what did you use the money for? (1) To meet a personal need (2) To meet family expenses (3) For spousal support (4)to start/support business (5) Others (specify).....

3.7: If no why have not borrowed money from the group?  
.....

.....

3.8: Have you received any financial assistance in your Self Help Group from any of the following?

	Source of Fund	Yes (1)	No (2)
1	Women Enterprise Fund		
2.	Youth Enterprise Fund		
3.	Uwezo Fund		
4.	NGOs (Specify).....		
5.	Banks (Specify).....		
6.	Micro-finance Institutions (Specify).....		
7	Others (Specify).....		

3.9: Would access to external financial assistance influence more men to participate in SHGs? (1) Yes (2) No.

Please

explain.....

.....

....

.....

.....

**4.0: Legal requirements influence on participation of men in poverty reduction SHGs**

4.1: Is your group registered? (1) Yes (2) No

4.2: **If registered** why (1) Requirement by the government to access funds (2) Requirement to open a bank account (3) Requirement by the NGOs (4) Requirement by the MFI (5) others (specify).....

**4.3: If Not registered**

why.....

4.4: Do you belong to (1) Men Only (2) Mixed (both male and female)

4.5: Does the GOK, Banks, NGOs and MFIs working in this area support women more than men? (1) Yes (2)No

Please

explain.....

.....

.....

**5.0: Leadership Influence on Participation of men in poverty reduction SHG**

5.1: How do you select your leaders in your SHG? (1) Self imposed (2) Elections (3) Nominations (4) Others (specify).....

5.3: Who are the key leaders in your SHG? (1) Men (2) Women (3) Both men and women

5.4: **Kindly** Explain why the key leaders are either men or women in the group.

.....

5.5: Please indicate whether you agree or disagree with the following statements

	<b>Yes</b>	<b>No</b>
I would prefer to have men instead of women in key leadership in our SHGs		
Men provide better leadership than women		
Women provide better leadership than men		
In a mixed Self Help Group women are chosen to satisfy the rules and regulation of Govt/NGOs/and MFI		
In a mixed Self help groups, decision by men are given more weight by others in the group		

**6.0: Conclusion and Recommendations**

6.1. In your opinion, what do you think hinders most men from participating in SHGs in this area?...

.....  
.....  
.....  
.....  
.....

6.2: What do you think can be done to improve participation of men in anti-poverty Self Help Groups in this area?.....

.....  
.....  
.....

**THANK YOU FOR PARTICIPATING**