

**UNIVERSITY OF NAIROBI**

**DEPARTMENT OF SOCIOLOGY AND SOCIAL WORK**

**WOMEN SELF-HELP GROUPS AS VEHICLES TO WOMEN  
EMPOWERMENT IN KENYA: A CASE STUDY OF WOMEN SELF-HELP  
GROUPS IN MATHARE VALLEY NAIROBI COUNTY**

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SOCIOLOGY AND COMMUNITY DEVELOPMENT)**

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## DECLARATION

This project is my original work and has not been presented in any academic institution for any academic award.

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## **DEDICATION**

I dedicate this work to my beloved husband Felix, my children Annie and Stanley for their indefatigable encouragements and sacrifice in support of this work.

## **ACKNOWLEDGEMENTS**

I would first want to thank the almighty God for His providence throughout the period of this study and His define protection.

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May the Lord almighty immensely bless you all

## ACRONYMS AND ABBREVIATIONS

<b>ASCRAS</b>	Accumulating Savings and credit account
<b>AU</b>	African Union
<b>CBD</b>	Central Business Division
<b>EPZ</b>	Export Processing Zones
<b>GMS</b>	Gender Management
<b>ILO</b>	International Labour Organization
<b>KEPSA</b>	Kenya Private Sector Alliance
<b>KWFT</b>	Kenya Women Finance Trust
<b>MCO</b>	Mathare Community Organization
<b>MDG</b>	Millennium Development
<b>NPGD</b>	National Policy on Gender Equality
<b>OECD</b>	The Organization for Economic Co-operation and Development
<b>RGC</b>	Redeemed Gospel Church
<b>ROSCAS</b>	Rotating and Savings Account
<b>SDG</b>	Sustainable Development Goals
<b>SHG</b>	Self Help Groups
<b>SHOFCO</b>	Shining Hope for Communities
<b>SSDO</b>	Social Service Division Officer
<b>SPSS</b>	Statistical Package for Social Sciences
<b>UN</b>	United National
<b>UNICEF</b>	United Nations International Children's Emergency Fund
<b>UNIFEM</b>	United Nations Development Fund
<b>UNWO</b>	United Nations Women Organization
<b>WEF</b>	Women Enterprise Fund
<b>WSHG</b>	Women Self Help Groups

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## ABSTRACT

The purpose of the study was to examine women self-help groups as vehicles to women empowerment. The main objective of the study was to examine the contributions of self-help women groups. Three theoretical frameworks informed this study, namely; Theory of social capital theory, Social Network theory and Feminist theory. The study was carried out in a residential sub urban settlement in Mathare Valley, Nairobi, Kenya. A descriptive study design was adopted and a sample of 88 respondents was drawn from a universe of 393 women in self-help groups. Quantitative primary data were obtained through a survey method and analysed using SPSS while supplementary qualitative data were obtained through key informant interviews and analysed manually.

The study findings established that majority of women (80%) in self-help groups were middle aged between 21 and 40, had no stable sources of income, and a majority (74%) who were either married or single were with family sizes averaging between 1 & 3 children. The average group size was 18 and majority of the groups were not registered with government agencies. The level of participation and group activities also seemed to decline with the period of existence. Younger groups (2-3 years of existence) tended to meet regularly and have vibrant activities than older groups. Motives to joining self-help groups were either social or economic though social exceeded economic motives by 2%. Equally the reported social benefits were greater than economic benefits by 16%. These findings demonstrate social and economic benefits as they were inextricably interlinked in all groups studied. The most common economic activities reported were the ROSCAS and ASCRAS whereas major social activities reported were supporting social events such as burial and weddings. Most (66 %) groups reported external support mainly informs of trainings and was mainly provided by non-governmental organizations. Groups did however report that major constraint was financial.

This study concluded that women groups are powerful tools for empowering women and can be used as a means to enhance the status of women in society as well as advancing national goals of gender empowerment and improvement of societal welfare. This implies that the Kenyan government should provide both policies and programs that support, nature and promote women groups as both social and economic entities

## CHAPTER ONE: INTRODUCTION

### 1.1 Background of the Study

Throughout history, women have faced intense discrimination and in several societies women have long been viewed as lesser human beings. Discrimination against women includes the perception of women having a lower thinking capacity, vulnerable, insecure and lack of freedom from their husband. The evidence of gender discrimination is not only rooted in history, tradition and culture but also in other significant institutions that play a big role in shaping societal norms and values for instance, religion. In Christianity, God who is to be worshiped is depicted as a man and the angels are also mentioned as being male. The story of creation in the Old Testament talks about God creating man and making woman from the Man's rib. This link between Woman's physicality as a debt to Man is made more patent, and seems to support the notion that women are weaker than men. According to the holy Quran women have weaker brains than men and wives are depicted as slaves to their husbands. Quran 2:282 says:

“And let two men from among you bear witness to all such documents. But if two men be not available, there should be one man and two women to bear witness so that if one of the women forgets (anything), the other may remind her”.

