EFFECTS OF WOMEN GROUP PROJECTS ACTIVITIES ON
HOUSEHOLDS’ LIVELIHOOD IN KENYA: A CASE OF MASENO
DIVISION, KISUMU COUNTY

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DECLARATION

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

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DEDICATION

I dedicate this research project report to my husband Jacob Anditi, my children Elizabeth Achieng, Benjamin Owino and Frankline Joseph. They inspired me to work hard and always wished me the best even during academic turmoil. To my parents Joseph and Grace, I thank them very much for encouraging me to pursue this course.
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LIST OF ABBREVIATIONS AND ACRONYMS

**SPSS**: Statistical package for Social Sciences

**USA**: United States of America

**UNECA**: United Nations Economic Commission for Africa

**WHO**: World health Organization

**UNESCO**: United Nations Educational, Scientific and Cultural Organization

**AMREF**: African Medical and Research Foundation

**UNICEF**: United Nations Children’s Fund

**NGO**: Non Governmental organization
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ABSTRACT

Studies show that most women in most parts of the world are dissatisfied with their situation in the family, social, economic and political circles in comparison to men. This prompted women to form groups so as to cater for their interests. They therefore engage in women group projects which have an impact on their participation in household responsibilities such as healthcare, proper shelter, food security and education of the children. The purpose of this study was therefore to determine the effects of women group projects on the livelihoods of their households in Kenya with particular focus on Maseno division. The study attempted to achieve the following objectives: to establish the extent to which women group projects influence food security among households in Maseno division; to assess the level at which women group projects influence education of households in Maseno division; and to determine the extent to which women group projects influence health care of households in Maseno division. The study adapted a descriptive survey design. The target population was 164 women groups with a total membership of 624 women, 15 staff from the department of social services and 33 Non-governmental Organization workers giving a sum of 672 people in Maseno division. The study used a third rule to select 113 respondents who comprised 156 women group members, two department of social services staff and five NGO workers for data collection. Instruments for data collection included: questionnaire and interview schedule. Both instruments were piloted for their validity and reliability. Data collected was processed both qualitatively and quantitatively. Quantitative data was sorted, coded and processed by use of SPSS version 12 to generate frequencies and percentages. The percentages were used to determine Chi – square value in order to establish whether there was a significant effect of women on household livelihood. Qualitative data was transcribed, categorized into themes and interpreted and then reported. The study established that women group projects influence food security among households to a greater extent since households are either enabled to improve their agricultural production or empowered to purchase food from the market directly from the project proceeds. Also women seem to subsidize education of the households thereby sustaining a higher enrolment of children in schools in the division. Women group projects also seem to support healthcare among households since members only contribute whenever a member is overwhelmed with healthcare bills: hence the study recommends that more women should be encouraged to join women groups which would eventually enable them initiate income generating projects to boost food production. Further the government should allocate more revolving funds to women group projects so that they can expand their projects for higher income generation to enable them effectively support their children to higher level of education. The study further recommends that women should initiate clear policies on healthcare instead of operating at welfare level. It was hoped that the findings of the study would be used by women groups in the division to explore their untapped potential in economic development. The findings may also be used by development partners to incorporate women group projects as part of their development agenda.
CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Women groups are both formal and informal organizations where women congregate in order to fully participate in the society through sharing of equal rights, responsibilities and opportunities with men, while free from discrimination (Lee et al., 1989). In developed countries like United States of America (USA), Young (1993) points out those women groups were started as voluntary organizations of social agencies in a community. The history of women groups can be traced from the organization in Cleveland in 1913, of the Federation of Charity and Philosophy which not only raised money for the agencies but also introduced the principle of budgeting to determine resources. Women groups have therefore been developed as vehicles that bring women into development programmes as economic actors and not only reproductive beings as mothers and domestic chore undertakers (Tunker, 1999).

Rural population constitute approximately 60% of third world countries (UNESCO,1999). The majority of these populations constitute women who are experiencing increased responsibilities, both in daily work and family care, partly due to migration to urban areas by men in search of employment. Many women in the developing countries have thus organized themselves into groups in an effort to mitigate some of the problems that go with these added responsibilities (Palmer, 1997) Women throughout Africa have been known to work together in groups to pursue livelihood goals. This is because women lack material resources such as land and cattle and even if
they have land owned by their husbands, they cannot access loans because they lack collateral (Thorp et al, 2005). Tinker (1990) states that early developments in Africa ignored women as enormous actors and dealt with them only in their reproductive role as mothers not as women that would contribute to economic development through their activities. The current study attempted to fill the gap of Tinker by looking at the effects of women group projects on household livelihood. Synder (1991) noted that the independent movement of 1960s and 50s allowed the root of African women and development concepts. After the struggle experiences, women were determined to be fully participating citizens of their nations. The solidarity groups and organizations that they formed from their work still rank among the most important components of African developments. Synder’s work portrays the women organizations as vibrant. He however does not document the actual effects of these activities on household livelihood. This is the gap the current study wants to fill.

Women discrimination in developing countries is reflected in political participation, education, training, employment, and health as reported by World Bank (1996). Mumbi (1985) points out that most women in most parts of the world are dissatisfied with their situation in the family, social, economic and political circles in comparison to men. This prompted women to form groups so as to air their interests. History shows that women groups in African traditional society existed as women formed welfare oriented groups to assist each other in areas like labour saving activities especially in farm work. The groupings were viable channels for the empowerment of women (Wiper, 1985). Wiper observes further that these were informal associations aimed at creating communities with increased productive potentials. And the groups were also viewed by women as a
means through which they appreciate resources for immediate transfer and their use within households. On the basis of the forgoing, it is imperative to find out the effects of these women group projects on household livelihoods.

A report by the United Nation Economic Commission for Africa (UNECA, 1983) which examined women in West and Central Africa in the rural areas found out that women were involved in projects which enable the poor rural women to overcome poverty. The report indicates that the overall goal of these women groups is to expand their activities, access to credit facilities and control over fundamental assets, to expand women’s decision-making role in the community affairs and improving women’s wellbeing and easing women’s work by facilitating access to basic rural services and infrastructure. The credit facilities provided to these women also assist the group members to diversify the various income generating activities so as to attain more. In the same vein, Baumgartner and Hogger (2004) pointed out that a good women group ensures that the group members are empowered socially, morally and economically so as to promote their livelihoods through project activities.

Though women groups focus on providing services to strengthen communities, offering mutual aid and self-help for members of the group, (Carvey, 1999); Young (1993) observes that the rural based women groups are very much confined to welfare issues. Women therefore needed specific formal education suitable in handling of their funds and management of activities for sustainability. This is an indication that rural based women groups seem not properly exposed in terms of modern project undertakings which may impact on the effects of such projects on the livelihood of their households. A
study into the effect of such projects is therefore imperative in Kenya with a particular focus on a rural setting such as Maseno division.

In other regions in Kenya, women groups have engaged in various projects which range from agricultural to purely buying and selling of goods such as construction materials, brick making among others. For instance, Muzale et al. (1985) observe that women in Rift Valley region (Kenya) formed groups which catered for the welfare of others, the groups involved in agricultural activities like poultry and pig keeping, bee rearing, raising grade cattle and fish farming among others. Gatare and Musyoki (1985) pointed out that Mabati Women Group from Nyeri in Central Kenya had addressed poverty issues by undertaking various projects within the region and funds obtained from these efforts have educated their children and met other basic needs of their families. Based on the forgoing, the existing literature points out that if women group activities go beyond welfare issues, they may have significant effects on various household livelihoods such as: food security; education; healthcare and; housing. In this vein, the present study intends to examine the effects of women group projects on livelihood of their household in the rural setting in Kenya with particular focus on Maseno division.

1.2 Statement of the Problem

Studies show that women groups engage in projects that enhance women participation in community development (Wiper, 1985; Tunker, 1990; Gatare & Musyoki, 1985). It has also been reported in the background of this study that some good women group projects have contributed to education of household members, food provision, and housing among others (Baumergarther & Hogger, 2004). For instance in
Central and Rift Valley region women groups are reported to have engaged in improvement of household shelters, as well as meeting other basic needs of their families (Musyoki & Gatere, 1985). Though a similar study has been conducted in Oyugis by Isanda (2010); which focused on influence of women group projects on their livelihood sustainability, the study looked at household income, psychosocial effects and education. Qualitative studies are replicable because findings of another study location cannot be generalized for another since every setting is unique in its socio-cultural and economic phenomena. People and group behavior is also influenced by phenomenological processes that take place in an area.

