

**INFLUENCE OF COMMUNITY BASED ORGANISATION PROGRAMS ON
WOMEN EMPOWERMENT IN KIBRA CONSTITUENCY: A CASE OF
PERMACO WOMEN SELF HELP GROUP, NAIROBI CITY COUNTY KENYA.**

BY

CATHERINE SALINA ATIANG ASEGO

**A Research Project Report Submitted in Partial Fulfillment of the Requirements for
the Award of the Degree of Master of Arts in Project Planning and Management of
the University of Nairobi**

2016

DECLARATION

This research project report is my own work and has not been submitted for any other degree at any other institution.

Signature..... Date.....

CATHERINE SALINA ATIANG ASEGO

ADM No.L50/76229/2014

This research project report has been submitted for examination with my approval as the university Supervisor.

Signature..... Date.....

Dr. LUKETERO WANYONYI, PhD

Senior Lecturer

School of Mathematics, University of Nairobi

DEDICATION

This project is dedicated to my daughter Kimberly Leah, my father, Mr. Henry Asego, my mother, Mrs. Leah Asego and my siblings for their constant and unwavering motivation, encouragement, immeasurable love and affection, moral and financial support which they tirelessly extended to me during the duration of my studies.

ACKNOWLEDGEMENT

It has been a long journey and the completion of this research project has been invaluable. I am fortunate to have had the support of various institutions and individuals without whom I would not have made it this far.

To my supervisor, Dr. Luketero Wanyonyi, thank you for the support and exceptional guidance; you made this academic journey enriching and worthwhile.

I wish to appreciate the founder of Permaco Women Self Help Group Ms. Peres Achieng Odera and all the women who formed the core of this study. Thank you for allowing me to be part of your lives through this research work; I am indebted to you all.

A special thanks to my fellow students and especially my group discussants who created a conducive and supportive environment that made my studies all more enjoyable despite the many challenges that came with it.

To my family members, friends and loved ones, I am grateful to all of you for supporting me in my pursuit of knowledge and for your invaluable contributions and support, thank you very much and God bless you all.

TABLE OF CONTENT

	PAGE
DECLARATION	i
DEDICATION	ii
ACKNOWLEDGEMENT	iii
TABLE OF CONTENT	iv
LIST OF TABLES	ix
LIST OF FIGURES	x
LIST OF ABBREVIATIONS AND ACRONYMS	xi
ABSTRACT	xii
CHAPTER ONE: INTRODUCTION	1
1.1 Background to the Study.....	1
1.2 Statement of the Problem.....	5
1.3 Purpose of the study.....	6
1.4 Objectives of the study.....	7
1.6 Significance of the Study	8
1.7 Delimitation of the Study.....	8
1.8 Limitations of the Study.....	9
1.9 Assumptions of the Study	10
1.10 Operation Definition of Significant Terms	10
1.11 Organization of the Study	12

CHAPTER TWO: LITERATURE REVIEW	13
2.1.The Concept of Women Empowerment.	13
2.2 Influence of CBO Programs on Women Empowerment	15
2.2.1 Microcredit programs and Women Empowerment.....	16
2.2.2 Capacity building Programs and Women Empowerment.....	21
2.2.3 Community Entrepreneurship Programs and Women Empowerment.....	23
2.2.4 Participatory leadership Programs and Women Empowerment	24
2.3 Theoretical review	27
2.3.1 Capability Approach Theory.....	27
2.3.2 Social Capital Theory	28
2.4 Conceptual Framework.....	31
2.5 Knowledge Gap	32
2.6 Summary of the chapter	33
CHAPTER THREE:RESEARCH METHODOLOGY	34
3.1 Introduction.....	34
3.2 Research Design.....	34
3.3 Target Population.....	35
3.4 Sampling frame and Sampling procedure.....	36
3.5 Data Collection Instruments	36
3.5.1 Pilot study of the Instruments	37
3.5.2 Validity of the instruments.....	38
3.5.3 Reliability of the instruments.....	38
3.6 Data Collection Procedure	39

3.7 Data Aanalysis Techniques.....	40
3.8 Operational definition of the Variables.....	41
3.9 Ethical Considerations	45
CHAPTER FOUR:DATA ANALYSIS, PRESENTATION AND INTERPRETATION	46
4.1 Introduction.....	46
4.2 Questionnaire return Rate	46
4.3 Demographic characteristics of the respondents.....	46
4.3.1 Gender of the Respondent.....	47
4.3.2 Age of the Respondent.....	47
4.3.3 Levels of Education the Respondents	48
4.3.4 Period of membership	48
4.4 Influence of CBO programs on women empowerment	49
4.4.1 Micro Credit Programs	50
4.4.2 Micro credit programs provided to women group	50
4.4.3 Extent to which Micro Credit Programs Influence Women Empowerment.....	51
4.5 Capacity Building Programs	53
4.5.2 Extent to which members were taught new skills.....	53
4.5.3 Capacity Building Programs Influence Women Empowerment.....	54
4.6 Community Entrepreneurship Programs.....	55
4.6.1 Women motivated to start enterprises.....	55
4.6.2 Supporting members to start their own businesses	56
4.6.3 Community Entrepreneurship undertaken empowers members	57

4.7 Participation in Leadership	58
4.7.1 Extent to which members were supported to participate in leadership	58
4.7.2 Extent to which participatory leadership influence women empowerment.....	60
4.8 Women Empowerment and Performance of the Organization	61
4.8.1 Ways in which Women Self Help Group empowers members	62
4.9 Regression Analysis.....	63
4.9.1 Model Summary for Organizational Performance.....	63
4.9.2 Analysis of Variance (ANOVA).....	64
4.9.3 Regression Coefficients	65
CHAPTER FIVE:SUMMARY OF FINDINGS, DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS	68
5.1 Introduction.....	68
5.2 Summary of Findings.....	68
5.3 Discussions of the Findings	70
5.3.1 Micro credit programs.....	71
5.3.2 Capacity Building Programs	72
5.3.3 Community Entrepreneurship Programs.....	73
5.3.4 Participation in Leadership	75
5.4 Conclusion	76
5.5 Recommendations.....	78
5.5 Suggested areas for Further Research.....	79
REFERENCES	80
APPENDICES	83

Appendix I: Introductory Letter	83
Appendix II: Questionnaire.....	84
Appendix III: Research Authorization Permit	91
Appendix IV: Research Permit	92

LIST OF TABLES

Table 3. 1 Operationalization of the variables	42
Table 4. 1: Gender of the Respondent	47
Table 4. 2 Respondents' age brackets.....	47
Table 4. 3 Respondents Highest Level of Education Attained	48
Table 4. 4 Respondents Period of membership	49
Table 4. 5 Extent to which Micro Credit Programs Influence Women Empowerment....	51
Table 4. 6 Capacity Building Programs Influence Women Empowerment.....	54
Table 4. 7 Supporting members to start their own businesses	56
Table 4. 8 Community Entrepreneurship undertaken empower members	57
Table 4. 9 Members engaged in leadership	58
Table 4. 10 Extent to which members were supported to participate in leadership	59
Table 4. 11 Extent to which participatory leadership influence women empowerment...	60
Table 4. 12 Permaco Women Self Help Group empower their members	61
Table 4. 13: Model Summary	63
Table 4. 14 ANOVA	64
Table 4. 15 Coefficients	65

LIST OF FIGURES

Figure. 1: Conceptual framework	31
---------------------------------------	----

LIST OF ABBREVIATIONS AND ACRONYMS

ANOVA	-	Analysis of Variance
CBO	-	Community Based Organizations
GOK	-	Government of Kenya
ICT	-	Information and Communication Technologies
NGOs	-	Non – Governmental Organizations
SHG	-	Self Help Group
SPSS	-	Statistical Software Package for Social Science
SRSP	-	Sarhad Rural Support Program (SRSP)

ABSTRACT

The role of Self Help Groups (SHGs) in the context of improving women empowerment has become a vital one. Even now nearly 50 per cent of the Kenyans live below the poverty line which has over time encouraged SHG activities which has in turn led to an increase in the number of SHGs as an approach to alleviate poverty and empower community members in the social aspect of the group with entrepreneurial activities. Despite the significant role played by SHG programs in women development, there is a scarce empirical study on the influence of these programs on empowerment among women in Kenya. The study sought to examine the influence of Self Help Group programs on empowerment among women, a case of Permaco Women Self Help Group in Kibra Constituency. The purpose of this research was to determine the influence of Community Based Organization (CBO) programs on women empowerment in Kibra constituency: a case of Permaco Women Self Help Group, Nairobi Kenya. This study had four objectives: to establish the influence of micro financing on empowerment of women in Permaco women Self Help Group in Kibra constituency, to examine the influence of capacity building programs on empowerment of women in Permaco Women Self Help Group in Kibra constituency, to determine the influence of community entrepreneurship on empowerment of women in Permaco Women Self Help Group in Kibra constituency and to assess the influence of participatory leadership on empowerment of women in Permaco Women Self Help Group in Kibra constituency. This research study adopted a descriptive survey design which was deemed fit to determine the influence of Permaco Women Self Help Group on women empowerment in Kibra Constituency, Nairobi Kenya. The target population for this study was 1,000 members and beneficiaries of the group. A purposive random sample was used to select each group. A sample size of 200 respondents was selected from a list of 1,000 members and beneficiaries of the Permaco Women Self Help Group. The primary data for this study was collected using the questionnaire. The collected data was analyzed by employing descriptive statistics and inferential analysis using statistical package for social science (SPSS). The data was then presented in tables. The study established that CBO programs influence women empowerment and that enhancing programs such as micro financing, capacity building, community entrepreneurship and participatory leadership would improve the women empowerment in Kibra Constituency as the results were statistically significant. The study concluded that microcredit programs have a positive impact on both objective and subjective poverty. There is need to incorporate more Community Based Organization programs for women's empowerment in Kibra constituency as these programs remain a critical aspect for consideration in women empowerment. SHGs have been instrumental in women empowerment by enabling women to work together in collective agency.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

The decade of the 1990's witnessed growth of various Community Based Organizations (CBOs). In this context the role of Self-Help Groups (SHGs), especially of women has assumed a critical challenge (Arjun, 2010). The SHGs approach is the key element of social mobilization. Linked with micro-finance, the SHG approach and movement has now been accepted as an effective intervention strategy for poverty alleviation. Successful efforts to empower poor people mean increasing their freedom of choice and action in different contexts which includes access to information, inclusion and participation (Puhazhendhi and Satyasai, 2001). The movement of SHGs can significantly contribute towards the reduction of poverty and unemployment in the rural sector of the economy and the SHGs program can lead to social transformation in terms of economic development and social change (Anjugam, 2007). Manimekalai and Rajeshwari (2001) noted that SHG programs help the groups to achieve a measure of economic and social empowerment. It has developed a sense of leadership, organizational skill, management of various activities of a business, right from acquiring finance, identifying raw materials, market and suitable diversification and modernization (Das, 2012).

Women empowerment through SHGs constitutes an emerging and fast growing trend towards social and economic development of the nation. Women empowerment could be

studied in terms of their influence over economic resources of the family, participation in the household decision making in money matters and on the decisions pertaining to general welfare of the householders (Bali Swain, 2009). Women empowerment also depends on self-development which could be realized through the growth of personality in terms of ability of rural women to influence and participate in the decision making, freedom to start new micro enterprises, income generation capacity, to join in adult education programs if they are illiterate or to pursue their higher education through distance learning when they are literates (Jayaraman, 2005).

Over centuries, women were treated as less-than-equal to men in many ways. Women bear an unequal share of the burden of poverty globally due to societal and structural barriers. According to Sen (2001), women worldwide have less access to substantive freedoms such as education, employment, health care, and democratic freedoms. There are low enrollment rates of girls in schools; a factor that has led to the fact that women make up more than two-thirds of the world's illiterate adults and women experience unequal access to health care starting from birth and missing from all levels of government motivating formation of women Self-Help Groups (UNESCO, 2013). The program contributes to improvement in women's decision-making power, control over household resources, and participation in the public sphere. In different parts of the world, such as sub-Saharan Africa and Latin America, the SHGs programs has been adapted to match the cultural and social context in those specific settings. For example, SHGs in sub-Saharan Africa, such as *Jeunes sans Frontières* in Burkina Faso, have a stronger emphasis on skill development, participation in government and HIV/AIDS than

SHGs in Asia overcoming the stigma surrounding HIV/AIDS in sub-Saharan Africa (Nguyen, 2005). India and other countries in South and Southeast Asia have a long history of SHG activity. South Asia's largest and perhaps most well-known program is the Self-Help Group-Bank Linkage Program (SBLP).

Self Help Groups (SHGs) are one of the innovative and much needed schemes to accelerate the women entrepreneurship, women's self-employment and women empowerment. This concept was successfully implemented in developing countries. It has become the wise tool to improve the social and economic development (Rajamohan, 2003). Government also provides various financial and non-financial programs to promote the Self Help Groups for women empowerment. Banks and financial institutions have also realized the impact of the Self Help Groups. Hence they are channeling their funds for women and rural development through Self Help Groups. SHGs are increasingly becoming an important method of organizing women to take action, empower them and transform their lives (Surrender, and Sehrawat, 2011). Self Help Groups programs have emerged as one of the major strategies for the convergence of different services and activities. The SHGs programs have been effective at targeting poor women and are associated with improvements in household income, livestock ownership, savings and households' ability to withstand economic shocks (Sinha, 2008).

The word empowerment is defined as the process by which women take control and ownership of their choices. Empowerment is a process of awareness and capacity building leading to greater participation, to greater decision making power and control

and transformative action (Das, 2012). Empowerment of women signifies harnessing women power by conscientizing their tremendous potential and encouraging them to work towards attaining a dignified and satisfying way of life through confidence and competence as persons with self-respect, rights and responsibilities (Veena, 2009).