This verse from the holy Quran seems to suggest that men's brains are superior to women's and that women are more likely to forget than men therefore the information they give cannot be relied on as that of men. Women inequality can therefore be seen as being perpetuated theologically, politically, socially and economically.

Women empowerment agenda is enshrined in the African Charter on Human rights that was adopted in June 27<sup>th</sup> 1981. The declaration was signed by member states and is in line with the international commitments which many African states signed. The World Bank (2003) acknowledges that since women form the largest population compared to men, limiting resources on women slows down their growth, reduces the rate at which poverty declines and a negative impact to the economy. In 2010, African women's decade launched a campaign to empower women by sensitising women on importance of agriculture and food security, eliminating poverty, enhancing healthcare facility and educating women. According to OECD (2012) report in order

to succeed in empowering women it is necessary to initiate a holistic approach, public policies and gender sensitive perspective to be put in place in the formulation of policy and programming. This implies that women should actively participate in decision making process on the issues that affect their daily lives as well as in the implementation of those policies. This requires multidimensional efforts and therefore should not be seen as women's issue. In recognition of this, global organization such as the international labour organization (ILO), the United Nation Women organization, the OECD, among others acknowledge the problems faced by women and have been at the fore front in developing strategies to improve the socio economic status of women. Though there have been significant efforts to change the status of women however, these efforts have not borne the desired fruits to bring about equality between men and women.

The adoption of self-help groups as a strategy to empower women originated from India and later extended to almost the whole world. Makokha (2008), while studying Gender empowerment through self-help group in Kilifi notes that women groups are voluntary associations for poor people, who join efforts, ideas, resources and efforts together for the purposes of addressing issues that affect them. Self-help groups also form channels for technical and financial assistance from international organizations and donors. The empowerment of women through Self Help Groups (SHGs) leads to benefits not only to the individual women, but also to the family and community. Women empowerment implies that women have more chances of accessing resources like jobs, finances, acquiring assets, develop their skills and get more informed on female population. When women are empowered, they are put at the right track towards achieving their vision locally and internationally such as the Millennium Development Goals, Convention on the Education for All Forms of Discrimination against Women (CEDAW), Vision 2030, poverty eradication and sustainable development either directly and or indirectly. Gender disparity has been said to slow down social and economic development. This has been witnessed in developing countries where by women are discriminated and denied opportunities like jobs, access to finance, political and social welfares (UN 2012).

In recent years Kenyan government has been at the fore front in advocating for the formation of women groups to foster women empowerment legally, socially and economically. This focus has been on women residing in the rural areas, those living

in slums, low income earners as well as the unemployed. The assumption is that, when women participate in groups they get empowered through SHG. Self-help groups are viewed as avenues for social networking and connectedness, capacity building, knowledge and skill development as well as economic improvement. There is however very little evidences that belongingness to self-help groups leads to women empowerment and in what type of empowerment. This study therefore seeks to examine whether women groups aid empowerment of the women in Kenya.

## **1.2 Problem Statement**

Women groups and women empowerment are not new phenomenon in both developed and developing countries. Throughout history there have been concerted efforts to end women inequality and improve their access to resources and power and women groups have always been used as a tool for women empowerment.

Culture and tradition restrict women and girls on their roles which tend to drag behind economy and self development. Feminism movements that challenged the patriarchal nature of society among other issues in the early 1960s and 70s awoke a new era that brought a new view to women involvement in national development and motivated women to work together to fight for their rights.

The concept of self-help groups stems from the assumption that there is power in people working together than on individual efforts. The strength of Self Help Groups is based upon the assumption that the people who are facing problems are likely to be the most committed to solve them and emphasize on the importance of people working together towards a desired goal. Self-help groups (SHGs) are increasingly becoming an important method of organizing women to take action and transform their situation and they are believed to be a major driving force towards women empowerment. Despite the fact that most women are economically disadvantaged they continually participate in self-help groups and many developmental institutions adopt women groups to empower women.