Although Isanda (2010) conducted a similar study in Oyugis, the present study may provide different findings based on the Luo-Luhya interaction endemic in Maseno as opposed to Oyugis whose influence is based on Luo-Kipsigis and Kisii interaction. However, Young (1993) observes that the rural based women groups are very much confined to welfare issues. More so, poverty index in Kisumu West district stands at 69.7% with a prevailing poor health status due to HIV/AIDS at 8.7% (DDO Statistics, 2013). Most (76.38%) of households depend on peasant agriculture out of which women play a major role in food production. The state of HIV/AIDS leaves most household being headed by women as majority of men succumb to the scourge. This creates a point of concern since empowerment of women who are the majority in the rural areas is an inevitable step to spur development in such areas. More vibrant and well instituted women group projects which go beyond mere welfare issue is imperative. A study like this is therefore necessary with particular focus on Maseno division that may give an
insight on strategies of scaling up of the women group projects regarding their influence on education, food security and healthcare for effective development in Kenya.

1.3 Purpose of the Study

The purpose of this study was to investigate the effects of women group projects on the livelihoods of households in Kenya with particular focus on Maseno division.

1.4 Objectives of the Study

The study was guided by the following objectives:

i. To establish the extent to which women group projects influence food security among households in Maseno division;

ii. To assess the level at which women group projects influence education of households in Maseno division;

iii. To determine the extent to which women group projects influence health care of households in Maseno division.

1.5 Research Hypotheses

The study expected outcomes were achieved by seeking solutions to the following set of null Hypotheses:

$H_{01}$ : Women group projects do not significantly influence food security in Maseno Division.
**HO₂**: Women group projects do not significantly influence education of households in Maseno Division

**HO₃**: Women group projects do not significantly influence healthcare of households in Maseno Division.

### 1.6 Significance of the Study

It is hoped that the findings of the study will be used by women groups in the division to improve exploitation of their untapped potential to enhance their contribution to their households. The findings of the study may be vital for development planners of the division in that they may provide insight into the contribution women group projects put in the economic improvement of households livelihood. It is also hoped that the findings will be used in the incorporation of women group projects as part of resource mobilization as well as rural socio-economic development in the area in order to prioritize them as points for further investments.

### 1.7 Basic Assumptions of the Study

The study was based on the following assumptions: Women groups actively participate in identification, planning and development of projects that influence their households in Maseno division and Government and private institutions provide support for sustaining the women group projects in Maseno division.
1.8 Limitations of the Study

The study was limited to the sample size. The sample size chosen in Maseno Division was small proportion of the entire national population of Kenya. The findings of the study were therefore generalized in the area of the study only, although a number of findings had valid implications for the whole country. The major limiting factor was expected from the study design which was descriptive survey in nature. By use of this design the study was forced to concentrate on Maseno Division living out other Divisions in Kisumu West District and Kenya as a whole.

1.9 Delimitations of the Study

The study was conducted among women group projects in Maseno division living out other divisions in Kisumu West District. Secondly the study focused on women living in rural areas. The study focused on the effects of women group projects on livelihood of households. The variables of the study were food security, education and healthcare of the households. Maseno division is found in Kisumu –West District of Kisumu County. The inhabitants include Luhyas and Luos who are the majority with a few other tribes like Kisii, Kalenjins among others. Maseno division had a dense population of approximately 38,000 people. More so poverty index stands at 69.7 % with a prevailing poor health status due to HIV/AIDS at 8.7 % (DOD Statistics, 2013). Most of the households depend on peasant agriculture out of which women play a vital role.
1.10 Definition of Significant Terms used in the Study

**Food Security:** refers to food sufficiency within the household.

**Household:** refers to a group of people who live together eat from the same pot and have their needs met from common resources.

**Livelihood:** refers to daily requirements of a household like food, education, healthcare and shelter.

**Women Group Projects:** refers to income generating activities by women Groups.

**Health care:** refers to state of being well and free from illness within household

**Education:** refers to intellectual and moral training and instruction within household.
1.11 Organization of the Study

This section outlined the organization of the study from chapter one to five. Chapter one covers the background of the study, statement of the problem, purpose of the study, objectives of the study significance of the study, basic assumptions, limitations of the study, delimitations, definition of significant terms used in the study and the organization of the study. Chapter two presents literature review based on food security, healthcare and education. Chapter three describes research methodology: research design, target population, sample size and sampling technique, instruments of the study, pilot testing, reliability and validity of the instruments, data collection procedures and data analysis techniques and ethical considerations. Chapter four presents rate of return, demographic characteristics of the respondents, influence of women group projects on food security of household, influence of women group projects on education of household, and influence of women group projects on household healthcare. Finally, chapter five describes the summary of the findings, conclusions and recommendations.
CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

The researcher reviewed literature regarding the effects of women group projects on households’ livelihoods with reference to food security, health care, and education as follows:

2.2 Women Group Projects and Food Security among Households

In the African traditional society, women formed welfare oriented groups to assist each other in several aspects such as labour-saving activities especially in farm work. Wiper (1985) argues that the groupings were viable channels for the empowerment of the women. Such informal associations aimed at creating communities with increased productive potential. These groups also were viewed by women as a means through which they appreciated resources for immediate transfer and their use within households.

Women are responsible for the production and processing of farm food products and for the preparation of food resources in households in rural Bangladesh. Floods can damage not only the fields producing crops but also food stores and processing equipment driving up the prices of staple foods. Any disruption in food supply impacts on women’s ability to make a living from existing resources, especially if they are the head of household (Thomas, 1993). Women constitute up to 90% of the rice producing labour force in South East Asia and produce up to 80% of basic household food stuffs in Sub-Saharan, African (Lado, 1992). Despite women’s major contribution to agriculture,
men particularly in Africa retain most ownership, control, and decision-making power over agricultural resources, including land (Ellis, 2000). Women therefore only find a window to put their efforts together through groups to acquire resources through projects they usually initiate.

A study by Bakengesa (2006) points out that women groups from rural communities in Tanzania have organized themselves into groups with the aim of utilizing the locally available resources to enhance food security among others. Bakengesa reports further that women from Lubaga in Shinyanga were also found being involved in various projects which included: heifer rearing; jam-making and wine processing using Baobab seeds which are readily available in the environment. These activities assisted women to achieve their livelihood needs. African Women’s Development Fund (2011) points out that in order to ensure food security at household level, it is important to realize the critical role women play and to include them in all development processes towards achievement of food security. Throughout the world, women are the principle guarantors of nutrition, food safety and equality at household and community levels. They are the ones who often produce purchase, handle, prepare and serve food to families and community institutions, therefore, the different rights, responsibilities and decision making abilities of women and men need to be understood to improve food security and nutrition.

When women are economically and socially empowered they become a potent force for change. In rural areas of the developing world, women play a key role in running households and make major contribution to agricultural production but the inequalities that exist between women and men make it difficult for women to fulfill their potential.
However, Young (1993) supported projects demonstrate that investing in women can generate significant improvements in productivity and food security. Entire community benefit socially and economically when women have access to land, water education among others. Women are responsible for more than half worlds food production they produce between 60 – 80% of basic foodstuff hence need for access to credit and financial resources to ensure food security. Women practice agricultural activities that go beyond crop production to other agricultural aspects such as fisheries, rabbit keeping, poultry as well as sheep and goat rearing.

World Bank studies show that in many sub-Saharan Africa, food production could increase by 10-20% if women faced fewer constraints. The empowerment of women and equal opportunities for both sexes are fundamental in reducing poverty, hunger and malnutrition. Giving women the same access as men to agricultural resources and inputs could increase production on women’s farms by 20-30% reducing the number of hungry people in the world by 100-150 million. Women comprise almost 50% on the agricultural labour force in eastern Asia and sub-Saharan Africa and 20% in Latin America. But lack of women’s access to credit is a serious obstacle to improving women’s agricultural productivity, as without credit women farmers are unable to buy inputs such as seeds, fertilizers and improved technologies, or are unable to hire labour. Women’s limited autonomy implies that they control far fewer marketable assets and thus may lack the opportunity to build independent reputations for creditworthiness.