The core elements of empowerment have been defined as agency (the ability to define one's goals and act upon them, awareness of gendered power structures, self-esteem, and self-confidence. Empowerment as a concept was introduced at the 1985 International Women's Conference held in Nairobi. The conference defined empowerment as a redistribution of social power and control of resources in favour of women. It is the process of challenging existing power relations and of gaining greater control over the sources of power (Jayaraman, 2005).

Empowerment is a multi-faceted process which encompasses many aspects that is enhancing awareness, increasing access to resources of economic, social, political and many more (Rajamohan, 2003). In recent years women empowerment has become a subject of great concern for the nations all over the world especially in poor and developing countries. The impact of globalization is seen eventually on position of women in some form or other in most of the developing countries. United Nations has also strived hard to draw the due attention of the World Community on this issue in the past years (Jothi, 2010).

Women Empowerment refers to an increase in the strength of women such as spiritual, political, social or economic (Mukherjee & Purkayastha, 2011). The most common

explanation of Women's Empowerment is the ability to exercise full control over one's actions. Thus, women empowerment occurs in real sense when women achieve increased control and participation in decision making that leads to their better access to resources. It often involves the empowered developing confidence in their own capacities (Arjun, 2010).

1.2 Statement of the Problem

The role of SHGs in the context of improving women empowerment has become a vital one. Programs such as training, microfinance, savings, credit, or social involvement are used as instruments of empowerment. Chandra and Anushree (2010) suggest that some SHG programs focus on resolving market failures, saving and credit constraints, while others put a stronger emphasis on rights, for example group members' rights to access resources or political participation. Micro finance programs have a substantial influence on the economic status, decision making power, knowledge and self-worthiness of women participants of SHG-Bank linkage programs. According to Dccordinas (2012) a significant improvement of managerial skills, psychological wellbeing and social empowerment among rural women were as a result of participating in micro finance through SHGs- Bank linkage programs.

Kenya is one of the developing countries in Africa and the world at large. Even now nearly 50 per cent of Kenyans live below the poverty line which has over time encouraged Self Help Group activities. This has in turn led to an increase in Self-Help Groups (SHGs) as an approach to alleviate poverty and empower community members in

the social aspect of the group with entrepreneurial activities (Ochanda, 2011). For instance Permaco Women Self Help Group was formed to empower women on issues affecting them in areas related to employment to increase their income level. Permaco Women Self Help Group is a community based organization working with women in Kibra which is the largest urban slum in Kenya. Permaco Women Self Help Group's goal is to ensure economic independence for women through making beads and also selling detergent from Kenya.

Evidence on success of SHGs in empowering females is mixed (Minimol and Makesh, 2012). In particular, public domain referred to as self-selection, so that those who are most in need of assistance remain excluded. Simultaneously, the fact that a majority of the SHG members are already empowered leads to exaggerated estimates of the effects of the programs. Despite the significant role played to by Self Help Group programs in women development, there is scarce empirical studies on the influence of Self Help Groups programs on empowerment among women in Kenya. The present study thus sought to examine the influence of Self Help Group programs on women empowerment in Kibra Constituency; a case of Permaco Women Self Help Group, Nairobi Kenya.

1.3 Purpose of the study

The purpose of this research was to determine the influence of Community Based Organization programs on women empowerment in Kibra Constituency; a case of Permaco Women Self Help Group, Nairobi Kenya.

1.4 Objectives of the study

The specific objectives of this research work were:

- i. To establish the influence of micro financing on empowerment of women in Permaco Women Self Help Group in Kibra constituency.
- ii. To examine the influence of capacity building on empowerment of women in Permaco Women Self Help Group in Kibra constituency.
- iii. To determine the influence of community entrepreneurship on empowerment of women in Permaco Women Self Help Group in Kibra constituency.
- iv. To assess the influence of participatory leadership on empowerment of women in Permaco Women Self Help Group in Kibra constituency

1.5 Research Questions

The study sought to answer the following questions:

- i. How do micro financing programs influence the empowerment of women in Kibra constituency?
- ii. To what extent does capacity building programs influence empowerment of women in Kibra constituency?
- iii. How do community entrepreneurship programs influence empowerment of women in Kibra constituency?

- iv. How do participatory leadership programs influence the empowerment of women in Kibra constituency?

1.6 Significance of the Study

This study provides invaluable information to researchers as they conduct studies in this and other related topics. In addition to this, it also provides important information to the management of SHGs which are at present playing a vital role in empowering women in all respects. Kibra constituency is one of the largest informal settlement in Kenya with high levels of poverty. In view of the foregoing SHG programs, the study findings highlighted the empowerment status of women through Permaco Women Self Help Group programs.

The study findings will also help the government policy makers to gain insight on the influence of SHG Programs on women empowerment so as to formulate policies that will enhance further development of the SHGs and the promotional schemes and systems made available to the growth of SHGs thus fostering rural development and industrialization with the help of these groups. The important aspect of these programs, in recent times, is encouraging the formation of SHGs that will foster the needs of women development.

1.7 Delimitation of the Study

The study sought to determine the influence of Permaco Women Self Help Group empowerment programs on women empowerment. The study was carried out in Kibra constituency in Nairobi, Kenya. The study focused on microfinance programs, capacity

building programs, community entrepreneurship programs and participatory leadership programs carried out by Permaco Women Self Help Group in Kibra constituency. The respondents in the research work were members and beneficiaries of Permaco Women Self Help Group programs.

1.8 Limitations of the Study

The study was conducted in Kibra Constituency, Nairobi Kenya. Fear of victimization was a key limitation to this research work. Respondents at Permaco Women Self Help Group were afraid to provide factual information on the basis that information they provided would be used against them. There were concerns over the confidentiality of respondents thus affecting their honesty in providing information.

Based on these limitations, respondents were informed that the exercise was purely for research work and confidentiality of all respondents and information provided was guaranteed, as it is one of the ethical issues in research. As a result, no respondents were victimized based on their contributions in informing this study.

Assurance of no names nor identification numbers being included in any of the research instruments was given and therefore no chances of linking any information to particular respondents. This influenced respondents in providing true, factual and adequate information.

1.9 Assumptions of the Study

The study was guided by a number of study assumptions during data collection. In sampling, the study assumed that the sample possesses the same characteristics as the population and therefore represents the population.

An assumption that the respondents would be honest, cooperative, objective and trustworthy in their response to the research instruments was made. It was assumed that the targeted sample for research would be reachable and individuals would respond to the research questions. The respondents would give responses that are sincere and without bias.

1.10 Operation Definition of Significant Terms

Community Based Organization - Community Based Organizations are nonprofit groups that work at the local level to improve the lives of residents by building equality and ensuring access to basic essential services for sustainable development. These groups are brought together by a common interest to serve the needs of the disadvantaged communities and are mostly staffed by local members of the communities who experience firsthand the needs within their neighborhoods.

Community Entrepreneurship - Communities have the ability to craft innovative solutions to their own pressing social needs and problems through engaging in businesses. In most informal settlements, majority of the communities engage in small businesses such as tailoring, selling of foodstuffs by the roadside, weaving among others.

The members of the Self Help Groups are able to fend for their families and contribute to the economic development of the communities they live in.

Economic Empowerment – Greater access to financial resources outside the household, significant increase in the women's own income, equal access and control over resources at the household level increases the chances of women moving away from the circle of poverty that they are in. When women have the capacity to bring about economic change for themselves, inequalities are reduced and chances of communities becoming stronger players in the national and global marketplace is increased.

Self-Help Group - Women groups in the informal settlements and rural areas are usually formed with at least 10 - 20 members who possess homogeneous social and economic backgrounds and voluntarily come together to contribute to a shared need. Self Help Groups are involved in savings, internal lending, micro-entrepreneurial activities, assimilation and dissemination of knowledge about health, childcare, education, participation of women in decision making in households with an aim of offering mutual support, services or care to members.

Participatory leadership –Devoting one's life and talents to improving society regardless of social standing, wealth, or privilege and providing opportunities for the women to be part of the decision making processes is important in promoting accountability and taking responsibility. Ensuring equal participation of women in the decision making process of Self Help Groups fosters transparency and ownership of the group by the members. The participatory leadership paradigm is based on respect and

engagement as the leaders seek to improve the lives of the members and community at large.

Women Empowerment: Empowering women to participate fully in economic life across all sectors is essential to building stronger economies. More so when women in the SHGs have an influence over the economic resources of the households, participation in decision-making in money matters, and influence over other decisions pertaining to general welfare of the households this leads to a change in the distribution of power both in interpersonal relations and in institutions throughout society.

1.11 Organization of the Study

The study is organized in five chapters. Chapter one presents the introduction where background of the study, statement of the problem, research objectives and research questions are featured. Chapter two captures the literature review; chapter three presents the research methodology while chapter four presents the results and findings. Chapter five outlines the discussions as per the study findings, conclusions, recommendations and suggestions for further research.

CHAPTER TWO

LITERATURE REVIEW

This chapter attempts to review how past researchers have contributed to Community Based Organizations (CBO) and influence of their empowerment programs on women empowerment. This enable the study to develop new knowledge from the gaps identified in the literature reviewed which if bridged would contribute to successful operation of CBOs. The conceptual framework is used to demonstrate the relationship between the variables.

2.1.The Concept of Women Empowerment.

Empowerment in its broadest sense can be seen as increasing power to especially, marginalized people and groups farthest down the power ladder and who have least access to knowledge, decisions, networks and resources. Marginalized people all over the world include both men and women. Empowering people therefore involves a complex understanding which includes their own perspectives as well as those of other players of how power is exercised and how it affects them (Fook 2007). Young (2007) postulates that empowerment is about people taking control of their own lives, gaining the ability to do things, to set their own agendas, to change events in ways previously lacking and to be self-reliant. Further to this, Batliwala (2000) defines empowerment as the process by which the powerless gain greater control over the circumstances of their lives. This includes control over resources, physical, human, intellectual, financial and over ideologies-belief values and attitudes. It has now been recognized within development

circles that economic development and social progress are best achieved when a mass of the population is educated and informed about development plans and sees it as the direct beneficiary of what expanded growth could bring.

Empowerment of women signifies harnessing women power by concentrating on their tremendous potential and encouraging them to work towards attaining a dignified and satisfying way of life through confidence and competence as a person with self-respect, rights and responsibilities. The core elements of empowerment have been defined as agency, awareness of gendered power structures, self-esteem, and self-confidence. In recent years women empowerment has become a subject of great concern for the nations all over the world especially in poor and developing countries. The impact of globalization is seen eventually on position of women in some form or other in most of the developing countries with the variation of degree. Women Empowerment refers to an increase in the strength of women such as spiritual, political, social or economic. The most common explanation of women empowerment is the ability to exercise full control over one's actions. Thus, women empowerment occurs in real sense when women achieve increased control and participation in decision making that leads to better access to resources which often involves the empowered developing confidence in their own capacities.

Women are not helpless in face of existing challenges. Around the world they are decision-makers for themselves, their families, villages, businesses, and governments. Women's empowerment has been viewed from many perspectives including household,

community and broader arenas such as economic, socio-cultural, political, legal, familial and psychological spheres. For radical feminism it has meant an emphasis upon women gaining control over their bodies, as in demands for self-definition access to abortion and contraception, and demands for reproductive rights (Humphries, 2006). Viewed from this perspective, women's empowerment goes beyond the mere exercise of control or access to resources and decision-making in the community to the extent of absolute rights over their own bodies and lives.

Women's empowerment is not only focused on the exercise of control over their own bodies, the right and control over their sexuality in matters of childbearing, abortion, the use of contraception and the decision as to when to have sex with their male partners, but is also concerned with dismantling the patriarchal system which perpetuates gender inequality in societies throughout the world. This western feminist view is profoundly different from the view held by most people in the developing countries believe that women's empowerment is essentially about increasing women's economic and social opportunities and that this can be done without dismantling patriarchy. The promotion of women's empowerment as a development strategy is based on the argument that empowering and investing in women brings development dividends and that women's equality is more than a right.

2.2 Influence of CBO Programs on Women Empowerment

The need for women's participation in development and leadership cannot be over emphasized. For sustainable development to be attained, women need to be empowered

for active participation in development initiatives provided for by various CBOs' at the rural and informal settlements in Kenya. CBOs have been very instrumental in championing the cause of women empowerment over the years. Various initiatives such as capacity building programs, participatory leadership programs, community entrepreneurship programs and microfinance programs have had an impact on the empowerment status of women as highlighted below.

2.2.1 Microcredit programs and Women Empowerment

International aid donors, governments, scholars, and other development experts pay much attention to microfinance as a strategy capable of reaching women and involving them in the development process. The microfinance industry has made great strides towards identifying barriers to women's access to financial services and developing ways to overcome those barriers. In this study, the main emphasis is laid on micro-finance as it is the only tool to development. But the author missed the component of saving and training which are equally essential for development (Deshpanda, 2001).

The Centre of Agriculture and Rural Development (CARD) in the Philippines is slightly a modified Grameen approach in reaching the poor through micro-credit. The main features of CARD include targeting poor women as clientele, organizing borrowers in small homogeneous groups to ensure effective utilization and recoveries of loans, developing collective funds with compulsory savings from borrowers to meet with financial crises and saving them from money lenders in times of emergency while promoting social development of members using credit as an entry point. Evaluation of

CARD showed that it is successfully reaching the low income people with credit. These people usually have no access to land resources and have poor housing worth less than P 25,000 and they received a share of loans proportional to their members. The average size of the loan is P 9,500. This loan is usually borrowed for running enterprises like trading agricultural produce; hog raising, retail stores, fishing, fish drying and trading, and food vending. The average labor productivity in such enterprises is P 107 per day which is 34% higher than the market wage rate of P 80 per day. It is finally concluded that employment, income and labor productivity increases with the number of repeat loans taken from CARD (Rajamohan, 2003).