‘Gender Mainstreaming Strategy’ launched in 2001 shows incriminating evidence on the importance of women empowerment. A research conducted by World Bank (2001) indicates that gender discrimination in societies has a great effect on the economic development. The existence of mutual groups has made it easier for people

in lower class to be in a position to sustain themselves financially through self help groups. Despite the continued growth of the number of women groups formed, inequalities between men and women continue to persist more so in rural and slum settings where women groups are most dominant. These inequalities include inabilities of women to participate and fully have control and access to important economic resources, limited enterprise ownership, limited control to economic decision making both at household and community level among others, (see Kiraka, et al 2013). There is therefore a need to investigate how participation in self-help groups empowers women in self-help groups. This study examines the contributions made by women groups towards women empowerment.

### **1.3 Objectives of the Study.**

#### **1.3.1 General Objective**

The general objective of the study was to assess the contributions of women self-help groups to women empowerment in Kenya.

#### **1.3.2 Specific Objectives**

The specific objectives of this study were to:

1. Examine the socio economic characteristics of women participating in self-help groups.
2. Explore reasons why women join self-help groups.
3. Examine the level of women participation in self-help women groups.
4. Examine the benefits accruing from women belongingness to self-help groups.
5. Identify factors that hinder proper performance of women self-help groups.

### **1.4 Research questions**

The study sought to answer the following questions:-

1. What are the social economic statuses of most women who belong to self-help groups?
2. In what ways do women participate in self-help groups?
3. To what level do women participate in self-help groups' activities?
4. What are the major benefits accrued to women participation in women self-help groups?
5. What are the factors hindering success of women self-help groups?

## **1.5 Scope and Limitations of the Study**

### **1.5.1 Scope**

The proposed study was carried out in an informal setting of Mathare Valley in Nairobi, Kenya. The area has a number of existing self-help groups and majority of the people do not have a sustainable source of income and are considered to be poor. Since empowerment is a process, the researcher focused on women self-help groups which have existed in the past two years or more in order to effectively identify and measure the forms of empowerment that has taken place from and through participation in self-help groups.

### **1.5.2 Limitations of the Study**

The study faced three limitations: some of the women self-help groups were not registered with the ministry of gender, children and sports and this posed some difficulties in locating them. To overcome this challenge the researcher made use of local leaders and community champions to locate the groups. Secondly, the scheduled times for meetings for the different women groups were different and some of the groups met late in the evening. To overcome this challenge the researcher employed data collection clerks to aid in the collection of data, assigning them different villages this ensured easy access to all villages and groups. The third challenge was the unwillingness/refusal by some respondents to participate in the study either due to past experiences or pure ignorance. This challenge was dealt with by explaining the purpose of the research and creating rapport with the group members, requesting them to sign a consent form, and substituting them with other group members

## **1.6 Rationale of the Study**

There has been a general assumption that women groups are formed mainly for economic empowerment. The United Nations Women organization, World Bank, UNIFEM, among other global and regional organization have been supporting government initiatives that support women empowerment in Kenya. Kenyan government has also been at the fore front in encouraging formation of women groups to foster economic development amongst women. Donor agencies as well encourage funding through groups and see it as a key strategy to empowering women. Many institutions that support women empowerment have been initiated and billions of



money spent to run them, for instance the women enterprise fund (WEF), UWEZO fund, and Kenya women finance trust (KWFT). These institutions provide funds to women in groups as well as train them on business oriented skills in order to equip them with skills to initiate and run businesses.

Speaking at a Private Sector Alliance (KEPSA) inaugural Global Women Summit, Cabinet Secretary for Public Service, Youth and Gender Affairs, Sicily Kariuki reported that Women Enterprise Fund (WEF) provided accessible credit to women to start or expand businesses and had disbursed 32 million US dollars since inception in 2007 to over one million women beneficiaries and 64, 000 groups. The report however does not provide information on the type and level of empowerment.

This study seeks to assess whether women groups are viable vehicles for empowering women. The findings of the study will form a basis for policy making on issues concerning women empowerment as well as improve the already existing policies. The findings of the study may also be used to evaluate if self-help women groups are viable vehicles for women empowerment, identify the existing gaps and therefore influence future planning.

### **1.7 Operational Definitions**

**Women Groups-:** Refers to a small local group of female sharing a common goal. They regularly socialize and work together somewhat formalized basis.

**Socio Economic Development-:** Refers to the improvement and growth of rural women as a result of their participation in women group activities. It may also involve change in household income, standard of living of family members, and diversification in sources of income for rural women and increased in knowledge about investments opportunities by rural women engaged in groups.

**Empowerment-:** Refers to increasing the capacity of individuals or groups to make choices in all spheres of development especially in economic development.