Through women group projects women are increasing their contribution to household food security either by growing food or by earning income to purchase food. Women usually try to do both because of urgent needs. Since the agricultural crops
produced by households rarely provide all the requirements of the family, cash income is necessary to meet the other basic needs. Hence women engage in off farm activities to earn extra income for food to feed their families. This suggests that if women are to be fully effective in contributing to food and nutrition security, discrimination against women must be eliminated and the value of their role promoted. This gap has been filled by women group projects which empower the women to enhance their potentials in food production. This is clearly shown by engagement of women in various projects around the world. For instance, women in central and northwest Haiti had to travel for many hours over difficult terrain to mill the grains (corn, millet) that provide their families' staple food as well as money for household expenses, and were often pushed aside by mill owners who favoured business from larger grain merchants. With the Lambi Fund's assistance, women's organizations now collectively own and run grain mills close to home, greatly increasing productivity and the amount of profit that stays in their pockets (The Lambi Fund of Haiti, 2013). Besides, women have the primary responsibility of raising pigs, sheep, chickens, and goats that provide a source of food and income, as well as a safety net, for Haitian families. The Lambi Fund's animal husbandry program supports community projects to breed and raise animals, contributing to grassroots economic development.
2.3 Women Group Projects and Education of Households

In Canada women union contribute to the educational process in families by offering scholarships to the needy children (Oyungu, 2006). In Bangladesh and India, women are encouraged on entrepreneurship and self employment directed and targeted on poverty reduction strategy (World Bank, 1994). According to World Bank their seems to be a capacity for self financing. The study examined how much women groups invest in education to mitigate the problem of high drop out in some regions. While in Indonesia, most women organizations are involved in both formal and non-formal education (UNESCO, 1989). At formal sector, these women groups have established: kindergartens, elementary, secondary and vocational schools, and training colleges. These institutions provide finances to learners enrolled their programmes.

UNESCO (1990) emphasized the need to build partnerships in education where existing and new financial and human resources, public and voluntary have to be mobilized to meet the basic learning for all. The education for all conference held at Jomtein in Thailand advocated for sources of funding within and outside governmental organizations and other voluntary associations, teachers union, other professional groups, the media, co-operatives, as well as educational authorities and other government department and services (World Bank, 1995). Mutoro (1997) conducted research in Mazingira institute and observes that educational projects ranked first among the activities of most of the women groups.
In the rural area the most acute cause of poverty is poor quality education. Poor education is attributed to shortage of primary school teachers, inadequate school facilities and unaffordable school expenses. In some schools the pupils do examinations while sitting on the floor. Most parents cannot afford basic text books, uniforms and other items (AMREF, 1998). This also affects the performance because children are often sent away from school when they do not have supplies (UNICEF, 1998). The UNICEF report notes further that the gaps that are created by the poverty is usually filled by grass-root women groups which have involved themselves in addressing the problems of basic educational necessities.

A study carried out by UNESCO (1993) in Brazil revealed that 400 women participate in the Zonta project where they are receiving training in decision making, marketing and management of commercial enterprises that provide revolving funds for future investments in various sectors. In Jamaica another study by UNESCO (1993) on organization of women groups revealed that there are crisis centres set up by women groups which provide education and guidance needed by young girls who become pregnant during school years.

In another study of women groups in Kitui; Bungoma; Kiambu; and Nairobi by the Business and Economic Research Association (1990) found out that 615 of the 798 women group used their income towards developing schools and financing education in general. The groups start income generating projects where they utilize the initial capital and members borrow from accumulated profits. This has helped many members to pay school for their children and off-set other expenses. Another women group called Miten among the Kikuyu pull their meager resources in order to buy farms and do business
where the profit are re-invested in payment children’s school fees. Karega (1996) documents the fact that over time local women welfare organizations have acted as spring boards for women to raise money and venture into small scale business and enterprise.

Baumgartner and Hogger (2004) pointed out that women groups are dynamic in nature. A good women group ensures that the group members were empowered socially, morally and economically so as to promote their livelihoods through project activities. These groups are not only for their social, moral and economic welfare benefits but also for the provision of the education of their children. In Nyeri (Kenya) it is reported that Mabati women group addressed poverty issues by undertaking various projects within the region and funds obtained from these efforts have educated children and met other basic needs of the family. The foregoing is an indication that women through their group projects contribution to the education of their household children which is a positive step towards their participation in community development. Some women were also able to access credit from revolving loan funds with their groups as collateral. Such funds are also used to pay fee for household children in schools and colleges (Bakengesa, 2000).

2.4 Women Group Projects and Healthcare of Households

The economic changes, structural adjustments, policies and sector reforms in developing countries have had profound impact on health systems, the organization of health service delivery and the health seeking behavior of communities and households (Yancey et al., 1999). According to the World Health Organization (WHO) at any given time, one half of all people in developing countries are suffering from one or more diseases associated with poor sanitation (Rathgeber, 2003). These include diarrhoea,
trachoma, Schistosomiasis, and malaria among others. Although everyone is affected, women are more frequently in contact with poor sanitation. If women’s activities would have more access to training and capacity building workshops for more efficient running of their households, they could prevent many of these health problems from the very beginning and have more time to spend on other economically productive activities with their families (Danila, 2004). Studies have found that where women determine what the family eats, children have higher birth weights and are better nourished. The extent to which households have access to a balanced and healthy diet depends on availability of land or income.

Although a balanced diet is the best way of ensuring good health, women therefore must be involved in policies on health care in developed countries. In addition, there is a growing concern that in developing countries many health policies and preferences may not only be failing to reach the poorest groups but might also be contribution to disparities in health and wealth between and within households and that national tax-based and social insurance scheme have limited potential in settling where a high proportion of the population operate in the formal or agricultural sector and private or employment based schemes can lead to the neglect of the poor groups (Yancey, 2003).

To overcome this, women groups normally initiate projects from which they can form a platform to enable them access some of the services they may not access effectively from the government. In support of this, Wiper (1985) points out that, women groups are viable channels for empowerment of women. He maintains that such informal associations aimed at creating communities with increased productive potential; that the
groups act as a means by which women appreciate resources for immediate transfer and their use within households.

A report by World Bank (2003) indicates that the Kenyan economy had risen leaving low income members particularly the women to focus only on meeting their immediate needs, and to live from hand to mouth thus increasing inequality. Women groups were therefore formed to promote and increase the income of women at grassroots (rural areas) through the activities they engage in (Geiser & Steinmman, 2004). Besides, in Kenya a poor economic environment and rapidly increasing population has resulted in 50% of Kenyans currently living in absolute poverty.

The majority of Kenyans not only have deteriorating quality and range of health services but also lack services of healthcare needs. Women being the largest population of the poor can only access quality healthcare together with their households through formation of groups as well as initiation of viable projects that can boost their income that may enable them and their household access quality healthcare. According to WHO (2009) poor health cannot be explained simply by germs; it is much more complex, involving both the circumstances in which people live (access to healthcare, schools and education, and conditions of work, leisure, homes, communities) and their individual and cultural characteristics. All of these factors influence an individual’s chances of leading a flourishing, healthy life. Based on the foregoing, the present study assumes that healthcare may therefore encompass access to health clinics, ability to buy drugs, nutrition and family psycho-social well being.
2.5 Theoretical Framework

This study was based on Cooley’s (1902) reference theory which states that women groups are functions of inter-related factors of individual and group. The individual and group interact with one another to bring about desired change, through exchange of skills, knowledge and sharing of experiences to accomplish group objectives. The individuals in the group are motivated to maintain acceptance of group objectives and hold their attitude in conformity with what they perceive to be consensus of norms among the group members. The theory allows for common expectations regarding the socialization desired by the groups (Hyman, 1968). It also explains why members of the groups are willing to adjust individualistic interest in order to work on behalf of larger concerns. Women groups have dynamic relationships which are influenced by social, political and economic variables. This suggests that women group projects of all types generate income which eventually influences health, education and food security of their households.

This therefore means that any individual who joins and actively participates in women group project activities tends to improve her in economic well being as well as primary resources (land) for better household uplifting. The theory is therefore relevant to the present study because grouping together of women in Maseno division to come up with economic projects seem to build up synergies that enable them survive as a group as well as individuals. The present study attempted to look at influence of the women group projects on food security, education and healthcare of households in the division in order to establish whether such synergies are attained.
2.6 Conceptual Framework

This study’s conceptual framework focused on functional relationships between the individual and the group objectives in order to attain social, political and economic well being of the members. According to Israel et al. (1998) social resources enable disadvantaged groups to gain access to financial, human, physical and natural resources to and that drawing on social resources is one of the most common strategies for minimizing costs and coping with costs that do arise and that social network members play an important role in informing each other about and deciding upon the different healthcare, education and food provisions. The present study therefore attempted to look at the effects of women group projects on livelihood of households regarding healthcare, education and food security in Maseno division. The variable interplays are as shown in figure 1.