Emergence of microcredit programs as a preferred strategy for alleviating poverty in Nepal is examined. A genealogical approach has been adopted to trace how Nepalese planners' enduring concerns about rural development are eliminated through financial aid provided by donors. In the resulting microcredit model, the rural development lending is devolved from commercial banks to subsidized 'rural. Development banks' and women borrowers become the target of an aggressive 'self-help' approach to development. As a governmental strategy, microcredit thus constitutes social citizenship and women's needs in a manner consistent with neoliberals. It also considers the progressive and regressive possibilities in the articulation of such constructed prejudices with local cultural ideologies and social processes (Katherine, 2001). Microcredit has a positive impact on both objective and subjective poverty and particular attention is paid to the length of time program participants have had access to microcredit.

A conceptual scheme for understanding the impact of microcredit to poor borrowers on common pool resources is presented. Women and social capital created through training, decision making and risk bearing with the help of many micro-credit programs are the focus of this study. It is found that there is an important connection between micro credit programs and environmental resources. These connections are created through physical and human capital (Anna, and Johnston, 2009).

The impact of microcredit schemes on rural women, their household decision making and their own wellbeing is assessed. Microcredit schemes usually pay attention towards women's acquisition of assets including land. It is concluded that micro credit schemes have no straightforward effect on women's dignity or change in gender relations, but there is continuous creation of new norms and social contexts which change their traditional status (Govind et al., 2004). Microfinance plays a role in female empowerment and the income of women increases up to some extent and the savings level also improves. In addition, the micro finance institutions also enhance their participation in micro-finance by improving the decision making power of women. The results also reveal that microfinance has failed to bring significant changes in gender relations at household levels (Meron, 2007).

Increase in women's income and assets plays a very important role in enhancing women's socioeconomic independence and self-confidence. It helps break the cycle of poverty they live in and allows them to have more control over their lives and economic decisions. On the other hand, quantitative analysis of microcredit recipients' answers

showed that this increase is small and the strategy followed by some programs offering microcredit resembles that of the subsidies system, targeting survival only without helping substantially transforming these women's lives. The main reasons are the small amount of credit offered and lack of skills needed to engage in highly profitable making activities. Programs shifting from the simplistic ones to pluralistic ones that offer services besides microcredit that is marketing, match making and training (Yasmine, 2007).

Provision of microcredit facilities enhance the timely utilization of agricultural inputs, new technology adoption, and provide an opportunity of technical efficiency achievement. Furthermore the education of farmers, farming experience, herd size, cultural practices and agricultural credit are positively affecting the efficiency of agricultural sector. Impact of microcredit on rural women empowerment in Bariyali, Teknogpora and Naga villages of Basan and Kayaltie union under Ghazipur District (n=90) is analyzed. Three indicators are used for impact measurement of microcredit i.e. personal income, saving behavior and asset ownership.

Economic empowerment of women can be improved by increasing personal income, saving and assets (Sultana and Hassan, 2010). Credit supply enhances the income of the livestock growers more than 100%. This microcredit helps both in expansion of economies of size and increases in the productivity of the livestock sector from available resources. This expansion of the livestock sector helps in the absorption of the unemployed and untrained labor force. In this way, the problem of migration of the untrained labor towards cities could be mitigated (Chandra and Anushree, 2010).

Microcredit is a useful tool to combat poverty and empower the rural societies by accelerating the investment process and reinforcing the financial foundations and saving capacity. Microcredit has the ability to change and improve the working power of poor rural people by establishing a field for sustainable production and income, prevent users and pre shoppers of agriculture production and also empowering the poor rural women who can work but are deprived of capital and work tools and also extension accordance to their activities such as need assessment and identifying target groups (Sharareh and Abedi, 2011).

The microcredit program of Sarhad Rural Support Program (SRSP) has a positive impact on women folk. In order to know about this impact, 210 purposely selected respondents of SRSP are interviewed. It is observed that SRSP disbursed microcredit through women/village organizations (W/VOs). There were not very encouraging results about the income of respondents after SRSP's interventions. The major problem is inadequate amount of credit and lack of marketing facilities. If such problems overcome, then the objective of rural women empowerment and poverty alleviation can be ensured (Shaukat et al., 2007). It is the emerging need to promote women empowerment. Towards this end microfinance plays a significant role because these rural women with low income and lack of knowledge about banking facilities when delivered through self-help groups (SHGs).

2.2.2 Capacity building Programs and Women Empowerment

Capacity building programs of the Sarhad Rural Support Program (SRSP) has a positive impact on women through social enhancement. This positive impact is estimated by interviewing 210 respondents and it is found that SRSP is working successfully in the sample area. Women of sample area fulfill most of their needs through various developmental activities of the SRSP. To enhance the income of local women, various training programs are conducted by the SRSP. These training programs include tailoring, embroidery, dyeing, poultry farming, fruit processing, bee keeping and mushroom cultivation. All these developmental activities significantly increase the income of rural women (Shaukat et al., 2007).

Skill training is one crucial way to help in the economic empowerment of women. If one talks about women's empowerment, it is important that women have access to the different training opportunities previously denied them. This therefore means: preparing for jobs that are usually not open to them providing income-generating projects that are market-oriented (not welfare-oriented projects) and training capable female leaders at all levels (Jothi, 2010).

Community Based Organizations are seen as inexpensive networks for providing vital community services. As an ethos, a CBO symbolizes community initiatives to tide a problem over and achieve a level of self-sufficiency. It is a concept that has evolved over time all over the world and the journey has been at several levels-from labor/kind/premonitory currency to cash; from non-financial to financial groups; from

rotating to non-rotating patterns; from short-lived to semi-permanent or supposedly permanent groups; and from savings-only to savings-driven credit groups. SHGs have been increasingly promoted for their positive economic impact and the belief that they empower women. Women empowerment takes place when women challenge the existing social norms to effectively expand real freedoms in terms of operational spaces that they enjoy.

The enhanced empowerment would certainly contribute towards higher capabilities and so the ultimate success of a CBO Program will lie in the extent to which the achievements of the social agents can be upgraded. The Capability approach by focusing on what people actually can do makes visible the inequalities women suffer in the family and outside environment and the complex connections between the two and a poor woman's own sense of worth. The next section will analyze the causal connection between women empowerment and capability enhancement to bring out the central capabilities into consideration. Systematic training was given to SHG members in the preliminary stages in both areas.

The training of women on various aspects of CBO activities like the importance of organizations, organizational management, managing various Income Generation Programs and other activities such as record keeping and documentation, opening and managing bank accounts, inter loaning and various leadership roles and practices influence women empowerment.

2.2.3 Community Entrepreneurship Programs and Women Empowerment

Many of the current efforts towards empowering women and increasing their mobility and participation on economic, political and societal fronts see women's participation as the end product and the final objective, wherein women are the 'takers' and the government, civil society, law, administration, media and other institutions are the 'givers'. It is precisely for this reason that methods of interventions where the participation of women is an active and crucial part of the efforts towards empowerment have such a strong appeal. Herein, women participation becomes both the means as well as the final objective, which of course is then seen as an on-going process (Kakkar, 2001).

SHG models that have been introduced by certain NGOs have shown encouraging results in the empowerment of women, not only in economic terms but also in political and societal terms. SHG pools the creative and financial resources of women to run profitable ventures or to meet the financial needs of its members in times of emergency (Kakkar, 2001). The Women's Thrift and Credit-Cooperatives in South India, an initiative by the Co-Operative Development Foundation encourages women to save money and provide women with access to credit, especially in rural areas. Over time, impact assessment of these co-operatives has shown that the purpose for which women take loans from the co-operatives evolves over time. It begins with members borrowing money for meeting family expenses, repaying old loans, paying for children's education or other miscellaneous expenses and eventually moves to members borrowing money for starting their own small and profitable enterprises and businesses (Das, 2012).

The benefits of such a model for women go beyond the obvious economic empowerment. Co-operatives such as these promote bonding among their members and indirectly train the members in life and business skills, including money-management, running organizations, understanding investment and confidence to run their own ventures. Besides this, such initiatives bring the community closer together and is encouraging participation of the men-folk too to promote empowerment of women on all fronts (Kakkar, 2001). The impact of such small enterprises is infinitely more relevant and more fruitful than that of any government initiative or policy. This is because the focus of a small program is based on the unique problems of a given area and allows its women-members to create solutions for their individual as well as collective economic, social or political problem (Kakkar, 2001).

2.2.4 Participatory leadership Programs and Women Empowerment

Eagly (2007) examined the complexities of female leadership from the perspective of situational theorists. Features such as societal values, the culture of the organization, the nature of the task, and the characteristics of the followers determine the context of the situation and therefore the appropriateness of particular types of leaders. In a study of women in the field of academic medicine, Carnes, Morrissey, and Geller (2008) observed interconnectedness between women leaders in academic medicine and improvement in women's health issues.

A study conducted in the Jammu region of India has explained the socio economic impact of Community Based Organizations upon the members (Mehta, Mishra, & Singh, 2011).

It claims that the social impact of CBOs include the positive change in the communication pattern of the members, development in the self-confidence, decrease in domestic violence and an increase in frequency of interaction with outsiders. Deininger (2013) suggests that CBOs should not just be viewed as a microfinance tool but as an innovation in relation to how they empower women. Social, economic and political factors are used to access the state of women empowerment. CBOs in general are more concentrated on microfinance but studies in South Asia have shown that in addition to microfinance, social control functions are also the specialty of CBOs. Chandra shekar & Lokesh (2009) explain that Community Based Organizations affect the speed and direction of social change and this brings cultural change. They further explain that Community Based Organizations can change superstitious beliefs like witchcraft, supernatural power and widow marriage which will lead to cultural change.

Similarly, the study of (Sanyal, 2009) mentions of CBOs mobilization of women in response to domestic violence and other social problems like men's extra marital affairs, acquiring public goods, anti-gambling and anti-alcoholism campaigns (Sanyal, 2009) Similarly, an economic impact includes positive change in the saving pattern of members, less dependency, initiation and expansion of income generation activities (Mehta, Mishra, & Singh, 2011)

Another application of the context included the identification of characteristics that were deemed strengths. Skrla (2000), in research on school supervisors, showed that study participants used forms of reverse discourse. Socialized feminine characteristics that had

typically been labeled as weaknesses were renamed as strengths. Often in talking with the general public, the word leadership is synonymous with the word power. An interesting distinction would be whether being a leader means that one has power, or having power means that one is a leader. When gender is applied to the concept of leadership, this adds another layer to the concept of power. Chin (2004) indicated that leadership as empowerment from a feminist perspective means promoting feminist principles and policies, changing organizational cultures to be more gender equitable, and empowering women as feminist leaders and asserted that women emphasize planning and organizing work and an empathic approach, while placing less emphasis on the need to win at all costs.

When the group becomes stabilized in its functioning, internal factors like good leadership, unity and mutual understanding among the members determine the pace of growth and development. Some of the factors contributing to group success includes the presence of an educated, sincere, and dynamic leader; stability in leadership homogeneity in membership members belonging to same income or social strata, among others democracy and transparency; cooperation, unity, and mutual understanding (Anand, 2002).

Participation in SHGs has led to a change in the status of members within their households. It has been observed that leadership contribution of women may increase their role in the household decision making. This may lead to improved house-level outcomes with respect to health education especially education of the girl child, nutrition

and family planning (Kabeer, 2001). Women Self Help Groups were formed based on the motives like social and economic welfare, awareness of women's rights and duties, building leadership qualities and skill development. Participation in a Self-help Group provides access to the microcredit. Such loans can be utilized by women to improve their livelihoods since they learn various skills which they can apply to initiate income generation activities. Thus, the combination of funds and training can be used to improve livelihoods. The study of Reddy (2005) shows that, SHGs have improved the livelihoods of rural women by facilitating the necessary conditions required to begin an enterprise.

2.3 Theoretical review

Understanding more about women's role in Community Development and how government policy and other development partners are promoting this also requires an understanding of the issues that interact to constrain women from being more effective at the community level (Akram, and Hussain, 2011). At the very center of all these issues is the empowerment of women. Women's empowerment is an essential element in the promotion of women's role in the community.

2.3.1 Capability Approach Theory

The Capability Approach theory proposes a choice of focus upon the moral significance of individuals' capability of achieving the kind of lives they have reason to value. The Capability Approach theory was first articulated by the Indian economist and philosopher Amartya Sen in the 1980s, and remains most closely associated with him. It has been employed extensively in the context of human development, for example, by the United Nations Development Program, as a broader, deeper alternative to narrowly economic

metrics such as growth in GDP per capita. Here ‘poverty’ is understood as deprivation in the capability to live a good life, and ‘development’ is understood as capability expansion.

The Capability Approach goes even further by emphasizing the importance of agency in promoting human development. Increasing agency means enhancing people’s freedoms to act and to achieve what they consider valuable, that is having the freedom to act in line with one’s own values and to pursue one’s goals. Empowerment is a concept closely related to agency. Both agency and empowerment are intrinsically valuable, and can be instrumentally effective in promoting human development and reducing poverty (Alkire, 2009). In fact, there have been a number of theoretical and empirical studies that focus on women’s empowerment or empowerment of the poor and found positive well-being outcomes of increases in agency (Allendorf, 2007). The study is grounded on the capability approach theory as empowering of women through improving on their capability through training on credit management, information accessibility, market information, awareness and provision of micro credit facilities in the society.

2.3.2 Social Capital Theory

Social capital may be defined as those resources inherent in social relations that facilitate collective action. Social capital resources include trust, norms, and networks of association representing any group which gathers consistently for a common purpose. Development discourse has generally evoked social capital in the sense popularized by sociologist Robert Putnam, as features of social organization, such as trust, norms, and

networks that can improve the efficiency of society by facilitating coordinated actions. When people engage in networks and forms of association, the argument goes, they develop a framework of common values and beliefs that can become a moral resource or the glue that holds a community together (Akram and Hussain, 2011).