**Women Economic Empowerment-:** Refers to a process of observing and assisting women in all spheres to enable them achieve their goals which gives them an opportunity that was formerly denied like to make decisions on their own (Eyben 2008).

**Income generating activities (IGAs)-:** They refer to small scale money generating projects that are run either by individuals or groups.

**Women Enterprise Fund (WEF)-:** Refers to an initiative of the Government of Kenya positioned within the Ministry of Gender, Children and Sports that offers access to finance Kenyan women facing difficulties accessing loans from existing Micro Finance Institutes (MFIs) and banks.

**Project-:** Refers to a set of coordinated activities and actions, pursuing a specific goal within a specific timeline.

## **CHAPTER TWO: LITERATURE REVIEW AND THEORETICAL FRAMEWORK**

### **2.1 INTRODUCTION**

In this chapter we provide a comprehensive review of literature and research work related to women empowerment and self-help groups. Key themes covered include, a brief history on women empowerment and women self-help groups, Global, Regional, and National interventions towards empowering women, social economic characteristics of women in self-help groups, motives towards joining self-help groups, and benefits accrued to membership in women self-help group. We have also looked at constraints to the success of the women groups.

### **2.2 Understanding the concept of empowerment**

‘Empowering women’ has become a frequently cited goal of development interventions. However, while there is no a significant body of literature discussing how women’s empowerment has been or might be evaluated, there are still major difficulties in so doing. Furthermore many projects and programs which espouse the empowerment of women show little if any evidence of attempts to define what this means in their own context and to what extent they have succeeded. It is relevant to speak of empowering women, for example, because, as a group, they are disempowered relative to men. It should however be noted that empowerment cannot be bestowed by a third party. Rather those who would become empowered must claim it. Development agencies can therefore facilitate women who in turn work towards empowering themselves but cannot empower them directly. Empowerment is therefore an on-going process, has no final goal and one does not arrive at a stage of being empowered in some absolute sense. It is the expansion of assets and capabilities of poor people to participate in negotiations, influence, control, and hold accountable institutions that affect their lives.

Women empowerment is viewed as a process in which women gain control over their own lives by knowing and claiming their rights at all levels of society at the international, local, and household levels. Self-empowerment means that women gain autonomy, are able to set their own agenda and are fully involved in the economic, political and social decision-making processes. Stromquist (1995) while studying

women empowerment describes empowerment through four components; these are cognitive, psychological, political, and economic where by cognitive refers to the woman understanding of the causes of their subordination. Psychological empowerment refers to women believing that they act at personal and social levels to improve their condition. It also involves escaping from learnt helplessness and the development of self-esteem. Economic empowerment refers to increase in economic development which leads to independence. Lastly political empowerment involves ability to imagine ones situation and mobilize for social change that leads to social transformation. In its broadest sense, empowerment is the expansion of freedom of choice and action. It means increasing one's authority and control over the resources and decisions that affect one's life. As people exercise real choice, they gain increased control over their lives. Poor people's choices are extremely limited, both by their lack of assets and by their powerlessness to negotiate better terms for themselves with a range of institutions, both formal and informal. This being a sociological study the focus will be on two main types of empowerment. These are economic empowerment and social empowerment.

### **2.3 Understanding Self-help women groups**

The concept of Self-help groups serves to underline the principle "for the people, by the people and of the people". The origin of women groups has never been accurately traced however; their adoption as means of empowering women is the brain child of Prof. Mohammed Yunus of Grameen Bank of Bangladesh in the year 1976. Since then self-help groups have been adopted all over the world and are seen as one of the best strategies for bringing about development through active involvement of the people. Self-help groups can be defined as supportive and change oriented mutual groups that address life problems of community members. A self-help group is defined as a group where members come together with certain objectives to manage their own funds to achieve better control over their resources and meet their credit needs (Roul 1996). According to Anon (1996) a self-help group is a homogenous gathering of persons usually not more than 20-25 who join on a voluntary basis in order to undertake an economic activity such as thrift and credit on the basis of equality and mutual trust. Women self-help groups run variety of activities ranging from social, economic as well as political. Group activities are determined by the goals of the group or the reasons behind the formation of the group.