Independent variable

- Women Group Projects
- Government Framework
- Funding
- Education level
- Project management

Dependent variables

- Food Security
  - Agricultural practices
  - Food buying
  - Balanced diet
- Health Care
  - Access to hospital
  - Drugs affordability
  - Nutrition
- Education
  - Enrolment
  - Completion
  - College attendance
  - Timely Fee Payment
Figure 1: Conceptual Framework

Source: Self Conceptualized Framework

As shown in figure 1, women group project have contributed immensely towards improvement of household livelihoods. This is because, the group members normally draw income from their participation in the projects as well as getting dividends from the returns obtained from the project goods and services sales. Such income has been seen by a number of studies to be reflected in the economic and social well-being of the women’s households in general in terms of access to good healthcare and education not withstanding surety of daily food provision among the household members. For this study the independent variable was women groups.

The dependent variables were food security, health care and education. The framework confirms that women group activities have an influence on their household livelihood. On food security the agricultural practices that may improve food security based on support from women groups. What proportion of food the households buy directly from the market from proceeds from the projects and weather families enjoy balanced diet as a result of improved food security. The study also intends to explore accessibility to hospitals, ability to afford drugs as well as good provision of nutrition to households. Enrollment of children in schools, school completion rate, college attendance as well as timely fee payment are indicators of effective education among households which can be enhanced from proceeds from household. But the relationship might have been moderated by government framework, funding, education level, and project management.
2.7 Summary of the Literature

Literature reviewed shows that women in rural communities form groups with the aim of utilizing locally available resources to enhance food security among others. They are found to be involved in various projects such as: heifer rearing; wine processing and crop production. This suggests that women are the principle generators of nutrition and food safety among households. Women also engage in off-farm income generating activities in order to set sustainable food security for the households. However, most rural women groups are reported from the literature to engage in activities that only take care of their welfare. Maseno division being in the rural setting may be having such group projects that go beyond merely meeting the welfare of the members and therefore the need for this study.

It is reported in the literature that women groups have established kindergartens and other schools to ease the access for their children to attain education. The present study therefore will attempt to find out whether women groups in Maseno division enhance education among the household members.

Women group projects are reported in the literature to provide employment and empowerment of their members. This enhances the ability of the members to improve quality healthcare for the households. Based on this, the present study intends to establish to what extent the women projects in the division empowers them to enhance healthcare of their households.
CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter addresses how the study was conducted by explaining the research design, study location, study population and sample selection procedure, instruments, data collection procedures, and data analysis techniques.

3.2 Research Design

The study adopted a descriptive survey research design. This is because data collection for the study was done once and variables described as they exist in the study setting (Frankael and Wallen, 1993). Kothari (2003) also describes such a design as a rigid design which focuses attention on formulation of objectives designing, the method of data collection, selecting the sample, collecting data, processing and analyzing the data and reporting of the findings. Mugenda and Mugenda (2003) also reports that descriptive design determines and reports the way things are. The design attempts to describe such things as behavior, attitude, values and characteristics. This design is therefore found appropriate in collecting data in a study of this nature because the researcher is interested in describing the state of affairs regarding women group projects in the division and their effects on household livelihoods.
3.3 Target Population

The target population of the study comprised of 41 women groups with a membership of 624 women in Maseno division, 15 staff members in the department of Social services and 33 members of staff working with NGOs in the division. Maseno division has 4 locations which include: Kisumu Northwest; Otunya; West Karateng’; and West Seme (DDO, 2009). The selection criteria were as shown in Table 1.

Table 3.1: Target Population and Sample

<table>
<thead>
<tr>
<th>Category</th>
<th>Population</th>
<th>Sample</th>
</tr>
</thead>
<tbody>
<tr>
<td>i. Women Group Membership</td>
<td>624</td>
<td>156</td>
</tr>
<tr>
<td>ii. Department of Social Services Staff</td>
<td>15</td>
<td>02</td>
</tr>
<tr>
<td>iii. NGO Staff</td>
<td>33</td>
<td>05</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>672</strong></td>
<td><strong>163</strong></td>
</tr>
</tbody>
</table>

3.4 Sample Size and Sample Selection

This section covered the sample size and sampling technique. The sub-section described sample size and techniques used in obtaining the final sample from a sampling frame. Mugenda and Mugenda (1999) observe that a sampling frame is a list of elements from which the sample is closely related to the population. The sampling frame of this study consists of 41 women groups drawn from Maseno division, 15 staff members of the department of Social Services and 33 workers from NGOs.
3.4.1 Sample Size

Mugenda and Mugenda (2003) state that when a sample is larger then sampling error is reduced thereby enabling the sample characteristics to represent those of the population. They further observe that when a population is large, then 10% of it if randomly sampled can be sufficiently representative in a descriptive study. Based on this authority, the present study selected 25% of the population. Since the division has four locations, the study selected only one location based on the 25% (i.e. 25/100 * 4 = 1). This was arrived at by simple random sampling technique. West Karateng’ was therefore selected for the study. The location has 41 women groups with a membership of 624, based on the same proportionality the researcher selected 25% (25/100 * 624 = 156). Simple random sampling was preferred because the population of the study was homogeneous. The study sample was therefore 163 respondents which comprised of 156 women, 5 members of NGO and 2 members of department of Social Services staff respectively.

3.4.2 Sample Selection

The study employed simple random sampling technique to select 163 respondents based on 25% criterion. The study therefore selected 156 members of women, 02 members of staff from the department of social services and 05 workers of NGOs.

3.5 Data Collection Instruments

The study employed the following instruments for data collection; questionnaire; and interview schedule.
3.5.1 Questionnaire

The questionnaire had both semi-structured and structured items. The structured part of the questionnaire was used to gather respondents’ bio-data while the semi-structured part was used to collect their views. The questionnaire was administered to women members only. The questionnaire attempted to establish from the women group members regarding how their projects have contributed to the sustainability of their household livelihoods in the division. The instrument focused on the study variables which include: food security, education and healthcare of the households.

3.5.2 Interview Schedule

Key informant interviews were conducted among social services department staff and workers of NGOs. The information gathered enabled the researcher to verify what was collected through the questionnaires to ascertain the state of women group projects in contributing towards household livelihoods in the division. The interviews were based on the activities the women groups engaged in and distribution of the returns among the members.

3.6 Pilot Testing of Instruments

The instruments were piloted among the study population to determine their reliability and validity. This is the process of administering the research instruments to a given group of people different from the selected population sampled. Pilot testing for the instruments was conducted among 15 members of women groups in Otwenya location which was not sampled for the study. The study employed test-retest technique during piloting process. The pilot testing was administered by the researcher personally.
3.6.1 Validity of the Instruments

Validity is the extent to which the study results can be accurately interpreted and generalized to other population (Cohen, 1988). Mugenda and Mugenda (2003) also observe that validity has to do with how accurately the data obtained in the study represents the variables. The researcher ensured that instruments comprehensively captured the variables of the study which form the sections therein. This was done by providing a section for each objective in the instruments as well as ensuring coverage of all the constructs in regarding the same from the conceptual framework. The instruments were improved by advice from experts in the field of study whose suggestions were incorporated in the instruments.

3.6.2 Reliability of the Instruments

Reliability is a measure of the degree to which research instruments yield consistent results when employed to the same respondents repeatedly (Mugenda and Mugenda, 2003). Amin (2005) posits that reliability is the extent to which research results are consistent and replicable. The instruments were tested for reliability on a test-retest technique. The instruments were administered to 15 members of women groups in Otwenya location in a two week intervals. The results were then computed with an aid of Statistical Package for Social Sciences and a Pearson correlation coefficient determined between the first and second data collected. If ‘r’ value = 0.75 and above then the instruments were considered reliable (Kothari, 2003). The calculated ‘r’ value obtained for the questionnaire was 0.89; this was considered to be high enough to give the study sufficient level of reliability.
3.7 Data Collection Procedures

The researcher sought a letter of introduction from the University of Nairobi in order to ask for permission to collect data from the National Council of Science and Technology. The researcher then proceeded to the study location to make acquaintance with the target population as well as selection of the study sample. The study respondents were then introduced to the study objectives and were also assured of confidentiality of the study findings. The researcher administered the data collection process personally as per the agreed appointment dates with the study respondents.