The trust that emerges from common understanding will in turn generate norms of reciprocity that can help confront the tragedy of the commons, whereby individual opportunism leaves common property resources under-cultivated (Fatemeh, 2011). Shared values endow society with logic of collective action by instilling in individuals a sense of stewardship for the common good and by ensuring social sanction against defection from the collective interest. Trust and norms of reciprocity, in other words, enhance participants' taste for collective benefits (Hadayat, and Redzuan, 2010). On the face of it, the conclusion that social networks enhance social opportunity is relatively uncontroversial and has animated public intellectual life for centuries. Everyone knows from experience how important networks are to success – in business, in the job market, in the arts, in academia, in human well-being itself (Meenu, R. and Sangeela, 2011). There is an enormous diversity of democratic political institutions that could exist. Social capital facilitates coordination and cooperation, leading to economic growth, but little is known about how to generate social capital. In India, researchers randomly assigned microfinance clients to monthly or weekly meeting schedules to test whether more frequent meetings could build social capital. They found that weekly meetings lead to higher levels of social interaction that continued beyond the initial loan cycle, which

reduced default on subsequent loans but did not lead to measurable gains in female empowerment.

The feminization of development entailed in microfinance is now commonly justified through efficiency and empowerment arguments that draw on the principles of social capital theory. Women in many rural agrarian societies typically lack the collateral, literacy, numeracy, and freedom of mobility necessary to compete for credit from conventional institutional sources. At the same time, women spend disproportionately more of their incomes on household welfare than men and typically exhibit higher repayment and lower default rates (Meenu and Sangeela, 2011) Thus extending women credit for small-scale enterprise will likely have beneficial outcomes for all household members, poor communities, and lenders themselves (Jonathan and Morduch 2000). The dominant model of microfinance – the group lending model pioneered by the Grameen Bank in Bangladesh – socializes the costs of lending to poor women by providing them access to credit on the basis of social collateral obtained through membership in borrower groups. Theory of social capital is applicable to the stud as social capital helps correct for imperfect information about women in self-help group who lack information on formal credit and employment histories and substitutes for collateral by ensuring against default through social sanction and peer enforcement are empowered

2.4 Conceptual Framework

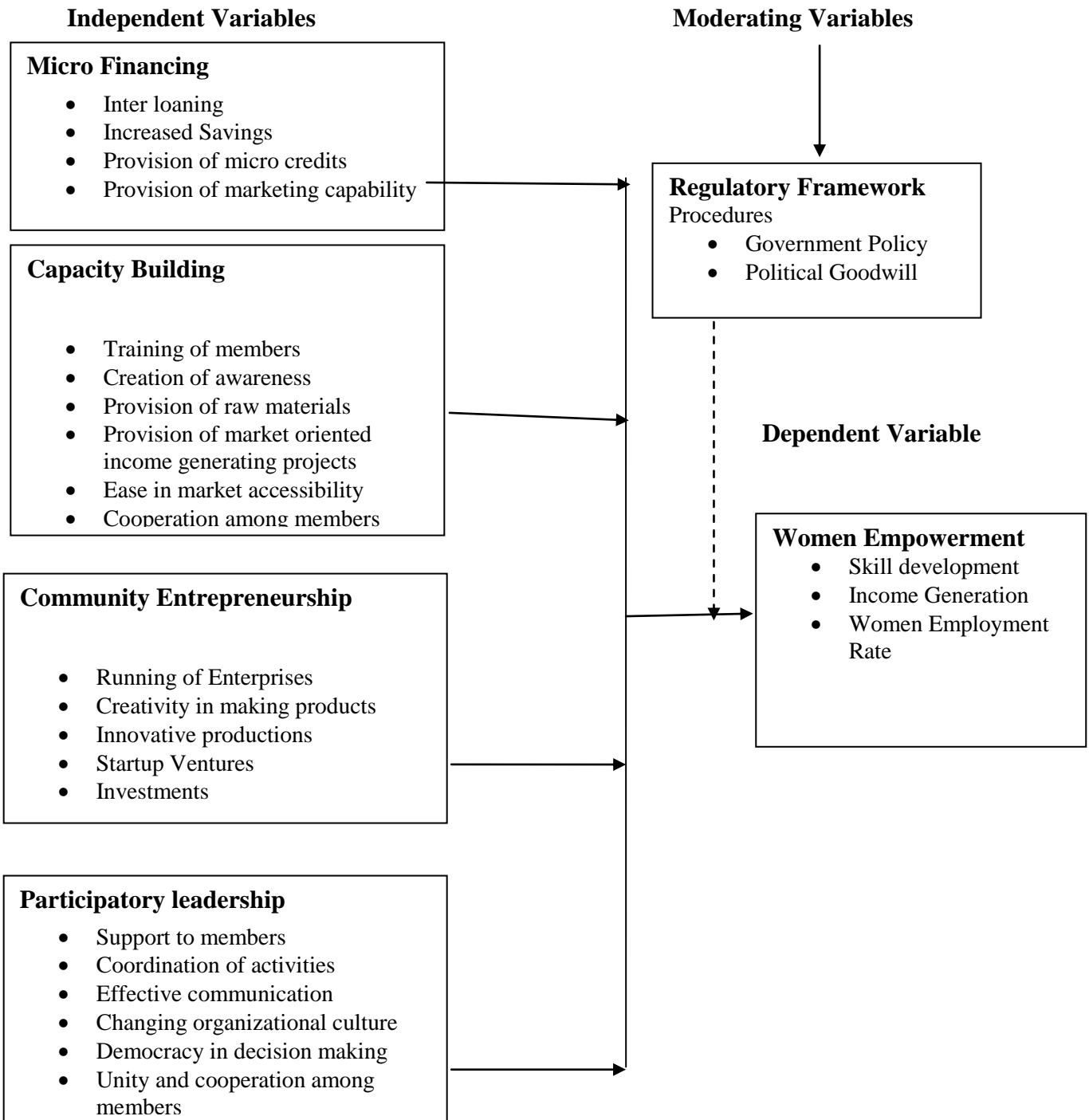


Figure 1: Conceptual framework

2.5 Knowledge Gap

From the review of the literature, the influence of Community Based Organizations (CBO) on empowerment of women has been studied. It provides evidence on CBO programs and how they empower women in developed and developing countries as indicated by Meron, 2007, Minimol and Makesh, 2012 and Sharareh and Abedi, 2011). Most studies also indicated that members in community organizations are empowered but failed to indicate the extent to which women undertake community development programs.

In another study, Das, (2012) indicated that women group members borrowing money for meeting family expenses, repaying old loans, paying for children's education or other miscellaneous expenses and eventually moves to members borrowing money for starting their own small and profitable enterprises and businesses. Other studies such as Kabeer, (2001) indicates that leadership Participation in SHGs has led to a change in the status of members within their households. It has been observed that leadership contribution of women may increase their role in the household decision making. The influence of CBOs in women empowerment has not created much attention to scholars as most empirical studies focuses on the influence of Self Help Groups programs on empowerment among women. This study will therefore seek to determine the influence of CBO programs on women empowerment in Kenya focusing on Permaco Women Self Help Group in Kibra Constituency, Nairobi.

2.6 Summary of the chapter

The foregoing review of literature, community organization has been presented as an important tool for women empowerment. The reviewed study indicates that microcredit programs create an opportunity to access credit facilities, enhancing women's acquisition of assets such as land. The studies also indicate micro credit programs enable women start up enterprises which led to creation of new enterprises and increased their income generating income.

The review of literature also indicates that enhanced capability through training and skill development empowers women in the community. Skills training were also found to be a critical approach towards women economic empowerment. The foregoing literature review has indicated that community organization has an influence on member entrepreneurship interests and fosters enterprise development as such promoting bonding among their members as they gain business skills, including money-management, running organizations, understanding investment and confidence to run their own ventures. Such enterprise trainings have been found to encourage member participation of enterprises and this promotes empowerment of women on all fronts.

Through social gathering, women have been found to foster participatory leadership where issues on their social, economic and political need are discussed and influence decision making that enhance accessibility to the resources thus improving women empowerment. CBOs in general are more concentrated on microfinance but also improve women leadership and engage in social control functions in the community.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

The chapter presents the research methodology of the study. In this chapter, questions were answered about how research was executed and how respondents were approached, as well as when, where and how the research was completed and discussed. The chapter therefore entails how the study was designed, the data collection techniques and the data analysis procedures.

3.2 Research Design

This research study adopted a descriptive survey design. According to Cooper and Schindler (2003), cross section descriptive survey method focuses on finding out who, what, where, when and how much. According to Mugenda and Mugenda (2003), a descriptive survey enables researchers to summarize and organize data in an effective and meaningful way. The research design helped in collection of empirical data to establish the relationship between CBO programs and women empowerment. According to Kothari (2004), a descriptive survey design involves planning, organizing, collection and analysis of data so as to provide information being sought. This design also helps in collecting qualitative data to provide a great depth of responses resulting in a better and elaborate understanding of the phenomenon under study.

Descriptive survey research design involves methods such as the survey, which describes the status quo, the correlation study that investigates the relationship between variables and developmental studies, which seek to determine changes over time. Descriptive research survey design was chosen because it would enable the generalization of the findings to the larger population. The study used descriptive survey as it would foster collection of quantitative and qualitative data in order to test hypotheses and to answer the questions of the current status of the subject under study. The research design was deemed fit to determine the Influence of Permaco Women Self Help Group on women empowerment in Kibra, Nairobi Kenya.

3.3 Target Population

A target population consists of all those entities with common observable characteristics (Mugenda and Mugenda, 2003). A population is defined as an aggregate of all that conforms to a given specification. The target population was all the 1,000 members and beneficiaries of Permaco Women Self Help Group. Mugenda and Mugenda (2003) describe the accessible population as a more narrowly defined and manageable population from which researchers draw a sample for a study. The accessible population must be closely comparable to the target population in characteristics relevant to the study in order to ensure population validity and hence the generalizability of the study results to the target population. The accessible population for this study was all members and beneficiaries of Permaco Women SHG. The estimated number of women and beneficiaries in Permaco Women Self Help Group in Kibra is 1,000 from the time of its

inception. The estimated accessible population in this study is 1,000 consisting of the women group members and beneficiaries who engage in empowerment programs under Permaco Women SHG.

3.4 Sampling frame and Sampling procedure

A sampling frame is a list, directory or an index of cases from which a sample can be selected Mugenda and Mugenda (2003). Kothari (2004) indicated that a minimum sample size of 30 units of a large study population is sufficient for a study. The respondents were selected through simple random sampling. A purposive random sample was used to select each group. Mugenda and Mugenda (2003) suggest that for descriptive studies, a sample of 10%-30% of the accessible population is sufficient for the study. The study took a sample proportion of 20% of the target population to select a sample size of 200 respondents who was members of Permaco Women Group.

3.5 Data Collection Instruments

The primary data for this study was collected using the questionnaire. The questionnaire ensured that details and relevant information on the subject of study was collected. Questionnaires were used in collecting data and consisted of a mixture of open ended and close ended questions. According to Mugenda and Mugenda, (2003) use of questionnaires in data collection will be cheap and influence collection of large amounts of data.

The study used questionnaires because of its flexibility. The questionnaires were conveniently used because they were cheaper and quicker to administer. The pick and drop method ensured respondents filled the questionnaires during their own free time.

3.5.1 Pilot study of the Instruments

Before using a questionnaire, it is always advisable to conduct a pilot study (Kothari, 2004). A pilot investigation was first conducted in order to assess the adequacy of the research design and of the questionnaire to be used such as to determine whether the anticipated respondents understand the questions asked in the instrument. Furthermore, a pilot survey brings highlights the weaknesses of the questionnaires and of the survey techniques.

The study selected a pilot group of 10 respondents from the target population of staff members within Permaco Women Self Help Group. This pilot survey sought to ascertain whether the questions were easy to understand and whether it would be able to elicit relevant information from the respondents to answer the research questions. After the pilot survey any necessary adjustments were made on the questionnaire to enhance its accuracy in data collection. Pre-testing assisted the study to identify problems that could arise and affect the research due to unclear directions, insufficient spaces and clustered questions. The pilot study also allowed the study to evolve a series of questions that maximizes opportunities for securing the views of the respondents. The pilot data and respondents were not to be included in the actual study.

3.5.2 Validity of the instruments

The most important criteria of research are validity. Validity is concerned with the integrity of the conclusions that are generated from a piece of research. It is the degree to which an instrument measures what it purports to measure. It estimates how accurately the data in the study represents a given variable or construct in the study (Mugenda, 2008). Validity suggests fruitfulness and refers to the match between a construct, or the way a study conceptualizes the idea in a conceptual definition and the data. To ascertain validity of the instrument, the questionnaire was formulated and operationalized as per the study variables to ensure adequacy and representativeness of the items in each variable in relation to the purpose and objectives of the study. Further, content validity was verified through expert opinions in this case the study supervisor. Face validity of the instrument was subjected to expert analysis and supervisor opinions. The supervisor thoroughly checked the representativeness of the research instrument at face value with a verdict that it was a good instrument. The study questionnaire was subjected to construct validity which was achieved through restricting the questions to the conceptualization of the variables and ensuring that the indicators of each variable fall within the same construct. The purpose of this check was to ensure that each measure adequately assessed the construct it was purport to assess.

3.5.3 Reliability of the instruments

Reliability is the tendency toward consistency and therefore, different measures of the same concept or the same measurements repeated over time should produce the same

results (Treiman, 2009). Reliability that the questionnaire was designed to enable reliability by providing consistent, stable and repeatable results was ensured. As Wood and Ross (2011) puts it, a reliable data collection instrument should not respond to chance factors or environmental conditions but have consistent results if repeated over time on the same respondent or if used by two or more investigators. Moreover, reliability is particularly a critical issue in connection with quantitative research.