The most dominant traditional types of women self-help groups (WSHG) activities that existed were the rotating savings and credit associations (ROSCA) and the accumulating savings and credit associations (Seibel, 2005). The ROSCA and ASCRA are not different from the modern women groups; The rotating savings and credit association resembles the modern merry go round where members contribute certain agreed amount of money every time, and through a mutually agreed sequence by all members the contribution is given to one member. This goes on until the last member receives the contribution then the cycle starts again. The notion behind this is that it enables members to save and be able to meet other expenses that she could not have met single handed or through individual savings. ROSCAS are not very organized or permanent a member who defaults may be disqualified from being a member any time especially at the end of a cycle. ROSCAS are one of the oldest institutions whose existence has been pervasive in the developing countries (Besley et.al 1993). ASCRAS activities on the other hand also resemble the modern type of WSHG where members accumulate savings and pool them out after a given period of time. Each member receives the exact amount of money she had saved. ASCRAS facilitate group members to pay school fees, built or furnish their houses or, celebrate significant festive seasons among others. Members are not restricted to a specific way to spend their savings

## **2.4 Brief history on women self-help groups & empowerment**

### **2.4.1 Global interventions on women empowerment**

Women empowerment and welfare as a whole is a global agenda. Numerous global organizations and conventions have been instituted and convened to advance women's agenda. According to the United Nations (1995) women's empowerment and their full participation on the basis of equality in all spheres of life, including participation in the decision-making process and access to power, are fundamental for the achievement of equality, development and peace. The World Conferences held at Mexico City in 1975 and Copenhagen in 1980, and the United Nations Decade for Women, among others, contributed greatly to the process of eliminating obstacles to the improvement of the status of women at the national, regional and international levels. In the early 1970s, efforts to end discrimination against women and to ensure their equal participation in society provided the impetus for most initiatives taken at

all of those levels. A report by the United Nations on the Mexican women conference held in 1975 indicated that the challenges faced by women are the same challenges faced by society and the political, economic and social conditions are important benchmarks to women empowerment. Due to recognition of importance of gender equality the UN in 1984 established United Nation Development Fund for Women (UNIFEM) as a separate fund of the United Nations development program (UNDP) to address issues of gender equality. In 1985 a third women conference was held in Nairobi Kenya. A land mark women meeting held in 1995 in Beijing further identified important issues in women empowerment such as equal access to economic resources including land, credit, science and technology; vocational training, access to information, in the conference it was recognized that the status of women had advanced in some important respects in the past decade but that progress had been uneven, inequalities between women and men had persisted and major obstacles remained, with serious consequences for the well-being of all people, (UN 1995). The United Nations Conference on Sustainable Development in Rio de Janeiro in 2012 formulated the Sustainable Development Goals (SDGs) with the main objective to produce a set of universal goals that meet the urgent environmental, political and economic challenges facing our world. Its eighth goal is to promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all. Immediately after the formation of the SDGs, the UN Women focused on investing heavily in building the capacity of women entrepreneurs in the area of public procurement so that they have the practical skills and knowledge to submit winning bids for government tenders

#### **2.4.2 Africa's intervention to women empowerment**

Governments across the Africa continent recognize the need to give women equal access to opportunities and services, and to this end have adopted gender policies like the AU Protocol on Women's Rights, also known as the Maputo Protocol, alongside initiatives like the African Women's Decade, to create an environment that enables the empowerment of women. Despite all this Sub-Saharan Africa still has the lowest proportion of countries with gender parity (UNICEF 2002). Gender gap in Africa has been considered to be wider compared to other continents and issues to do with women empowerment more complex due to the cultural and traditional context which is anchored in beliefs, norms and practices that breed discrimination and feminize

poverty. The policies are there but implementation has proved challenging over the years. African leaders recognize the important role women play in the development of a country and have been at the forefront in promoting women empowerment initiatives such as formulating policies that favour women, participating in conventions and signing global and regional treaties that promote women empowerment. African Union Member States have been actively involved in global Conferences and helped shape the debate on women's empowerment and gender equality. For instance African Union Member States are signatories to the UN General Assembly land mark Convention for the Elimination of All forms of Discrimination against Women (CEDAW), which was adopted in 1979. AU has a strong political will for ensuring gender equality and has demonstrated this by adopting a policy of support and making efforts to institutionalize gender mainstreaming and establish a Gender Management System (GMS).

Although each of these global Conferences resulted to strong acknowledgment of the important role women play in all levels both locally and nationally, their explicit input has never been documented. The birth of UNIFEM permitted official recognition of the need for a focused approach both globally and locally to women's empowerment.