3.8 Data Analysis Techniques

According to Bogdan and Biklen (1992) data analysis is defined as the process of systematically searching and arranging field findings for presentation. It involves organizing the data, breaking into categories and then searching for trends and patterns before deciding to report to others. Gay (1976) points out that the most commonly used method of reporting descriptive survey research is by developing frequency distribution, calculating percentages and tabulating them appropriately. The researcher used only duly filled questionnaires in data analysis. Quantitative data generated by the instruments was sorted, coded and processed by means of Statistical Package for Social Sciences (SPSS) version 12 to generate frequency counts and percentages. Inferential statistics such as Chi-Square was also used to determine the extent of influence of women group projects on livelihoods of households in Maseno division in terms of food security, education and healthcare. The results were summarized in tables. Qualitative data on the other hand were transcribed, categorized into themes of the study and reported in prose. The
quantitative data enhanced more understanding in the description of quantitative figures guided by the objectives of the study.

3.9 Ethical Considerations

The ethical problem in this research was mainly to seek respondents’ consent first, and they were assured of their privacy, and confidentiality. To facilitate this, the researcher provided the respondents with information such as purpose of the research, expected duration of participation and procedures to be followed, any benefits they stand to gain and the extent of confidentiality. Regarding privacy of the respondents, they had the freedom to ignore items in the research instruments that was deemed too personal.
CHAPTER FOUR

DATA ANALYSIS, PRESENTATION, INTERPRETATION AND DISCUSSION

4.1 Introduction

This chapter presents the analysis of data collected using questionnaire and interview schedules. It is therefore organized on the basis of description of the respondents, women group projects and food security among households, women group projects and education of households, women group projects and healthcare of households.

4.2 Questionnaire Return Rate

The researcher administered 156 questionnaires to the respondents. All the questionnaires were returned hence the return rate was 100%. This was achieved since the researcher administered the questionnaires personally.

4.3 Demographic Characteristics of the Respondents

The study involved 156 members of women groups who engaged in various projects in Maseno division. The respondents were therefore categorized in terms of age, number of children, marital status, occupation of the members and other respondents who were interviewed but did not form part of the women group membership.
4.3.1 Distribution of the Respondents by Age

As a preliminary intent to measure the quality of responses from the subjects, the study sought to determine the age characteristics for each sample unit as shown in Table 4.1

Table 4.1: Characteristics of age of women under study

<table>
<thead>
<tr>
<th>Age category</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 23</td>
<td>1</td>
<td>0.6</td>
</tr>
<tr>
<td>24 - 29</td>
<td>116</td>
<td>74.4</td>
</tr>
<tr>
<td>30 - 34</td>
<td>21</td>
<td>13.5</td>
</tr>
<tr>
<td>40 yrs and Above</td>
<td>18</td>
<td>11.5</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>156</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Majority of the women were within the age of 24 to 29 years giving a total of 116 (74.4%) women. This means that at this age the women are active in group activities hence they actively contribute in raising funds within the group for use by group members. However only 18 (11.5%) of the women were 40 years and above. This shows that at that age there seem to be minimal responsibility to dependants. While 21 (13.5%) of the women fall between age 30 to 34 years. From the data it was clear that majority of the women appeared to be in the youthful bracket. In most cases people of this age are very active and can do more in their groups.
4.3.2 Distribution of the Respondents by marital status

The study also intended to establish the marital status of women who were involved in the women groups as shown in Table 4.2

Table 4.2: Marital status of respondents

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single unmarried women</td>
<td>6</td>
<td>3.9</td>
</tr>
<tr>
<td>Married women</td>
<td>97</td>
<td>62.2</td>
</tr>
<tr>
<td>Single widowed women</td>
<td>53</td>
<td>33.9</td>
</tr>
</tbody>
</table>

| TOTAL                          | 156       | 100        |

Table 4.2 above showed that 97 (62.2%) of the women were married, 53 (33.9%) were single widowed and 6 (3.9%) were single unmarried. This showed that majority of the women in groups were married before and their husbands died. The distribution showed that women had families to feed, educate and provide good health care (Synder, 1991). The current world, the greatest responsibility and challenge of most parents is education, feeding their families and providing good health to their members. The unmarried and the single widowed seemed to have had added responsibilities thus they needed to come together in order to uplift their households through the project activities. They also have similar responsibilities. This is the main reason why women are committed to group activities as well as a measure of increasing their household income to meet their needs such as food security, education and good health.
4.3.3 Distribution of the Respondents by level of education

The other demographic characteristic that was studied included the level of education of the respondents. Education is the key to any prosperous project and it was necessary to determine the level of education to see if it had any link on the activities that the women do. Based on this the respondents were asked to state their level of education. Table 4.3 presents the highest level of education attained by the respondents.

Table 4.3: Distribution of respondents by highest level of education

<table>
<thead>
<tr>
<th>Highest level of education</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>19</td>
<td>12.2</td>
</tr>
<tr>
<td>Primary</td>
<td>80</td>
<td>51.3</td>
</tr>
<tr>
<td>Secondary</td>
<td>37</td>
<td>23.7</td>
</tr>
<tr>
<td>College</td>
<td>20</td>
<td>12.8</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>156</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

From Table 4.3 above, most of the respondents 80 (51.3%) had only attained primary education as the highest level of education while only 37 (23.7%) had gone to secondary school. Those who had gone to college were 20 (12.8%) and those who had not attended any school at all were 19 (12.2%). This shows that majority of the women group members had low education (Primary level) that hindered them in initiating and undertaking certain logistics within the group like proper planning, doing record keeping and general management of the group affairs. The low education realized in the study is a
threat to the activities that women do since education is related to understanding and uptake of ideas. This women constantly absented themselves in group meetings, attended meetings late, remitted their contributions late. This confirms the findings of Wangila, Rommels and De Wolf (1999) and Subbarao (1993) who established that group leaders and members who attained formal education had the ability to mobilize resources for sustainance and growth than those without formal education. Women therefore needed to fight illiteracy in order to initiate good decisions of group members so that they can promote livelihoods of their households in aspects like food security, education and good health care.

4.3.4 Distribution of the Respondents by occupation of members

The study also investigated the occupation of the members participating in the women groups. The results were as shown in Table 4.4.

Table 4.4: Occupation of women group members

<table>
<thead>
<tr>
<th>Occupation of members</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business</td>
<td>73</td>
<td>46.8</td>
</tr>
<tr>
<td>Professional</td>
<td>24</td>
<td>15.4</td>
</tr>
<tr>
<td>Farmer</td>
<td>48</td>
<td>30.8</td>
</tr>
<tr>
<td>Others</td>
<td>11</td>
<td>7.0</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>156</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>
Table 4.4 above showed that 73 (46.8%) of the respondents were involved in small business for their household needs, followed by 48 (30.8%) respondents who were involved in peasant farming, 24 (15.4%) were professionals while 11 (7.0%) of the women were neither doing all the above occupations. From the findings it was noted that most women almost above half of the population were doing business so as to supplement with the proceeds they got from the women group activities. The data revealed that majority of the women are in business which they heavily rely on income from groups to run. The women had no choice but to be involved in women group activities for sustainability of their businesses and consequently their families. Their involvement in business could grant them a basis to acquire micro financing loans from the group to boost their business.

This confirms a study by Kimuyu (1999) who reported on rotating savings and credit associations in rural East Africa where women groups contributed fixed amounts of money and use lotteries to allocate turns to borrow the entire pot for paying fees, buying household utensils and boost small scale businesses. The findings of the study also supports Karega (1996) who documented that over time women welfare organizations have acted as spring boards for women to raise money and venture into small scale business and enterprise.
4.3.5 Other Respondents Interviewed by the researcher

The researcher interviewed NGO staff from Green Network, SCC-VI Agro forestry and Green zone. It was reported that women groups face challenges such as: mistrust among members being blocked by male spouses to effectively participate in the project as well as low education level of the members. The report supports the study of World Bank (1996) who found out that women discrimination in developing countries is reflected in political, training, employment and health. Mumbi (1985) also points out that most women in most parts of the world women are dissatisfied with their situation in the family, social, economic, and political circles in comparison to men.