3.6 Data Collection Procedure

Data collection is the means by which information is obtained from the selected subject of an investigation (Mugenda & Mugenda, 2003). Prior to the commencement of data collection, a letter from the University to be allowed to carry out the research was sought. Permission from the National Commission for Science Technology and Innovation (NACOSTI) was then obtained. Data collection involved a self-administered questionnaire. This helped in gathering of information easily and the respondents that were involved in the study were informed through writing. A total of 200 questionnaires were distributed to the members and beneficiaries of Permaco Women Self Help Group to fill in. After three weeks, follow ups were made using phone calls and personal visits to the organization to follow up on the same.

The questionnaires had a cover letter outlining the objectives of the research, accompanied with directions for filling out the same. Prior to sending the questionnaire, phone calls were made to the organization and some questionnaires were completed beforehand.

Primary data was collected using a questionnaire covering the role of the various empowerment programs at Permaco Women Self Help Group center on women empowerment. The open-ended questions were used to limit the respondents to given variables of interest, while unstructured questions were used in order to give the respondents room to express their views freely but in a more practical manner (Kothari, 2005).

3.7 Data Analysis Techniques

The collected data was well examined and checked for completeness and comprehensibility. The data was then summarized, coded and tabulated. The study adopted descriptive analysis technique to analyze quantitative data. Data presentation was done by the use of percentages and frequency tables for ease of understanding and interpretations. Descriptive statistics such as means, standard deviation and frequency distribution were used to examine the influence of Community Based Organization programs on women empowerment in Kibra Constituency focusing on a case of Permaco Women Self Help Group in Nairobi Kenya. Qualitative data which was collected using open ended questions was analyzed using content analysis in a thematic approach and presented in continuous prose form.

Quantitative data was further analyzed using inferential statistics and regression analysis. Regression analysis sought to establish whether there exists a significant relationship between micro credit programs, capacity building, community entrepreneurship, participating leadership and women empowerment.

This was denoted as; $Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \epsilon$

Where Y= Women Empowerment

α = Constant Term,

β_1 = Beta coefficients

X_1 = Micro Credit Programs

X_2 = Capacity Building

X_3 = Community Entrepreneurship

X_4 = Participation leadership

ϵ = Error

The response on micro credit programs, capacity building, community entrepreneurship, participating leadership and women empowerment was measured by computing indices based on the responses derived from the Likert-Scaled questions.

3.8 Operational definition of the Variables

An operational definition is a definition that defines the exact manner in which variable is measured. The table 3.1 below indicates the types of variables and how these variables were measured in the course of the research.

Table 3. 1 Operationalization of the variables

Objectives	Operational Definition of Variables					
	Variables	Indicators	Measurement	Data Collection Method	Scale	Data Analysis Techniques
To establish the influence of Community Based Organization programs on women empowerment in Kibra Constituency: a case of Permaco Women Self Help Group, Nairobi Kenya	<u>Independent Variable</u> Micro Financing Programs	<ul style="list-style-type: none"> • Inter loaning • Increase in Saving • Provision of micro credits • Provision of marketing capability 	Extent to which micro finance programs influence the empowerment of women	Questionnaire	Ordinal	Means, Standard deviation and Percentages Correlation Regression
To examine the influence of capacity building programs on empowerment of women in Permaco Women Self Help Group, Nairobi Kenya	<u>Independent Variable</u> Capacity Building Programs	<ul style="list-style-type: none"> • Training of members • Creation of awareness • Provision of raw materials • Provision of market oriented income 	To what extent do capacity building programs influence empowerment of women in Permaco Women Self Help Group in Kibra constituency?	Questionnaire	Ordinal	Frequencies, Means and Percentages -Correlation -Regression

		<p>generating projects</p> <ul style="list-style-type: none"> • Ease in Market accessibility • Cooperation and unity among members 				
<p>To determine the influence of Community Entrepreneurship on empowerment of women in Permaco Women Self Help Group in Kibra constituency</p>	<p><u>Independent Variable</u> Community Entrepreneurship</p>	<ul style="list-style-type: none"> • Running of Enterprises • Creativity in making products • Innovation in productions • Startup Ventures • Investments 	<p>How do Community entrepreneurship programs influence empowerment of women in Permaco Women Self Help Group in Kibra constituency</p>	<p>Questionnaire</p>		Frequencies, Means and Percentages
						Frequencies, Means and Percentages
						Frequencies, Means and Percentages
						Means and Percentages
<p>To assess the influence of socio leadership and</p>	<p><u>Independent Variable</u></p>	<ul style="list-style-type: none"> • Support of members 	<p>How does participatory</p>	<p>Questionnaire</p>	<p>Ordinal</p>	<p>Means and Percentages</p>

<p>participation programs on empowerment of women in Permaco Women Self Help Group in Kibra constituency</p>	<p>Participatory leadership</p>	<ul style="list-style-type: none"> • Coordination of activities • Effective communication • Changing organizational culture • Democracy in decision making • Unity and cooperation among members 	<p>leadership influence the empowerment of women in Permaco Women Self Help Group in Kibra constituency?</p>			<p>Frequencies, Means and Percentages Correlation, Means and Percentages Correlation Regression</p>
<p>To determine the influence of Community Based Organization programs on women empowerment in Kibra Constituency; a case of Permaco Women Self Help Group in Kibra constituency</p>	<p><u>Dependent variable</u> Women Empowerment</p>	<ul style="list-style-type: none"> • Skill development • Income Generation • Women Employment Rate 	<p>Significance level of women empowerment</p>	<p>Questionnaire</p>	<p>Ordinal</p>	<p>Means, standard deviation and Percentages Correlation Regression</p>

3.9 Ethical Considerations

In research, there is need for the protection of human participants and there is need to get the consent of such participants to conduct any investigation (Drew, 2007). Permission to carry out the study from the University for the purpose of data collection was sought. The study did not attempt to infringe on the respondents rights by treating them fairly and cautiously. Explanations on the purpose of the study and how the information would be used was given to the respondents. This however was done with caution by assuring that the given information would be used for the purpose of achieving the research objective. Any personal information was kept strictly confidential. Respondents' rights to decline to fill the questionnaire was also respected.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND INTERPRETATION

4.1 Introduction

This chapter presents the analysis and presentation of the study findings. Data collected during the research was analyzed, coded and tabulated for analysis and discussion. The purpose of this research was to determine the influence of Community Based Organization programs on women empowerment in Kibra Constituency; a case of Permaco Women Self Help Group, Nairobi Kenya. Data was analyzed, results interpreted on the basis of the objectives of the study.

4.2 Questionnaire return Rate

The study sample population was 200. After the data collection exercise, a total of 170 fully filled questionnaires were received from the members and beneficiaries of the women group who were the focus of the research. This constituted to 85% response rate which is a reliable response rate as any response above 50% is regarded as adequate (Punch, 2003).

4.3 Demographic characteristics of the respondents

The study sought background information of the respondents which included their age, information on gender and levels of education.

4.3.1 Gender of the Respondent

The study sought the gender of the respondents. From the findings 100% of the respondents were female which implied that information on influence of Community Based Organization programs on women empowerment in Kibra Constituency was collected from female respondents and beneficiaries of the women group.

Table 4. 1: Gender of the Respondent

Gender of the Respondent	Frequency	Percent
Female	170	100
Total	170	100

4.3.2 Age of the Respondent

The respondents were requested to indicate their age bracket. From the results, 41% of the respondents were aged between 20-30 years, 24% of the respondents were aged Between 31 and 40 years and 20% of the respondents were aged between 41- 50 years. The results also indicated that 15% of the respondents indicated that they were aged 51 years and above. This implied that respondents were mature to provide relevant information.

Table 4. 2 Respondents' age brackets

Respondents' age brackets	Frequency	Percent
20-30yrs	70	41
31-40	40	24
41-50	34	20
51 and above	26	15
Total	170	100

4.3.3 Levels of Education the Respondents

The respondents were requested to indicate their highest level of education attained by the respondents and results indicated in Table 4.3. The results indicate 47% of the respondents had attained secondary highest level of education, 25% of the respondents indicated they had attained college highest level of education, while 18% of the respondents had attained primary highest level of education attained. The results further indicated that 10% had attained university level of education. This implied that majority of the respondents had attained at least primary level of education attained hence were in a better position of providing relevant information on influence of Community Based Organization programs on women empowerment in Kibra Constituency.

Table 4. 3 Respondents Highest Level of Education Attained

Highest Level of Education Attained	Frequency	Percent
Secondary level	80	47
College	42	25
Primary	31	18
University	17	10
Total	170	100

4.3.4 Period of membership

On the period the respondents had been a member of the Permaco Women Self Help Group, 38% of the respondents indicated that they had been members of the Permaco Women Self Help Group for 12 years and above, 25% of the respondents indicated that they had been members for 3-6 years while 18% of the respondents indicated that they

had been members for 6-9 years. Most 12% of the respondents had been members for 9-12 years. The results further indicated that 7% of the respondents had been members for less than 3 year. This clearly indicated that the respondent had been members of the Permaco Women Self Help Group for at least 3 years and had experience on the influence of Community Based Organization programs on women empowerment in Kibra Constituency.

Table 4. 4 Respondents Period of membership

Length of Respondent Period	Frequency	Percent
12 years and above	65	38
3- 6 years	42	25
6-9 years	31	18
9- 12 years	20	12
less than 3 years	12	7
Total	170	100

4.4 Influence of CBO programs on women empowerment

The study sought to find out the extent to which community based organization programs influence women empowerment in Kibra constituency, Nairobi Kenya. The findings suggest that micro credit programs, community entrepreneurship programs, capacity building programs and participation in leadership have an influence on women empowerment.

4.4.1 Micro Credit Programs

Respondents were requested to indicate on whether the women group enabled them to access funds for their enterprises. From the findings, majority 78% of the respondents indicated that women group enabled them to access funds for their enterprises. 22% of the respondents indicated that the women group did not enable them to access funds for their enterprises. Respondents indicated that women had access to microfinance and that the groups have their own rules for management of funds and the members can access loans from these funds. This implies that there is high access to credit by the women self-help group members in the groups. This concurred with Katherine (2001), who stated that microcredit has a positive impact on both objective and subjective poverty and particular attention is paid to the length of time program participants have had access to microcredit.

4.4.2 Micro credit programs provided to women group

The study sought the extent to which micro credit programs were provided at women group. From the findings, majority 92% of the respondents indicated that micro credit programs were provided to the women group to a very large extent while 8% of the respondents indicated that micro credit programs were provided to women group to a large extent. Respondents explained that women savings were deposited in the bank, which is used to secure micro-credit loans, which the group members take out loans to meet a variety of needs including supporting their own income generation. Respondents unanimously explained that through micro credit programs, women are able to purchases

assets such as sewing machine or a flour mills. This implies that Microcredit programs have played a valuable role in women empowerment.

4.4.3 Extent to which Micro Credit Programs Influence Women Empowerment

Table 4.5 shows respondents response on the extent to which the Micro Credit Programs influence women empowerment.

Table 4. 5 Extent to which Micro Credit Programs Influence Women Empowerment

Micro Credit Programs	Mean	Standard deviation
Women are training on financial management	4.59	0.57
Women are training on budgeting for their activities	4.76	0.68
Women are getting small loans for their enterprises	4.52	0.53
Women are increasing their savings	4.56	0.44
Women are accessing Micro Credits	4.79	0.69
There is provision of marketing capability and determining of their product prices	4.75	0.68

From the findings, majority of the respondents indicated that women accessing micro credits, training on budgeting for their activities and provision of marketing capability and determining of their product prices influence women empowerment to a very large extent as indicated by a mean of 4.79, 4.76 and 4.75 with standard deviation of 0.69, 0.68 and 0.68. Most of the respondents indicated that women being trained on financial management, increasing their savings and getting small loans for their enterprises influence women empowerment to a large extent as indicated by mean of 4.59, 4.56 and

4.52 with standard deviation of 0.57, 0.44 and 0.53. This implies that Asset creation and income increase are the most significant results of microcredit schemes. This is in line with Govind et al., (2004), who stated that micro credit programs plays a role in female empowerment and the income of women increases up to some extent and the savings level also improves. Govind et al., (2004), further stated that the micro finance institutions also enhance their participation in micro-finance by improving the decision making power of women.

The study sought the respondent's opinion on whether Micro Credit Programs offered by Permaco Women Self Help Group have an influence on women empowerment. From the findings, respondents unanimously stated that microcredit programs, have succeeded in changing the lives of poor women, enhancing incomes and generating positive externalities such as increased self-esteem. The study further found that microcredit intermediates the Self-help groups and have positive effects on women in that they have played valuable roles in reducing the vulnerability of the poor, through asset creation, income and consumption, provision of emergency assistance and empowering and emboldening women by giving them control over assets and increased self-esteem and knowledge. This implies that microcredit programs have a positive impact not merely on the poor household income and consumption level but on their social wellbeing as well. This is in line with Chandra and Anushree, (2010), who stated that microcredit is a useful tool to combat poverty and empower the rural societies by accelerating the investment process and reinforcing the financial foundations and saving capacity. Sharareh and Abedi (2011), further stated that microcredit has the ability to change and improve the

working power of poor rural people by establishing a field for sustainable production and income.

4.5 Capacity Building Programs

The study sought the extent to which capacity building influence women empowerment.

4.5.1 Members trained on how to operate their enterprises

The study sought on whether members were trained on how to operate or manage their enterprises and on new skills. From the findings, all the respondents indicated that they were trained on new skills of how to operate or manage their enterprises. Respondents further explained that SHGs provide a new opportunity for women to meet together and converse. They undergo various programs that include tailoring, soap making, embroidery, dyeing and poultry farming to attain new skills to manage their enterprises. The study further found that new skills were acquired to produce and market goods. This implies that basic business skills training and trade promotion activities such as exhibitions influence women empowerment. This is in line with Shaukat et al (2007), who stated that skill training is one crucial way to help in the economic empowerment of women.