#### **2.4.3 Kenyan Government efforts to empowering women**

Kenya has a powerful state of gender equality that determines the general rights of women and eradicates violence and discrimination on women (Sicly Kariuki,2016). Kenyan government is put on the front list of countries which are engaged in working towards gender equality by vision 2030. The 2010 constitution outlined strong legal framework in tackling gender equality issues. This showered more light on the rights of women and girls in Kenya which sought to promote their dealings in all angles of economic development. The Kenya National Policy on Gender and Development (NPGD 2000) states clearly the policies on gender and how women can be empowered. This policy also included both girls and boys participation to realise the gender equality. In 2000, various policy and program initiatives were launched which facilitated gender equality. Among them is the National policy on gender and development (2000), Sessional Paper No.2 of May 2006 on Gender equity and development, Economic recovery strategy (2003 – 2007), the Medium term expenditure framework, the Kenya joint assistance strategy, Vision 2030 and the

MDGs amongst others. The Kenyan constitution demands that a minimum of one third of either gender be represented in all elective positions. This is a strategy to ensure women inclusivity in the political arena. The Ministry of Gender, Children and Social Development, the national machinery promoting gender equality and women empowerment in Kenya was established through Presidential Circular No.1 of May 2008. Overall, the Ministry of Gender Children and Social Development has been instrumental in shaping the gender equality and women's empowerment work in the last couple of years.

Nongovernmental organizations, Churches and other key institutions also support the empowerment of women through education, trainings and by facilitating formation of self-help groups through which they offer support to women. H.E. President Uhuru Kenyatta is among the 80 leaders that made commitments to advance gender equality and ensure equal opportunity. President Kenyatta said, "I'm convinced that our nations and the world stand to gain tremendously if we continue to embrace that progress for women is progress for us all. Investing in women is more than a matter of rights; it is the right thing to do."

## **2.5 The social economic characteristics of women group members**

There has been an existing assumptions that women group members are characterized by low income level, low education level, and that the self help women groups serve the purpose of improving their social economic statuses. Self-help groups have also been associated with rural women and those living in informal settlements and therefore they have consistently been used as a means to empower women and ensure their active participation in nation building. A study on self help groups carried in India in 2014 revealed that the majority of the members (90%) participating in women groups were aged between 20 & 50. This implied that women groups make a good target population for empowerment purposes.

## **2.6 Motives towards joining self-help groups**

A motive is the reason one us for acting in a particular way. It can be intrinsic or extrinsic. Motivations cause people to be committed to their cause. Motivation can be the determining factor for the level of success a team achieves. Though there is a general assumption that women join self-help groups for economic reasons only, studies show that besides the saving-



credit dimension, these self-help groups' arrangements also have an important social dimension namely solidarity, self-help and collective decision making and management (Tilakaratina, 1996). Stewart (1990) asserts that SHGs give support to people living with difficulty so as to overcome their problems courageously for example poor people who live in slums they lack finances; they lack education and are prone to be affected with many social issues including discrimination.

According to Chitere (1998) women join self-help groups due to the economic challenges that they face. He adds that women self-help groups act as instruments to articulate their concerns through various methods employed by them. In his description of self-help groups, Bouman (1992) outlines three main functions of the SHGs which include; security and insurance, economic functions and socialization which include meeting, discussing, eating, drinking, sport, singing and dancing. Therefore to understand the motives behind joining self-help groups for the sake of this study we will focus on two dominant motives that cut across almost all self-help groups. These are economic and social reasons.

### **2.6.1 The economic motives**

According to Tilakaratina (1996) providing funds to the less advantaged people enhances their economic needs and livelihoods, provide capital for business start-ups and also facilitate in equitable distribution of resources to business people and families living in rural areas (Liheta and Uronu 2004). Knowing that they cannot access these services individually women form groups in order to have access to these services.

### **2.6.2 Motivation to save**

A research conducted by Sambu (2003) in Nakuru County, Kenya on the impacts of self-help groups on economic empowerment found out that women were motivated to join self-help groups in order to be enabled to save money. According to the findings of the study the number of women who had started saving after joining the group increased by 80%. Self-help group savings helps members to develop a culture of saving and builds financial discipline. Most rural women do not have regular sources of income this brings a challenge to saving or accessing credit facilities. Kombo (2014) while studying self-help groups in Kenya observed that in self-help groups'

members can save as little as five shillings. The fact that they can save as little as they can afford motivates women to actively participate in groups.