4.4 Influence of Women Group projects on Food Security of Households

The study sought to establish the extent to which women group projects influence food security among households in Maseno division. The researcher therefore sought to establish: level of food security; alternative income for securing food and; NGO staff’s view on food security among households in the division. The researcher then tested whether women group projects have any influence on food security among households in Maseno division.
4.4.1 Level of Food Security among Households

The study therefore asked the respondents whether they grow crops at household level and if such production sufficiently sustains their household needs. The findings are summarized in Table 4.5.

Table 4.5: Food Security for Households

<table>
<thead>
<tr>
<th>Options/ Item</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Do you grow crops for household</td>
<td>143</td>
<td>12(7.8%)</td>
</tr>
<tr>
<td>2. Food sufficiency at household levels</td>
<td>56(36.4%)</td>
<td>98(63.4%)</td>
</tr>
</tbody>
</table>

Findings in Table 4.4 indicate that overwhelming majority 142 (92.2%) of the respondents reported that they grow crops for feeding their household. This suggests that households in Maseno division depend on agricultural production for food supply. However, majority 98 (63.4%) of the households are reported to be insecure since their farm output is not sufficient to sustain their family needs. The findings supports Young (1993) who demonstrated that investing in women can generate significant improvements in productivity, and food security. Entire community benefits socially and economically if women have access to land, water and education. When women are empowered they become potent force for change.
4.4.2 Alternative Sources of Income for Securing Food among Households

The study also sought to find out alternative sources of income that households resort to ensure food security in case of any shortfall. The findings were as shown in Table 4.6.

Table 4.6: Distribution of the Respondents on Alternative Sources of Income for Securing Food for the Household

<table>
<thead>
<tr>
<th>Expenses</th>
<th>Women group</th>
<th>Family income</th>
<th>Salary</th>
<th>Donations</th>
<th>Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food needs</td>
<td>70(44.9%)</td>
<td>35(22.4%)</td>
<td>08(5.1%)</td>
<td>43(27.6%)</td>
<td>156(100%)</td>
</tr>
<tr>
<td>Farm inputs</td>
<td>88(56.4%)</td>
<td>46(29.5%)</td>
<td>11(7.1%)</td>
<td>11(7.1%)</td>
<td>156(100%)</td>
</tr>
</tbody>
</table>

A good number 70 (44.9%) of them reported that women group projects provide income to meet the shortfall on food needs among households. Though another 35 (22.4%) reported that they also get their alternative support from general family income; however even those whose food production sufficiently support their household needs still reported that they buy farm inputs by proceeds from the women group projects. This was reported by 88 (56.4%) of the respondents that they buy farm inputs from proceeds obtained from the projects they engage in. The findings therefore suggest that most women group projects influence food security among households in the division either directly or indirectly by either enabling families to access farm inputs which eventually improve food production or get income for purchasing food from the market to meet family food shortfalls. This finding supports a report by the United Nation Economic for Africa (UNECA, 1983) who established that women in West and Central Africa were
involved in projects which enable the poor women to overcome poverty by expanding their activities, accessing credit facilities among others to secure household livelihood.

**HO1: Women group projects have no influence on food security among households in Maseno division**

The researcher computed a Chi-square test to determine whether women group projects have any influence on household food security. The results were summarized on Table 4.7

**Table 4.7: Table showing Chi-square Value on Effect of Women Group Projects on Household Food Security**

<table>
<thead>
<tr>
<th>Women group Projects</th>
<th>Household Food Security</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chi-square value</td>
<td>1.6</td>
</tr>
<tr>
<td>Degree of Freedom</td>
<td>2</td>
</tr>
<tr>
<td>Level of Significance</td>
<td>0.449</td>
</tr>
</tbody>
</table>

As shown on Table 4.5, the Chi-square value (1.6) was found to be significant at 0.449 level. Since the study tested level of relationship at 0.05 level; there was therefore a significant relationship between women group projects and household food security in the division. From the data analysis on Table 4.6 70 (44.9%) of women get income from group activities while 88 (56.4%) of the women get farm inputs from proceeds of the group activities. The researcher therefore rejected the null hypothesis since household food security was found to be influenced by the women group projects.
4.4.3 NGO Staff’s views on Food Security among Households in Maseno Division

Interviews with NGO’s staff also attested to the fact that women group projects influence food production among households in the area. This was reported to be in terms of direct income which is used to buy food in case of shortage or in buying farm inputs which result in increased food production. Similarly interviews with social services department staff revealed that women group projects have influenced household’s food needs in the division. The findings therefore suggest that women group projects seem to influence food security among households both directly and indirectly. The households seem to secure food directly from the market in case of any insufficiency using income from the projects. For those households which seem to produce sufficient food, there are indications that they purchase farm inputs with proceeds they obtain from the projects.

Bakengesa (2006) also observes that activities women involve in normally assist them to achieve their livelihood needs like food for their households. However, their ability to secure sufficient food for their families is still limited since their contribution to project activities is also limited by resources (Young, 1993). This is evident in the present study since a greater majority of households produce food for their families but still face the challenge of food insufficiency.
4.5 Influence of Women Group projects on Education of Households

The study sought to assess the level at which women group projects influence education of household in Maseno division. The study sought to establish whether households had enrolled their children in schools; and the findings indicated that most (139, 89.1%) of them had their children enrolled in schools. The researcher therefore sought data on: type of schools that women group members’ children are enrolled and; sources of fee for women group members’ children. The researcher also determined the extent to which women group projects affect education of households in Maseno division.

4.5.1 Type of schools in which children of Women Group members are Enrolled

The study sought to establish further the type of schools households’ children attend. This was intended to give clue on how far women group projects influence education of households in the division. The findings were as summarized in Table 4.6.
As shown in Table 4.6, out of these children, 101 (64.7%) were reported to have been enrolled in public schools for education of their children. However, only 21 (13.5%) and 19 (12.2%) of the respondents have reported to have enrolled their children in community schools and private schools respectively. This suggests the belief among parents that a child enrolled in primary public schools easily access better secondary schools upon better performance unlike those who are in private schools.

### 4.5.2 Sources of School Fees for Women Group Members’ Children

The researcher sought further to establish to what extent women group project support education of household. The findings were as summarized in Table 4.7.
As shown in Table 4.7, there are indications that majority of the households seem to obtain fees from general family income as this was supported by 94 (60.3%) of the respondents. However, a good number 56 (35.9%) of the household get such funds from women group projects. This is an indication that women group projects influence education of households to some extent. The findings supports the study by the Business and Economic Research Association (1990) which found that women group members used their income towards developing schools and financing education in general.

**HO2 : Women group projects have no effect on education of households in Maseno Division**

The researcher further computed Chi-square value to determine whether or not women group projects have effect on education of households in Maseno division. The findings were as summarized in Table 4.8.
The study obtained a Chi-square value of 1.0 which was found to be significant at p-value of 0.607. Since the study was testing the effect of women group projects at p-value of 0.05, the study found a significant association between women group projects and the household’s education. From the findings a good number 56 (35.9%) of women get funds from women groups project activities which they use to subsidize education of their households. The researcher therefore rejected the null hypothesis since the women group projects are found to have effect on household education.

Interviews with NGO’s and social services department staff also reported that women groups had policies regarding education of household members. These findings suggest that women group projects seem to subsidize education of households in the division. This is as a result of majority of the members of women groups’ children enrolled in public schools where they enjoy government support.

Bakengesa (2000) reports that Mabati Women Group in Nyeri addressed poverty issues by undertaking various projects within the region. Funds obtained from these
efforts have educated children and met other basic needs of the family. Similar sentiments are echoed by Baumgartner and Hogger (2004) who observe that a good women group ensures that the group members are empowered socially, morally and economically so as to promote their livelihoods through project activities.

4.6 Influence of Women Group projects on Household Healthcare

The study sought to determine the extent to which women group projects influence healthcare of household in Maseno Division. The study sought to establish sources of household healthcare services, sources of funds for hospital bill settlement and distribution of respondents on health care policies.