4.5.2 Extent to which members were taught new skills

The study sought the extent to which members were taught new skills such as Sewing, tailoring and soap making. From the findings, the entire list of respondents indicated that members were taught new skills such as sewing and tailoring. Respondents further explained that members in the group support each other through information sharing. The

group has expanded their efforts to help members learn better money management skills in order to sustain their newly acquired income generating skills. This implies that SHGs have been increasingly promoted for member's positive economic impact and empowered women. This is in line with Jothi (2010), who stated that SHGs prepare members for jobs that are usually not open to them providing income-generating projects that are market-oriented and not welfare-oriented projects as well as offering training to female leaders at all levels.

4.5.3 Capacity Building Programs Influence Women Empowerment

Table 4.6 shows the respondents response on the extent to which the given capacity building programs influence women empowerment in Permaco Women Self Help Group.

Table 4. 6 Capacity Building Programs Influence Women Empowerment

Capacity Building ventures	Mean	Standard deviation
Members are trained on new skills	4.88	0.68
Creation of awareness on Market information	4.62	0.54
Members are easily provided with raw materials	4.34	0.45
Through the group, provision of market oriented income generating projects is made possible	4.38	0.45
Members access the market easily	4.58	0.57
There is cooperation among members in sharing of information	4.65	0.60
Members are taught on regulations governing their activities	4.47	0.49

Form the findings, majority of the respondents indicated that members being trained on new skills, cooperation among members in sharing of information, creation of awareness on market information and members accessing the market easily influence women empowerment in Permaco Women Self Help Group to a very large extent as indicated by mean of 4.88, 4.65, 4.62 and 4.58 with standard deviation of 0.68, 0.60, 0.54 and 0.57.

Most of the respondents indicated that members being taught on regulations governing their activities, through the group, provision of market oriented income generating projects made possible and members easily provided with raw materials influence women empowerment in Permaco Women Self Help Group to a very large extent as indicated by mean of 4.47, 4.38 and 4.32 with standard deviation of 0.49, 0.45 and 0.45.

This implies that capacity building programs influence women empowerment in Permaco Women Self Help Group to a very great extent. This is in line with Jonathan and Morduch (2000), who stated that Capacity building is achieved through training of women on various aspects of community programs activities like management.

4.6 Community Entrepreneurship Programs

The study sought the extent to which community entrepreneurship programs influence women empowerment

4.6.1 Women motivated to start enterprises

From the findings, majority 93% of the respondents indicated that women were motivated to start enterprises through the women group while 7% of the respondents indicated that women were not motivated to start enterprises through the women group. Respondents indicated that Permaco Women Self Help Group was formed based on the motives like social and economic welfare, awareness of women's rights and duties, building leadership qualities and skill development. This implies that effective leadership in Women Self Help Group plays a great motivation role in empowering women to start enterprises. This is in line with Meenu and Sangeela (2011), who stated that effective

leadership motivates women to unite and solve issues facing them on social and economic welfare, awareness of women’s rights and duties, building leadership qualities, skill development.

4.6.2 Supporting members to start their own businesses

The respondents were requested to indicate the extent to which Permaco Women Self Help Group supported members to start their own businesses.

Table 4. 7 Supporting members to start their own businesses

	Frequency	Percentages
Very Large extent	121	71
Great Extent	49	29
Total	170	100

From the findings, majority 71% of the respondents indicated that the group supported members to start their own businesses to a very great extent, while 29% of the respondents indicated that supported members to start their own businesses to a great extent. Respondents stated that SHGs extended women credit for small-scale enterprises resulting to beneficial outcomes for all household members and poor communities. This implies that Women SHGs have an influence on member entrepreneurship interests and fosters enterprise development. This is in line with Jonathan and Morduch (2000), who stated that promoting bonding among group members and enabling them to gain business skills, including money-management, running organizations, understanding investment results in confidence to run their own ventures.

4.6.3 Community Entrepreneurship undertaken empowers members

Table 4.8 shows response on the extent to which the community entrepreneurship undertaken by Permaco Women Self Help Group empowers members in the group.

Table 4. 8 Community Entrepreneurship undertaken empower members

Community Entrepreneurship Programs	Mena	Standard deviation
Running of Enterprises	4.60	0.61
Creativity in making products	4.64	0.57
Innovation in their productions	4.89	0.78
Startup Ventures	4.77	0.70
Member taught on management of their Investments	4.88	0.82

From the findings, majority of the respondents indicated that innovation in productions, members taught on management of investments, startup ventures, creativity in making products and running of enterprises empowers members in the group to a very large extent as indicated by mean of 4.89, 4.88, 4.77, 4.64 and 4.60 with standard deviation of 0.78, 0.82, 0.70, 0.57 and 0.61. This implies that SHGs is a women's empowerment capacity-building initiative aimed at identifying talent in various areas such as arts and crafts and textiles and clothing sectors. This is in line with Deininger (2013), who suggests that CBOs should not just be viewed as a microfinance tool but as an innovation in relation to how they empower women.

4.7 Participation in Leadership

The study sought on whether members were engaged in leadership of the Permaco Women Self Help Group.

Table 4. 9 Members engaged in leadership

	Frequency	Percentages
Yes	141	83
No	29	17
Total	170	100

From the findings, majority 83% of the respondents indicated that members were engaged in leadership of the group while 17% of the respondents indicated that members were not engaged in leadership. Respondents stated that leadership contribution of women increases their role in the household decision making. This has led to improved house-level outcomes with respect to health education especially education of the girl child, nutrition and family planning. This implies that women's participation in Self Help Groups provides them the opportunities to be actively involved in decision making process and offer them an effective means of bringing about change in their way of life in terms of economic wellbeing and adoption of new technologies. This is in line with Kakkar (2001), who stated that participation of women is an active and crucial part of the efforts towards empowerment.

4.7.1 Extent to which members were supported to participate in leadership

The study sought the extent to which members were supported to actively participate in the leadership of the group.

Table 4. 10 Extent to which members were supported to participate in leadership

	Frequency	Percentages
Very great extent	136	80
Great extent	34	20
Total	170	100

From the findings, majority 80% of the respondents indicated that members were supported to actively participate in the leadership of the group to a very great extent while 20% of the respondents indicated that members were supported to actively participate in the leadership of the group to a great extent. Respondents stated that participation in SHGs has led to a change in the status of members within their households, to participate in the process of setting and carrying out the goals of the group. This implies that increasing women's participation in self-help groups enable women to articulate their collective interests and organize for their empowerment.

4.7.2 Extent to which participatory leadership influence women empowerment

The study sought the extent to which participatory leadership in Permaco Women Self Help Group influence women empowerment.

Table 4. 11 Extent to which participatory leadership influence women empowerment

Participatory Leadership ventures	Mean	Standard deviation
Members are offered support when required	4.74	0.67
There is effective information sharing	4.80	0.60
There is effective communication from leaders	4.66	0.69
The members appreciate each other's ideas	4.58	0.50
There is unity among members	4.60	0.60
Leaders of the group promote cooperation among members	4.85	0.61
There is democracy in decision making	4.54	0.49
Members are motivated to undertake their activities	4.50	0.47
Members resolve conflicts amicably	4.90	0.70
Member take responsibility as directed by the leaders	4.64	0.59

From the findings, majority of the respondents indicated that members resolving conflicts amicably, leaders of the group promoting cooperation among members and the effective information sharing influences women empowerment to a very great extent as indicated by mean of 4.90, 4.85 and 4.80 with standard deviation of 0.70, 0.61 and 0.60. Most of the respondents indicated that members offered support when required, effective communication from leaders, member taking responsibility as directed by the leaders and the members appreciating each other's ideas influences women empowerment to a very great extent as indicate by mean of 4.74, 4.66, 4.64 and 4.58 with standard deviation of

0.67, 0.69, 0.59 and 0.50. Most of the respondents indicated that having democracy in decision making and members being motivated to undertake their activities influence women empowerment to a very great extent as indicated by mean of 4.54 and 4.50 with standard deviation of 0.49 and 0.47. This implies that to provide the basis for women's participation in SHGs community development is an empowerment approach. This is in line with Dccordinas (2012) who stated that a significant improvement of managerial skills, psychological wellbeing and social empowerment among rural women were as a result of participating in micro finance through SHGs- Bank linkage programs.

4.8 Women Empowerment and Performance of the Organization

The study sought the extent to which Permaco Women Self Help Group empowers their members.

Table 4. 12 Extent to which Permaco Women Self Help Group empower their members

Statement on Extent to which Permaco Women Self Help Group empower their members	Mean	Standard deviation
Members gain new skills on various Enterprise activities	4.66	0.65
Member engage in activities that increase their level of income	4.77	0.68
Employment rate among member increases	4.56	0.58
Members are able to provide school fees for their children	4.53	0.47
Member are able to provide for their families	4.67	0.56

From the findings, majority of the respondents indicated that member engage in activities that increase their level of income, are able to provide for their families and gain new skills on various enterprise activities influencing women empowerment to a very great

extent as indicated by mean of 4.77, 4.67 and 4.66 with standard deviation of 0.68, 0.56 and 0.65. Most of the respondents indicated that employment rate among members who are then able to provide school fees for their children influencing women empowerment to a very great extent as indicate by mean of 4.56 and 4.53 with standard deviation of 0.58 and 0.47. This implies that providing a wide range of training courses aimed at individual and group capacity-building, such as credit and business management, leadership, group organization and vocational skills empowers women to a great extent. This is in line with Katherine (2001), who stated that microcredit has a positive impact on both objective and subjective poverty and particular attention is paid to the length of time program participants have had access to microcredit.

4.8.1 Ways in which Women Self Help Group empowers members

Respondents were requested to give ways in which Women SHGs empower members. From the findings, respondents unanimously stated that SHGs are platforms for empowerment and social change as they focus on several areas of empowerment, including: financial literacy, mobility and visibility, decision-making, skill building, economic security, and community engagement. This implies that Permaco SHG has been instrumental in women empowerment by enabling women to work together in collective agency. This is in line with Chandra and Anushree (2010) who suggest that some SHG programs focus on resolving market failures, saving and credit constraints, while others put a stronger emphasis on rights, for example group members' rights to access resources or political participation.

4.9 Regression Analysis

The purpose of the regression analysis was to get the relationship between the variables and come up with predictions model. From the correlation matrix, regression analysis was carried out in order to develop a model showing the relationship between CBO Programs (independent variables) and women empowerment (dependent variable).

4.9.1 Model Summary for Organizational Performance

The study further analyzed regression analysis of the influence of CBO Programs on women empowerment. A model summary for women empowerment was derived from the correlation matrix as presented in table 4.13.

Table 4. 133: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.72	.718	.516	0.24	1.841	6	.307	5.191	.001

From the model summary above, the value of adjusted R^2 is 0.516. This implies that, there was a variation of 51.6% of women empowerment varied with variation in influence of community based organization programs at a confidence level of 95%.

Adjusted R^2 is called the coefficient of determination and tells us how the Kibra Constituency women empowerment varied with variation in the influence of CBO programs which includes; micro credit programs, capacity building, community entrepreneurship and participation leadership.

4.9.2 Analysis of Variance (ANOVA)

Analysis of variance determines whether mean scores of the influence of CBO programs on women empowerment differ significantly from each other. It also determines whether the various variables interact significantly with each other.

Table 4. 14 ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	18.826	4	4.707	7.277	.000
	Residual	36.232	166	.647		
	Total	55.058	170			

The ANOVA was derived from the correlation matrix and was computed by way of dividing the established variations of the group averages by the expected variations.

As can be observed in table 4.14 of the Analysis of variance (ANOVA) for regression coefficients, the results demonstrate that the significance of F statistics is 0.000 which is less than 0.05 confidence level. Therefore, it implies that there is a significant relationship between Community Based Organization Programs and women empowerment in Kibra Constituency, Nairobi Kenya. An F ratio of more than 1 implies that each of the identified factors have an effect on women empowerment. From table 4.14, the computed $F = 7.23$ implies that all the factors identified have significant influence on women empowerment.

4.9.3 Regression Coefficients

An estimation of the model coefficients emanating from the correlation matrix was done through analysis of the dependent and independent variables. The estimated co-efficient are shown on table 4.15

Table 4. 15 Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
		B	Std. Error			
1	(Constant)	3.000	.275		3.640	.001
	Micro Credit Programs	0.576	.195	.857	2.931	.002
	Capacity Building	0.828	.128	.476	1.102	0.01
	Community Entrepreneurship	0.892	.201	.712	2.201	0.04
	Participation leadership	0.496	.429	.389	1.007	0.03

The correlation matrix coefficients were used to derive a prediction model for the effects of CBO programs on Women empowerment. Thus the correlation coefficients derived from the matrix have been used to come up with a standard prediction model.

The following equation was derived from the regression coefficients in the matrix.

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \epsilon$$

Where Y= Women Empowerment; α = Constant Term; β_1 = Beta coefficients;

X_1 = Micro Credit Programs

X_2 = Capacity Building

X_3 = Community Entrepreneurship

X₄= Participation leadership

ε = Error

$$Y = 3.0 + 0.86X_1 + 0.476 X_2 + 0.712 X_3 + 0.389 X_4$$

From the above regression model, the values, 0.576, 0.828, 0.892 and 0.496 are the unstandardized coefficients and indicate the extent to which given aspects of community based organization programs influence women empowerment in Kibra Constituency. The 1.000 represented the constant which predicted value of women empowerment in Kibra Constituency when all community based organization programs variables influencing women empowerment were constant at zero (0). This implied that women empowerment would be at 3.000 holding micro credit programs, capacity building, and community entrepreneurship and participation leadership constant at zero (0).