### **2.6.3 Access to loans**

Many people including women take loans to meet expenses related to health, school fees and other emergencies. This requires that the loan be made available in the shortest time possible. Most lending institutions shun women who lack security for loans which makes them to continue living in poverty. Therefore, this has been able to achieve if only women join a self help group even if they don't want to join (see, Amu 2006 and Mohindra, 2003). Self-help groups provide immediate access to soft loans to their members in a more flexible and convenient manner. Women are motivated to form women groups in order to access these services. This saves them from the complex processes of assessing loans in banks as well as saves time in cases where banks are a far distance from the people. According to Dellien et al (2005) there are two key differences between the group lending and individual lending programs. First, under group lending, time and effort is invested in building social networks that enable groups to select members who are creditworthy under group lending and the role of loan officers is to provide structure, training on loan processes and administrative support. Under individual lending, loan officers bear principle responsibility for loan decisions; they screen, and monitor their clients as well as come up with mechanisms of enforcing repayment. Second, the standard incentives for repayment of group loans is joint liability, group reputation, credit rating and future access to credit for each member, all of which are directly conditional on each member upholding their obligations. On the other hand, individual lending programs use a variety of conditions such as collateral requirements, co-signers and guarantors to promote repayment and repayment discipline is created by strict enforcement of contracts. The aspect of Joint liability causes women to want to rely on group loans more than individual loan.

### **2.6.4 Interest rate of loans**

Self-help groups charge the lowest rate of interest and reasonable collaterals. This is because members are in most cases of almost the same social economic status and therefore group rules regarding money lending are formulated to fit them. Since the group members manage their group account they are able to adjust the interest rates

from time to time. The fact that they know that the interest they pay for their loans goes back to the groups account they are motivated to join groups as this brings some sense of financial security and ownership. According to Mokhtar et al (2009) when loan is given in little amount there are high default rate since this loan is given to someone who is young and may lack skills and knowledge on running a business venture and secondly, to more risky borrowers.

### **2.6.5 Social motives**

Self help women groups is place where marginalized women come together, share ideas and help one another cope with their social lives. Stewart, (2001) urged that self-help support enhances the emotional and practical support to people from the same background. It acts as a change agent to many women such as acquiring support in combating various problems faced by them and to be optimistic with their lives. (Judy and Myers 1998). Self-help groups act as network for members to access information, knowledge and skills through interacting with the rest of the members. The networks, trust and reciprocity among the members do not involve the element of hierarchy as the agents are mostly equals where one can expect a similar return of the gifts (material or nonmaterial) given. According to Ahmad (2012) women participate in self-help groups so as to share their life experiences.

### **2.7 Level of women participation in Self-help group**

When members of a self help group are participating actively they become more empowered. Participation may include persistent attendance and contributions and working as a team to achieve the set objectives of improving livelihoods of all members. (Mishra & Sharma,1984). The Human Development Report (1993) explains participation as a process whereby people are closely involved in the economic, social, cultural, and political process that affects their lives. Saxena, (1998) points out that it's essential for women to participate in community organizations because the essence of participation is exercising voice and choice and developing the human, organizational and management capacity to solve problems as they arise in order to sustain their improvements. Participation leads to empowerment, increases access to credit, leads to a change in the status of members within their households, and increases their role in the household decision making (Moyoux, 2000).

According to (Govinda and Diwan, 2003), participation is an experience felt differently by different people in different circumstances even in similar situations because the benefit that flow from it may not be the same for all. Women's participation in self-help groups has proven to be an effective means to bring about change in their way of life in terms of economic well-being and adoption of new technology (Sign, 2009). The level of community support determines whether a project becomes established, how quickly and successfully it consolidates, and how it responds and adapts to meet changing needs (USAID, 2009).

Participation in self-help and women groups certainly helps members to empower themselves; their activities empower members to cope up with problems and stresses, and those of the communities that they live in (Chesler, et.al 2006). This involves developing interest and offering your time to either offer skills or lead in community participation efforts or by giving moral support to other community members while participating in community projects. It may also involve being a member of a group committee or offering your time to attend and actively participate in group meetings. The second dimension is labour; community members can choose to offer their services by providing labour without pay during implementation of community projects. Third dimension is physical resources which are generally associated with community members providing material resources for the project to be implemented e.g. providing material for construction like bricks, hay, trees or construction tools like spades. The fourth dimension is Contribution through monetary resources or donations which involves lesser time it is highly valued in development. Interested individuals donate to support the implementation of the project and may not be physically present to carry out activities or to observe what has been done. Participation in Self-help groups is instrumental in reducing family burden, and loneliness. It is important to note that increased level of participation leads to the increased accumulation of social capital. Where by increased level of participation means more years of participation, more loans to group members, more IGAs, etc. These automatically lead to more network and trust among the SHG members which is considered as the accumulation of horizontal social capital (Nayak 2015). It is therefore important to involve local communities, not only in the implementation, but also in the conception stage, and planning stage too.