4.6.1 Sources of Households’ Healthcare services

The respondents were therefore asked to indicate the type of healthcare facility they prefer for their households. The results were as shown in the Table 4.9:
<table>
<thead>
<tr>
<th>Facility Type</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public hospital</td>
<td>107</td>
<td>68.6</td>
</tr>
<tr>
<td>Private hospital</td>
<td>28</td>
<td>17.9</td>
</tr>
<tr>
<td>Community hospital</td>
<td>16</td>
<td>10.3</td>
</tr>
<tr>
<td>No responses</td>
<td>5</td>
<td>3.2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>156</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

The findings as shown in Table 4.9 indicate that majority 107 (68.6%) of households attend public hospitals for healthcare services as only 28 (17.9%) of them seek for such services from private hospitals. This suggests that even if there is no health policy from the women group, proceeds from the projects seem to have influence on the health needs of the households since none of the respondents reported to have been missing to go for health services. In support of this, Wiper (1985) points out that, women groups are viable channels for empowerment of women, that the groups act as a means by which women appreciate resources for immediate transfer and their use within households and healthcare is one of the needs within household.
4.6.2 Sources of Funds for Hospital Bill Settlement for Women Group Member

Respondents were also asked to indicate where they obtain finances in case there are any hospital bills to clear. The findings are summarized in the Table 4.10.

Table 4.12: Distribution of Respondents on Sources of Funds for Hospital Bill Settlement for Women Group Members

<table>
<thead>
<tr>
<th>Source</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women group</td>
<td>89</td>
<td>57.1</td>
</tr>
<tr>
<td>Family income</td>
<td>40</td>
<td>25.6</td>
</tr>
<tr>
<td>Salary</td>
<td>10</td>
<td>6.4</td>
</tr>
<tr>
<td>No responses</td>
<td>17</td>
<td>10.9</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>156</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

As shown in Table 4.10, majority 89 (57.1%) of households were reported to obtain such money from the women group project while only 40 (25.6%) obtain from family income sources. But when they were asked to show whether they have health policy in their groups, most 92 (59.0%) of women groups seem not to have a clear policy on hospital bill settlement for the members. Although it was reported that if a member cannot clear hospital bill the women group members come to her rescue by contributing an agreed amount in form of a fund raising. This suggests that most women groups do not have a clear policy on healthcare however they handle hospital bill cases at the level of
welfare among the members. Since there is no clear policy among women groups, majority of the members seem to seek healthcare services from public hospitals where they are cheaper as compared to the private hospitals.

4.6.3 **Distribution of respondents on healthcare policies**

Further the respondents requested to state in open terms if they had healthcare policies within the women groups which would help them in case a member is unwell the findings were shown in the Table 4.11.

<table>
<thead>
<tr>
<th>Health care policy</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>64</td>
<td>41.0</td>
</tr>
<tr>
<td>No</td>
<td>92</td>
<td>59.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>156</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

From Table 4.11, significant number of respondents 92 (59.0 %) agreed that they do not have healthcare policies which would help the women whenever they have healthcare problems. However this was contrasted by 64 (41.0%) who had policies on healthcare to their members by ensuring that all the women group members have National Hospital Insurance Fund which helped their member’s access hospitals that accepts the use of the card. Although majority of the women groups do not have healthcare policies they would help their group members incase one is overwhelmed with healthcare issues. The findings supports the study of Palmer, (1997) who agreed that women throughout Africa have been known to work together in groups to persue
livelihood goals healthcare being one of them. Majority of rural population constitute women who are experiencing increased responsibilities, both in daily work and family care.

**HO₃: Women group projects have no influence on health care of households in Maseno division**

The researcher therefore computed Chi-square value to determine whether or not women group projects have influence on healthcare of households in Maseno division. The findings were as summarized in Table 4.11.

**Table 4.14: Table showing Chi-square Value on Effect of Women Group Projects on Household’s Health care**

<table>
<thead>
<tr>
<th></th>
<th>Women group Projects</th>
<th>Household Food Security</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chi-square value</td>
<td>1.6</td>
<td>0.0</td>
</tr>
<tr>
<td>Degree of Freedom</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>Level of Significance</td>
<td>0.449</td>
<td></td>
</tr>
</tbody>
</table>

As shown on Table 4.11, the Chi-square value (1.6) was found to be significant at 0.449 level. Since the study tested level of relationship at 0.05 level, such association was found to be significant. Findings in Table 4.12 shows that majority 89 (57.1) 0f households receive funds from the women group activities which they use to pay hospital bills. The researcher therefore rejected the null hypothesis. The study therefore found out
that women group projects indeed have influence on healthcare of households in Maseno division.

Geiser and Steinmman (2004) observe that women being the largest population of the poor in Kenya can only access quality healthcare together with their households through formation of groups as well as initiation of viable projects to boost their income. The present study also seems to indicate that women group projects to some extent support healthcare services access since all (156) of the respondents seek healthcare services in hospitals with majority (107) preferring subsidized public hospital healthcare.
CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents summary of findings in line with the objectives of the study. It makes conclusions and recommendation on the effects of women group project activities on household in Kenya: A case of Maseno Division, Kisumu County.

5.2 Summary of Findings

Regarding objective one of the study which was to establish the extent to which women group project activities influence food security among households in Maseno Division, based on the data in chapter four this study established that Women group projects influence household food security in the division either directly or indirectly by providing income to purchase food from the market or access farm input for agricultural production. This finding was supported by 142 (91.0%) of the respondents who reported that they grow crops for feeding their households. Another 98 (62.8%) of the respondents said that the food they grow is not sufficient to support their households. In the same vein, 70 (44.9%) of the respondents reported that they secure income from women group projects to subsidize the food shortage whereas, 88(56.4%) also said that they get income from the projects which enable them access farm inputs for improved agricultural production.

The study found that women group projects have a significant influence on household food security either directly or indirectly by either enabling families to access
farm inputs which eventually improved food production or get income for purchasing food from the market to meet family shortfalls. A chi-square test was done and the chi-square value of (1.6) was found to be significant at p-value of 0.449. Since the study was testing the effects of women group project activities at p-value of 0.005, the study found a significant association. This therefore meant that there was an association between women group projects and food security among households within Maseno Division hence the hypotheses: Women group projects do not significantly influence food security in Maseno Division was rejected.

The second objective of the study further was to assess the level at which women group projects influence education of households in Maseno Division. It was established that though majority of the households seem to support education of their children from general family income, women group projects to some extent also subsidize the cost of education among households. From the data, 101 (65.2%), 21 (13.5%) and 19 (12.3%) of the respondents enrolled their children in public, community and private schools respectively. This is also supported by 56 (35.9%) who also reported that they obtain fee directly from the women group projects.

The study found that women group projects have a significant influence on household education since the activities they were engaged in provided them with income which helped them subsidize the education needs of their households. A chi-square test was carried out and the chi-square value of (1.0) was obtained which was found to be significant at p-value of 0.607. This therefore meant that there was an association between women group project and education of households within Maseno Division.
hence the hypotheses: Women group project does not significantly influence education of households in Maseno Division was rejected.

The third objective of the study was to determine the extent to which women group projects influence health care of households in Maseno Division. It was found that Women group projects seem to support healthcare among households only whenever a member is overwhelmed with the bill by asking other members to contribute an agreed figure towards such endeavors. In support of this, 107 (68.7%) attend public hospitals while 89 (57.1%) of them said they obtain money from women group projects that sustain their health care. This suggests that they are able to take care of their household which is most likely influenced by the proceeds from the group projects.

The study found that women group projects had a significant influence on health care of households within Maseno Division since majority 89 (57.1%) were reported to obtain such money from the women group project. A chi-square test was carried out and a chi-square value of (1.6) was found to be significant at 0.449. This therefore meant that that there was an association between women group projects and health care of households within Maseno Division hence the hypotheses: Women group projects does not significantly influence healthcare of households within Maseno Division was rejected.
5.3 Conclusions

The purpose of the study was to examine the effects of women group project activities on household livelihoods in Maseno Division with specific reference to food security, health care and education.

Regarding objective one of the study which sought to establish the extent to which women group project activities influence food security among households in Maseno Division. The study concluded that women group projects activities influence food security among households to a greater extent since households are either enabled to improve their agricultural production or empowered to purchase food from the market directly from the projects proceed.

The second objective of the study was to assess the level at which women group project activities influence education of households in Maseno Division. Data analysis indicates that Proceeds from women group projects seem to subsidize education of the households thereby sustaining a higher enrolment of children in schools in the division. The study therefore concluded that women group project activities have a greater influence on household education.