The established regression results revealed that micro credit programs has significance effectiveness in women empowerment as indicated by $r=0.576$, $P = 0.02 < 0.5$ and $t=2.931$.

The established regression results revealed that capacity building has significance effectiveness in women empowerment as indicated by $r=0.828$, $P = 0.01 < 0.5$ and $t=1.102$.

The established regression results revealed that community entrepreneurship has significance effectiveness in women empowerment as indicated by $r=0.892$, $P = 0.04 < 0.5$ and $t=2.201$.

The established regression results revealed that participation leadership has significance effectiveness in women empowerment as indicated by $r=0.496$, $P = 0.03 < 0.5$ and $t=1.007$.

Enhancing Community Based Organization programs such as micro credit programs, capacity building programs, community entrepreneurship and participatory leadership programs would improve the women empowerment in Kibra Constituency as the results were statistically significant with a P-Value of 0.02, 0.001 and 0.04, 0.03 at 95% confidence level. Therefore, CBO programs remain a critical aspect to consider in women empowerment in Kibra Constituency.

CHAPTER FIVE
SUMMARY OF FINDINGS, DISCUSSIONS, CONCLUSIONS AND
RECOMMENDATIONS

5.1 Introduction

This chapter presents the discussion of key data findings, conclusion drawn from the findings highlighted and recommendation made there-to. The conclusions and recommendations drawn are in quest of addressing the purpose of this study which was determine the influence of Community Based Organization programs on women empowerment in Kibra Constituency a case of Permaco Women Self Help Group, Nairobi, Kenya.

5.2 Summary of Findings

Based on the empirical evidence emanating from both descriptive and inferential statistics employed for this study, the research established that there were community based programs that empowered woman in Kibra constituency. Women groups enabled women in Kibra to access funds for their enterprises as women had access to microfinance, the group has rules for management of funds and the members can access loans from these funds. The study further revealed that women savings were deposited in the bank, which is used to secure micro-credit loans, which the group members take out loans to meet a variety of needs including supporting their own income generation.

The study established that microcredit intermediates the Self-help groups and have positive effects on women empowerment in that they have played valuable roles in

reducing the vulnerability of the poor through asset creation, income and provision of emergency assistance and empowering and emboldening women by giving them control over assets and increased self-esteem and knowledge. This was revealed by women access to micro credits, training on financial management, budgeting for activities and provision of marketing capability as well as determining of product prices which influenced women empowerment.

The study established that they were trained on how to operate or manage their enterprises on new skills. That SHGs provided a new opportunity for women to meet together and converse, learn new skills including tailoring, embroidery, dyeing, poultry farming, fruit processing, bee keeping and mushroom cultivation. The study established that women were motivated to start enterprises through the women group. This is revealed by the innovation in productions, enhancing member management of investments and startup ventures, creativity in making products and running of enterprises empowers members in the group.

The study established that members were engaged in leadership development of the group members and they were supported to actively participate in the leadership. The study revealed that leadership contribution of women increases their role in the household decision making, members resolving conflicts amicably, leaders of the group promoting cooperation among members and the effective information sharing, support offered, effective communication from leaders, member taking responsibility as directed by the leaders influencing women empowerment to a very great extent. The study established

that SHGs are platforms for empowerment and social change as it focuses on several areas of empowerment, including financial literacy, mobility and visibility, decision-making, skill building, economic security and community engagement.

The study established that there existed strong and positive correlation between the the community based organization programs variables and the women empowerment.

From the applied multivariate regression model, women empowerment varied with variation in influence of community based organization programs. It was revealed that community based organization programs influence women empowerment. The study established that enhancing community based organization programs such as micro credit programs, capacity building, community entrepreneurship and participation leadership would improve the women empowerment in Kibra Constituency as the results were statistically significant with a P-Value of 0.02, 0.001 and 0.04, 0.03 at 95% confidence level.

5.3 Discussions of the Findings

The study sought to explore the influence of CBO Programs on women empowerment in Kibra Constituency. The purpose of discussion was to look at the findings of the study, compare the findings with what has been found out by other researchers and presented arguments for the findings based on what was discovered during literature review.

5.3.1 Micro credit programs

The study found that women group enabled them to access funds for their enterprises. As indicated by majority (78%) of the respondents indicated that women group enabled them to access funds for their enterprises. This concurred with Katherine (2001), who stated that microcredit has a positive impact on both objective and subjective poverty and particular attention is paid to the length of time program participants have had access to microcredit. From the findings, majority 92% of the respondents indicated that micro credit programs were provided to the women group to a very large extent through saving women savings were deposited in the bank, which is used to secure micro-credit loans, which the group members take out loans to meet a variety of needs including supporting their own income generation.

The finding indicated that women accessing micro credits, training on budgeting for their activities and provision of marketing capability and determining of their product prices influence women empowerment to a very large extent (M= 4.79, 4.76 and 4.75) . Women were indicated to be trained on financial management, increasing their savings and getting small loans for their enterprises influence women empowerment to a large extent (M= 4.59, 4.56 and 4.52) . The finding concurred with Anna, and Johnston, (2009). Who indicated that the impact of microcredit schemes on rural women, their household decision making and their own wellbeing is assessed? Microcredit schemes usually pay attention towards women's acquisition of assets including land. Microcredit programs was observed to led to success in changing the lives of poor women, enhancing incomes and generating positive externalities such as increased self-esteem.

Further with Govind et al., (2004), observed that micro credit programs plays a role in female empowerment and the income of women increases up to some extent and the savings level also improves. This is in line with Chandra and Anushree, (2010), who stated that microcredit is a useful tool to combat poverty and empower the rural societies by accelerating the investment process and reinforcing the financial foundations and saving capacity. Sharareh and Abedi (2011), further stated that microcredit has the ability to change and improve the working power of poor rural people by establishing a field for sustainable production and income.

5.3.2 Capacity Building Programs

The study established that trained on new skills of how to operate or manage their enterprises as SHGs provide a new opportunity for women who were provided with skills in tailoring, soap making, embroidery, dyeing and poultry farming to attain new skills to manage their enterprises. The study further found that new skills were acquired to produce and market goods. This concurred with Shaukat et al., (2007) who indicated that skill training was one crucial way to help in the economic empowerment of women. If one talks about women's empowerment, it is important that women have access to the different training opportunities previously denied them

This study revealed that members being trained on new skills, cooperation among members in sharing of information, creation of awareness on market information and members accessing the market easily influence women empowerment in Permaco

Women Self Help Group to a very large extent (M= 4.88, 4.65, 4.62 and 4.58 and SD= 0.68, 0.60, 0.54 and 0.57).

Women were found to be empowered through creation of awareness on regulations governing their activities, through the group, provision of market oriented income generating projects made possible and members easily provided with raw materials influence women empowerment in Permaco Women Self Help Group to a very large extent (M= 4.47, 4.38 and 4.32 and SD= 0.49, 0.45 and 0.45). Capacity building programs was found to be critical in promoting women empowerment in Permaco Women Self Help Group to a very great extent. This was consistent with Jothi, (2010) who indicated that enhanced empowerment would certainly contribute towards higher capabilities and so the ultimate success of a CBO Program will lie in the extent to which the achievements of the social agents can be upgraded. This concurred with Jonathan and Morduch (2000), who stated that Capacity building is achieved through training of women on various aspects of community programs activities like management.

5.3.3 Community Entrepreneurship Programs

Effective leadership in Women Self Help Group plays a great motivation role in empowering women to start enterprises. The findings indicated that 93% of the respondents indicated that women were motivated to start enterprises through the women group and that Permaco Women Self Help Group was formed based on the motives like social and economic welfare, awareness of women's rights and duties, building leadership qualities and skill development. This is in line with Meenu and Sangeela

(2011), who stated that effective leadership motivates women to unite and solve issues facing them on social and economic welfare, awareness of women's rights and duties, building leadership qualities, skill development.

From the findings, the group supported members to start their own businesses to a very great extent as indicated by 71% of the respondents. SHGs extended women credit for small-scale enterprises resulting to beneficial outcomes for all household members and poor communities. Women SHGs was found to have an influence on member entrepreneurship interests and fosters enterprise development. The findings were consistence with Kakkar, (2001) who found that women participation becomes both the means as well as the final objective, which of course is then seen as an on-going process. Further Jonathan and Morduch (2000), observed that promoting bonding among group members and enabling them to gain business skills, including money-management, running organizations, understanding investment results in confidence to run their own ventures.

Through the women group, innovation in productions, members taught on management of investments, startup ventures, creativity in making products and running of enterprises empowers members in the group to a very large extent (M=4.89, 4.88, 4.77, 4.64 .This demonstrated that SHGs is a women's empowerment capacity-building initiative aimed at identifying talent in various areas such as arts and crafts and textiles and clothing sectors. This seemed to put into account recommendation by Deininger (2013), who suggests that

CBOs should not just be viewed as a microfinance tool but as an innovation in relation to how they empower women.

5.3.4 Participation in Leadership

Engaging women in leadership play a critical role in women empowerment. The findings indicated that 83% of the respondents noted that members were engaged in leadership of the group. Through participation in leadership led to contribution of women increases their role in the household decision making which improved house-level outcomes with respect to health education especially education of the girl child, nutrition and family planning. The finding was consistency with Mehta, Mishra, & Singh, (2011). Who noted that the social impact of CBOs include the positive change in the communication pattern of the members, development in the self-confidence, decrease in domestic violence and an increase in frequency of interaction with outsiders

The study revealed that members resolving conflicts amicably, leaders of the group promoting cooperation among members and the effective information sharing influences women empowerment to a very great extent (M= 4.90, 4.85 and 4.80 and SD= deviation of 0.70, 0.61 and 0.60). The study established that group members offered support when required, effective communication from leaders, member taking responsibility as directed by the leaders and the members appreciating each other's ideas influences women empowerment to a very great extent (M= 4.74, 4.66, 4.64 and 4.58 and SD= 0.67, 0.69, 0.59 and 0.50). The participation in leadership also led to enhance democracy in decision making and members being motivated to undertake their activities influence women

empowerment to a very great extent (M=4.54 and 4.50) The findings supported findings by Sanyal, (2009) who noted that CBOs mobilization of women in response to domestic violence and other social problems like men's extra marital affairs, acquiring public goods, anti-gambling and anti-alcoholism campaigns. Similarly, support work of Mehta, Mishra, & Singh, (2011) who observed that empowered women through making economic activities decision such as saving pattern of members, reduce dependency, improve initiation and expansion of income generation activities From the findings, respondents unanimously stated that SHGs are platforms for empowerment and social change as they focus on several areas of empowerment, including: financial literacy, mobility and visibility, decision-making, skill building, economic security, and community engagement. This implies that Permaco SHG has been instrumental in women empowerment by enabling women to work together in collective agency. This is in line with Chandra and Anushree (2010) who suggest that some SHG programs focus on resolving market failures, saving and credit constraints, while others put a stronger emphasis on rights, for example group members' rights to access resources or political participation.

5.4 Conclusion

The study concluded that there is high access to credit by the women SHG members in the groups as micro credit programs were provided to the women group. Microcredit has a positive impact on both objective and subjective poverty and particular attention is paid to the length of time program participants have had access to microcredit. The study

concluded that asset creation and income increase are the most significant results of microcredit schemes, microcredit programs have also succeeded in changing the lives of poor women, enhancing incomes and generating positive externalities such as increased self-esteem.

The study concluded that microcredit is a useful tool to combat poverty and empower the rural societies by accelerating the investment process and reinforcing the financial foundations and saving capacity. The study concluded that SHGs have been increasingly promoted for member's positive economic impact. The program gives opportunity to basic business skills training and trade promotion activities such as exhibitions that influence women empowerment.

The study concluded that Women Self Help Group plays a great motivational role in empowering women to start enterprises. Effective leadership motivates women to unite and solve issues facing them on social and economic welfare, awareness of women's rights and duties, building leadership qualities and skill development. SHG influence member entrepreneurship interests and fosters enterprise development.

The study concluded that self-help Group is a women's empowerment capacity-building initiative aimed at identifying talent in various areas such as arts and crafts and textiles and clothing sectors. Participation of women on the other hand is an active and crucial part of the efforts towards empowerment. The study concluded that microcredit has a positive impact on both objective and subjective poverty and particular attention is paid to the length of time program participants have had access to microcredit, Self-help group

has been instrumental in women empowerment by enabling women to work together in collective agency. The study finally concluded that community based organization programs remains critical aspect to consider in women empowerment in Kibra Constituency.

5.5 Recommendations

Women empowerment has become a subject of great concern for the nations all over the world especially in poor and developing countries.

1. Based on the objectives of the study which was to determine the influence of Community Based Organization programs on women empowerment in Kibra Constituency Kibra constituency, the following recommendations were done.
2. There is a need to incorporate more Community Based Organization programs for women's empowerment Kibra constituency.
3. These programs should be aimed at emphasizing the importance of women's participation in CBOs, as these are the main vehicles of development in countries development.
4. There should be increased awareness of the need to empower women through measures that increase social, economic and political equity and broaden access to fundamental human rights, improvements in nutrition, income, basic health, and education

5. There is a need to incorporate more training programs for women's empowerment
Kibra constituency Capacity building for women could be achieved by enhancing their knowledge and skills with a view toward positively changing their condition and position in the society from being passive recipients of male-dominated decisions to being active participants.

5.5 Suggested areas for Further Research

The study focused on determining influence of Community Based Organization programs on women Empowerment in Kibra Constituency focusing on a Case of Permaco Women Self Help Group, Nairobi Kenya. It is a milestone for future research particularly in Kenya. The findings emphasized the importance of Community Based Organization programs such as micro credit, capacity building, leadership participation and community entrepreneurship on women empowerment. Future studies should be carried out to determine the extent to which women empowerment in community development project influence project success.

REFERENCES

- Afzal, A.; T. Ali, M. Ahmad and M. I. Zafar. 2009. Identification of factors hampering women empowerment in agricultural decision making and extension work in District Okara, Punjab (Pakistan). *Pakistan journal of Agricultural Sciences*, 46 (1):64-68.
- Ahmad, M., K. Nawab and I. A. Khan. 2007. Role of women in vegetable production: a case study of four selected villages of district Abbotabad, Pakistan. *Sarhad Journal of agriculture*, 23(4):1173-1179.
- Ahmad, N.; M. Israr, M, Shaukat, S. N. & Khan, a (2009). Role of village organizations in the execution of Malakand Rural Development Project interventions in Northern Pakistan. A review paper of *Sarhad Journal of Agriculture*, 25(4):657-663.
- Ajadi, K. O.; Adebisi, A.J. & F. M. Alabi, M. 2010. Assessment of the impact of Women's Organizations in sustainable rural environment and livelihood in Nigeria. *Ethiopian Journal of Environmental Studies and Management*, 3(2):86-95.
- Akpabio, I. A. 2007. Women NGO's and the socio-economic status of rural women in Akwa Ibom state, Nigeria. *Journal of Agriculture and Social Sciences*, 3(1):1-6.
- Akram, M. & Hussain, I. (2011). The role of Micro finance in Uplifting income level: A study of District Okara-Pakistan. *Interdisciplinary Journal of Contemporary Research in Business*. 2(11):83-94.
- Amin, H.: T. Ali, M. Ahmad and M. I. Zafar. (2009). Capabilities and Competencies of Pakistani Rural Women in performing household and agricultural tasks: A case study of Tehsil Faisalabad. *Pakistan Journal of Agricultural Sciences*, 46(1):58-63.
- Ampaire, A & Rothschild, M. F. (2010). Effects of trainings and facilitation of farmers in Uganda on livestock development. *Research for Rural Development*, 22(7).
- Aneela, A., T. Ali and M. Ahmad. 2009. Identification of factors hampering women empowerment in agricultural decision making and extension work in district Okara, Pakistan. *Pakistan journal of Agricultural Sciences*., 46(1):64-68.
- Anna, T. S. and H. B. Johnston. (2009). The Group lending Model and Social Closure: Micro-credit, Exclusion, and Health in Bangladesh. *Journal of Health Population and Nutrition*, 27(4):518-527.

- Arjun Y., P. (2010). Women SHG Programs and Rural Poverty: *A Micro Study" Southern Economist*, pp47-50
- Arshad, S. Muhammad, S, Mahmood, A. & Ashraf, I 2010. Role of women's Involvement in decision-making regarding livestock management. *Journal of Agricultural. Science*. 47(2):1-4.
- Aruna, M. & Roma, J. 2011. The role of micro-finance in women empowerment: A study on the SHG Bank linkage program in Hyderabad (Andhra Pradesh). *Indian Journal of Commerce and Management Studies*, 2:77-95.
- Bali Swain, R... V. (2009). Does Self Help Group Participation Lead to Asset Creation? *World Development*, 37((10)), pp. 1674-1682.
- Chandra P., P & Anushree S. (2010) Performance and Sustainability of Self Help Groups in India: A Gender Perspective. *Asian Development Review*, Vol.-27(1), pp80-103.
- Das, S. K. (2012). Best Practices of Self Help Groups and Women Empowerment: A Case of Barak Valley of Assam. *Far East Journal of Psychology and Business*, 7(3), 29-51.
- Deepa, T., & Barani, G. (2009). Emancipation of Women through Empowerment. . *SIES Journal of Management*, 6(2), 92-101
- Fatemeh, A. (2011). Women's empowerment for rural development. *Journal of American Science*, 7(1):40-42.
- Hadayat, A. N. & Redzuan, M. (2010). The Role of NGOs in promoting Empowerment for Sustainable Community Development. *Journal of Human Ecology*, 30(2):85-92.
- Jayaraman R. (2005) Performance Analysis of Fisherwomen SHGs in Tamilnadu" *final report submitted to NABARD*, pp1-63
- Jothi, H. (2010). Socio-Economic Impact: Micro financing of Self Help Groups. *SCMS Journal of Indian Management*, 7(1), 91-103.
- Lalitha, N. & Nagaraja B.S. (2002) *Self Help Groups in Rural Development* "Dominant Publishers and Distributers, New Delhi
- Meenu, R. & Sangeela, A. (2011). Women Empowerment through Micro-Finance interventions in the Commercial Banks: An empirical study in the rural India with special reference to the State of Punjab. *International Journal of Economics and Research*, 2(2): 35-45.

- Mukherjee, S., & Purkayastha, P. (2011). A Planned Model for a Sustainable Self-Help Group in West Bengal-An Analytic Hierarchical Process Approach. [Article]. *Vilakshan: The XIMB Journal of Management*, 7(3), 85-98
- Padala, S.R. (2011). Effect of self-help groups in economic empowerment of rural women in Andra Pradesh. *Journal of Gender and peace development studies*, 1(3):101-110.
- Rajamohan, S. (2003). Activities of Self Help Groups in Virudhunagar District- A Study. TNJC, pp. 25-29
- Ritu, J, (2003), Socio-Economic Impact through Self Help Groups, *Yojana*, 47(7), pp.11-12
- Sultana, S. & Hasan.S.S (2010). Impact of micro credit on Economic Empowerment of Rural Women. *A Scientific Journal of Krishi Foundation*, 8(2):43-49.
- Surrender, K. S. & Sehrawat R.K. (2011) Can- SHGs Generate Employment Opportunities for Rural Poor" *European Journal of Social Science*, Vol.-19(3), pp371-379.
- Veena K. (2009) Social- Economics Status of Women in India. *Southern Economist*, August

APPENDICES

Appendix I: Introductory Letter

Catherine Asego,
P.O. Box 54117 - 00200
Nairobi, Kenya
Tel; +254 723 755 904

Dear Sir/Madam,

RE: INTRODUCTORY LETTER – RESEARCH PROJECT

I am a graduate student in the School of Continuing and Distance Education at the University of Nairobi. In partial fulfillment of the requirements of the degree of Master of Arts in Project Planning and Management, I am conducting a research on *“Influence of Community Based Organization programs on women empowerment in Kibra Constituency: A case of Permaco Women Self Help Group, Nairobi County Kenya*

I’m therefore seeking your assistance to fill the questionnaires attached. Please note that your honest responses will be strictly confidential and purely for academic purpose. Your acceptance to complete this questionnaire is greatly appreciated.

Thanking you in advance for your co-operation

Yours Faithfully,

Catherine S.A Asego.

Reg No: L50/76229/2014

Appendix II: Questionnaire

Dear Respondent,

I would appreciate your help by answering the following questions using the scales indicated. The aim of the questionnaire is to explore the influence of Community Based Organization programs on women empowerment in Kibra Constituency: a case of Permaco Women Self Help Group Nairobi, Kenya. This information will be used strictly for academic purposes only and will be treated with utmost confidence.

Section A: General Information

1. Please indicate your gender

Female []

Male []

2. Indicate your age bracket

20-30 years []

31-40 years []

41-50 years []

51 years and above []

3. Indicate your highest level of education

Primary level []

Secondary level []

College []

University []

Postgraduate []

Other Specification []

4. For how long have you been a member of the Permaco Women Self Help Group?

Less than 3 years []

3 ----- 6 years []

6 ----- 9 years []

9 ----- 12 years []

Above 12 years []

SECTION B. Main Issues

PART A: Micro Credit Programs

5. Does your women group enable you to access funds for your enterprises?

Yes []

No []

Please indicate the extent to which the following Micro Credit Programs Influence Women Empowerment.

Use a scale of 1-5, where (1-No Extent, 2- Small extent, 3-Moderate extent, 4-Large extent and 5- Very Large extent)

7. To what extent are micro credit programs provided at your women group?

i. No Extent []

ii. Small Extent []

iii. Moderate Extent []

iv. Very Large extent []

v. Great Extent []

MICRO CREDIT PROGRAMS	1	2	3	4	5
Women are training on financial management					
Women are training on budgeting for their activities					
Women are getting small loans for their enterprises					
Women are increasing their savings					
Women are accessing Micro Credits					
There is provision of marketing capability and determining of their product prices					

In your own opinion, do you think Micro Credit Programs offered by Permaco Women Self Help Group have an influence on women empowerment? Give at least 2 opinions

.....

.....

.....

PART B: Capacity Building Programs

8. Are members trained on how to operate/manage their enterprises and on new skills?

Yes []

No []

Explain your answer.....

9. To what extent are members taught new skills such as sewing and tailoring?

- i. No Extent []
- ii. Small Extent []
- iii. Moderate Extent []
- iv. Very Large extent []
- v. Great Extent []

10. Please indicate the extent to which the following Capacity Building Programs Influence Women Empowerment in Permaco Women Self Help Group.

Use a scale of 1-5, where (1-No Extent, 2- Small extent, 3-Moderate extent, 4-Large extent and 5- very large extent)

Capacity Building ventures	1	2	3	4	5
Members are trained on new skills					
Creation of awareness on Market information					
Members are easily provided with raw materials					
Through the group, provision of market oriented income generating projects is made possible					
Members access the market easily					
There is cooperation among members in sharing of information					
Members are taught on regulations governing their activities					

PART C: Community Entrepreneurship Programs

11. Are women motivated to start enterprises through your women group?

Yes []

No []

12. To what extent does Permaco Women Self Help Group support members to start their own businesses?

i. No Extent []

ii. Small Extent []

iii. Moderate Extent []

iv. Very Large extent []

v. Great Extent []

13. To what extent does Community Entrepreneurship undertaken by Permaco Women Self Help Group empower members in your group? (Where 1-No Extent, 2-Small Extent, 3- Moderate Extent, 4 – Large Extent and 5 -Very Large extent)

Community Entrepreneurship Programs	1	2	3	4	5
Running of Enterprises					
Creativity in making products					
Innovation in their productions					
Startup Ventures					
Member taught on management of their Investments					

PART D: Participation in Leadership

14. Are members engaged in leadership of the Permaco Women Self Help Group?

Yes []

No []

15. To what extent are the members supported to actively participate in the leadership of the group?

i. No Extent []

iv. Very Large extent []

ii. Small Extent []

v. Great Extent []

iii. Moderate Extent []

16. To what extent does Participatory Leadership in Permaco Women Self Help Group influence women empowerment? (Where 1-No Extent, 2-Small Extent, 3- Moderate Extent, 4 – Large Extent and 5 -Very Large extent)

Participatory Leadership ventures	1	2	3	4	5
Members are offered support when required					
There is effective information sharing					
There is effective communication from leaders					
The members appreciate each other’s ideas					
There is unity among members					
Leaders of the group promote cooperation among members					
There is democracy in decision making					
Members are motivated to undertake their activities					
Members resolve conflicts amicably					
Member take responsibility as directed by the leaders					

PART E: Women Empowerment In relation to Performance of the Organization

17. The questions in this sub-section are on the evaluation of various Programs by the organization in regards to Women Empowerment. Use a scale of 1-5, (Where 1-Not at all, 2- Small Extent, 3- Moderate Extent, 4- Large Extent and 5 -Very Large Extent)

To what extent does Permaco Women Self Help Group empower their members?

Statement	1	2	3	4	5
Members gain new skills on various Enterprise activities					
Member engage in activities that increase their level of income					
Employment rate among member increases					
Members are able to provide school fees for their children					
Member are able to provide for their families					

18. Indicate three ways in which Permaco Women Self Help Group empowers members.

.....

.....

.....

.....


.....

THANK YOU FOR YOUR TIME IN COMPLETING THIS QUESTIONNAIRE


Appendix III: Research Authorization Permit

THIS IS TO CERTIFY THAT:
MS. CATHERINE SALINA ASEGO
of UNIVERSITY OF NAIROBI, 0-200
NAIROBI, has been permitted to conduct
research in Nairobi County
on the topic: INFLUENCE OF
COMMUNITY BASED ORGANISATION
PROGRAMS ON WOMEN EMPOWERMENT
IN KIBRA CONSTITUENCY: A CASE OF
PERMACO WOMEN SELF HELP GROUP,
NAIROBI KENYA.

Permit No : NACOSTI/P/16/B1566/12399
Date Of Issue : 17th August,2016
Fee Received :Ksh 1000



Catherine Salina Asego
Applicant's Signature




Director General
National Commission for Science, Technology & Innovation


for the period ending:
26th July,2017.

CONDITIONS

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



REPUBLIC OF KENYA



National Commission for Science, Technology and Innovation

RESEARCH CLEARANCE PERMIT

Serial No. A10643

CONDITIONS: see back page

Appendix IV: Research Authorization



NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY AND INNOVATION

Telephone: +254-20-2213471,
2241349, 3310571, 2219420
Fax: +254-20-318245, 318249
Email: dg@nacosti.go.ke
Website: www.nacosti.go.ke
when replying please quote

9th Floor, Utalii House
Uhuru Highway
P.O. Box 30623-00100
NAIROBI-KENYA

Ref. No.

Date:

NACOSTI/P/16/81566/12399

17th August, 2016

Catherine Salina Asego
University of Nairobi
P.O. Box 30197-00100
NAIROBI.

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on "*Influence of community based organisation programs on women empowerment in Kibra Constituency: A case of Permaco Women Self Help Group, Nairobi Kenya,*" I am pleased to inform you that you have been authorized to undertake research in **Nairobi County** for the period ending **26th July, 2017**.

You are advised to report to **the County Commissioner and the County Director of Education, Nairobi County** 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.

A handwritten signature in blue ink, appearing to read 'Boniface Wanyama', is written over the typed name.

BONIFACE WANYAMA
FOR: DIRECTOR-GENERAL/CEO

Copy to:

The County Commissioner
Nairobi County.

The County Director of Education
Nairobi County.