The third objective of the study was to determine the extent to which women group project activities influence healthcare of households in Maseno Division. Women group projects seem to support healthcare among households at welfare level since members only contribute whenever a member is overwhelmed with healthcare bills. From the findings of this study it was concluded that majority of the women had
between one to three children. Most of the women took their children to public schools as a result of proceeds they got from the group activities.
5.4 Recommendations

Based on the findings and the conclusions drawn from the above, the study made the following recommendations:

1. Since food production among households in the division does not meet the household needs and women group projects seem to have greater influence; more women should be encouraged to join women groups which eventually would enable them initiate income generating projects to boost food production for sustainable food security in the area.

2. Though the Kenya government supports education in both primary and secondary schools, women group projects may be an alternative source of education subsidy. The study therefore recommends that the government should allocate more revolving funds to the women groups in order to enable them expand their projects for higher income generation to allow them effectively support higher education beyond primary and secondary among the households in the division.

3. A healthy member of society may be more productive towards success of such society. The study therefore recommends that women groups should initiate healthcare policy for the members instead of operating at welfare level. This may bring about fairness instead of ad hoc decisions they seem to rely on whenever a member is overwhelmed with hospital bills.
5.5 Contribution to body of knowledge

The following are summaries of the study’s contribution to the body of knowledge.

Table 5.1: Contribution to the Body of Knowledge based on Objectives

<table>
<thead>
<tr>
<th>Category</th>
<th>Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>i. To establish the extent to which women group projects influence</td>
<td>Women group projects influence to a greater extent food security of Food security among households in Maseno division since In Maseno division 70 (44.9%) of the respondents said that they get food subsidy from the project proceeds.</td>
</tr>
<tr>
<td>Women group projects influence</td>
<td></td>
</tr>
<tr>
<td>Food security among households</td>
<td></td>
</tr>
<tr>
<td>In Maseno division</td>
<td></td>
</tr>
<tr>
<td>ii. To assess the level at which women group projects subsidize education</td>
<td>Women group projects subsidize Group projects influence education Education of households in Maseno division since 56 (35.9%) obtain fee from the project proceeds.</td>
</tr>
<tr>
<td>Of households in Maseno division</td>
<td></td>
</tr>
<tr>
<td>iii. To determine the extent to which women group projects influence</td>
<td>Women group projects seem not to have Clear policy on healthcare of members Health care of households in Maseno division since 89(57.1%) obtain money for their health from the projects.</td>
</tr>
<tr>
<td>Women group projects influence</td>
<td></td>
</tr>
<tr>
<td>Health care of households in Maseno division</td>
<td></td>
</tr>
</tbody>
</table>
5.6 Suggestions for further Research

The study was limited to Maseno division; however, the researcher has observed a greater influence of women group projects on household food security in a rural setting. There is need to conduct a study on contribution of women group projects on food production in Kenya in order to provide alternative sources of food for national food security.

Most women group members in a rural setting seem to have limited education that may not enable them initiate plan and undertake projects. The study therefore recommends that a study on influence of education on initiation of women group projects be conducted to enable recommendation of an effective training program for women group project managers.
REFERENCES


World Development 24, 1579 – 1595.


Dorling Kinders: Prentice Hill.


APPENDICES

APPENDIX A

QUESTIONNAIRE FOR WOMEN GROUP MEMBERS

Introduction

I am a postgraduate student of University of Nairobi. I am interested in conducting a study on “Effects of Women Group Projects on Household’s Livelihoods in Kenya: a case of Maseno Division.” I kindly request for your participation in data collection to enable me complete the study. Thank you.

Section A: Bio-data from the Respondents

1. Gender

   Female ( )                              Male ( )

2. Age

   0-23 years ( ) 24-29 years ( ) 30-34 years ( ) 35-39 years ( ) 40 yrs & above ( )

3. Marital status?

   Single unmarried ( ) Married ( ) Single widowed ( )

4. What is your highest level of education?

   None ( ) Primary ( ) Secondary ( ) College ( )

5. What kind of occupation are you engaged in?

   Business ( ) Professio nal ( ) Farming ( ) Others ( )
6. How many children do you have?

1-3 children (   )  4-6 children (   )  7 & above (   )

7. How many children are enrolled in school?

1-3 children (   )  4-6 children (   )  7 & above (   )
B) Women Group Projects and Education

8. Which type of Schools do your children attend?

a) Public school ( ) b) Private School ( ) c) Boarding School ( )

d) Organization Sponsored school ( )

9. What are the sources of school fees for your children?

a) Family income ( ) b) Proceeds from the women group Projects ( )

c) Well-wishers ( )

10. Does your women group project support education of the household members? Yes ( ) No ( )

C) Women Group Projects and Food Security

11. Do you grow crops for purposes of feeding your family? Yes( ) No( )

12. Does the food you either grow or buy sufficiently sustain needs of your household? Yes ( ) No ( )

13. If “No” in 9 above, what other sources of income do you have to meet food shortage in your household?

a) Proceeds from Women group project ( )

b) Family income ( )

c) Salary of family member(s) ( )
11. If “yes” from 9 above where do you obtain farm inputs for crop production?

a) Proceeds from Women group project (   )

b) Family income (   )

c) Salary of family member(s) (   )

d) Donation from well-wishers (   )

12. In case of crop failure, how do you meet feeding demands of your house?

a) Proceeds from Women group project (   )

b) Family income (   )

c) Salary of family member(s) (   )

d) Donation from well-wishers (   )

D) Women Group Projects and Healthcare

13. Where do you take members of your household for healthcare?

a) Public hospital b) private hospital c) community hospital

d) Buy drugs from pharmaceutical shops
14. In case of any hospital bill payments where do you obtain finances for such expenses?

   a) Proceeds from Women group project (   )

   b) Family income (   )

   c) Salary of family member(s) (   )

   d) Donation from well-wishers (   )

15. Do you have any healthcare policy within your women group? Yes (   ) No (   )

16. If “yes” in 15 above under what circumstances does the women group members come in to assist a member pay hospital bills?................................................................................................................................................
................................................................................................................................................
................................................................................................................................................
................................................................................................................................................
................................................................................................................................................
................................................................................................................................................
APPENDIX B

Interview Schedule for Social services Department Staff and NGOs Staff

1. Which projects do the women groups you work with initiate?

2. In your opinion, have these projects improved livelihood of the women group members’ households?

3. Do the women groups have policies on the following regarding their members?
   
   a) Food security of the members ( )
   
   b) Healthcare ( )
   
   c) Education ( )

4. Do you receive any funding from the government that support women group projects?

5. How frequent do your organization receive funding for women group projects?

6. Are the funds received sufficient for support women groups effectively?

7. Does your office/organization care about qualifications of the office bearers selected by the women group members to manage the projects?
8. In your opinion, are all the women group projects in the division effectively Managed? If not suggest the challenges women group project managers face in the division.
APPENDIX C

RESEARCH AUTHORIZATION

Republic of Kenya

NATIONAL COUNCIL FOR SCIENCE AND TECHNOLOGY

Telephone: 254-020-2213471, 2241349, 254-020-2673550
Mobile: 0713 788 787, 0735 404 245
Fax: 254-020-2213215
When replying please quote
secretary@ncst.go.ke

Our Ref: NCST/RCD/14/013/1361

Date: 23rd July 2013

Maureen Atieno Onyango
University of Nairobi
P.O. Box 825-40100
Kisumu.

RE: RESEARCH AUTHORIZATION

Following your application dated 22nd July, 2013 for authority to carry out research on “Effects of Women group projects on households’ livelihood in Kenya: A Case of Maseno Division, Kisumu County.” I am pleased to inform you that you have been authorized to undertake research in Kisumu West District for a period ending 30th September, 2013.

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

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

Said Hussein
For, Secretary/CEO

Copy to:

The District Commissioner
The District Education Officer
Kisumu West District.
APPENDIX D

RESEARCH PERMIT

PAGE 2

THIS IS TO CERTIFY THAT:

Prof./Dr./Mr./Mrs./Miss/Institution
Maureen Atieno Onyango
of (Address) University of Nairobi
P.O Box 825-40100, Kisumu

has been permitted to conduct research in

Kisumu West

Location
District
County

on the topic: Effects of Women group projects on households’ livelihood in Kenya: A Case of Maseno Division.

Kisumu County.

for a period ending: 30th September, 2013.

PAGE 3

Research Permit No: NCST/RCD/14/013/1361
Date of issue
23rd July, 2013

For Secretary

KSH. 1000

Applicant’s
Signature

National Council for Science & Technology