## **2.8 Benefits accruing from participating in Self-help women groups**

Women in self-help groups benefit both directly and indirectly from their participation in self-help group. Direct benefits refer to the benefits that individuals members gain from their participation in the group this may include income from group projects, trainings and group loans. Indirect benefits include other privileges that group members enjoy due to their membership to the group, for instance access to credit facilities through the group, social networks that may pass on information about employment opportunities, bursaries for their children, access to political decision making among others. These benefits determine whether individuals remain or pull out from a group.

Access to credit as a result of participation in self-help groups leads to change in the status of women within the house hold level. This in turn leads to increased involvement of women in decision making due to the realization that they can also participate economically. (See Hashemi et al 1996). Self-help groups allow members to actively participate in group activities this improves members' self-worth and confidence, increases mobility, and the ability to articulate their problems, (Hashemi et al 1996, Putnam 2000). Hashemi continues to say that Self-help groups focus on the interests of the group as a whole; this reduces individualism and builds cohesiveness within community members. Improved ability to contribute to decision making and access to information leads to increased political awareness and therefore increased political participation. Harikumar (2006), points out that the very existence of SHGs is highly relevant to make the people of below poverty line hopeful and self-reliant. SHGs enables members to increase their income improve their standard of living and status in society to the main stream ultimately; the nation reaps the advantages of socialism.

## **2.9 Constraints to the success of women's Self-help groups**

Women groups face different challenges that prevent the groups from achieving the set goals. These challenges are both internal and external. Internal challenges are those challenges that come from the members themselves. This include illiteracy that affect the extent to which members contribute in group activities and decision making, poverty that hinders contribution of funds to initiate projects, among others.

External challenges include existing cultural beliefs and practices, environmental condition, policies surrounding group formation, external support and funding.

Boserup et al (1970) argued that major problem faced by women self help groups in less developed countries include tradition and beliefs on female roles and their place in society. Women are neither involved in agriculture nor income generating businesses. According to Riria (1985) most groups face internal squabbles due to lack of proper conflict resolution mechanisms. She cites failure by the groups to consolidate what they have achieved and design ways of disseminating knowledge about their achievements. Women self help group lack the knowledge on managing their finances thus become easy to default in repaying loan (Mohindra 2006). Women projects are not well planned since they do not cater for their long-term needs which make it so difficult to cope in the drastic economic changes (Mwaniki, 1986; Srujana, 1996).

According to Kempen (2009) self-help women groups face both external and internal challenges. The internal factors are those that are within the group members themselves. The challenges include lack of skills such as management and technical. Issues that undermine management skills are poor governance framework, unclear strategic plan, mismanagement of funds, and poor monitoring and evaluation. On the other hand, technical skills are undermined by poor financial, accounting and marketing skills.

## **2.10 Theoretical framework**

Theoretical framework is the foundation on which the whole research project is based. According to Nachimias (1996) a theory is defined as a logical –deductive system consisting of a set of interrelated concepts from which testable propositions can be deductively derived so as to present a systematic view of phenomenon by specifying relations among variables with a purpose of explaining and predicting phenomenon. It is an explicit statement of theoretical assumptions that permits the reader to evaluate them critically. The theoretical framework connects the researcher to existing knowledge and guides him to a relevant theory that forms a basis for research hypotheses and choice of research methods. Theoretical framework permits the researcher to intellectually transition from simply describing a phenomenon under

observation to generalizing about various aspects of that phenomenon. In support of this study we used three theories; Theory of Social Capital, Social Network Theory and Feminism Theory.

### **2.10.1 Theory of Social Capital**

The theory of Social Capital is founded in the works of Jane Jacobs (1965), Pierre Bourdieu (1983), James Coleman (1987), Robert Putnam, (1993; 1995; 2000) and Pierre Bourdieu (1983). Social capital is the summative of the actual or potential resources that are associated with possession of a long-term connection of more or less institutionalized relationships of mutual acquaintance and recognition (Bourdieu, 1983). According to Coleman (1994) social capital comprises of variety of distinct entities and sharing two major characteristics, first, they both contain some aspect of a social structure and secondly they steer certain actions of individuals belonging to a structure.

According to Bourdieu (1980) there are three main types of capital; the economic capital, the social capital and the cultural capital. The fact that different individuals and communities have varying amounts of the social, economic and cultural capital at their disposal forms the basis of the necessity of working together like in the case of self help women groups. These allow collective action for the benefit of all the players. Self-help groups form a basis of sharing and exchange of ideas, resources, knowledge, that in turn raises their consciousness in addressing the economic and social welfare of the members.

Social capital in self-help groups can be seen as the resources or benefits that members gain or access through working or associating with others in their group. It refers to the meaningful connectedness that helps one to get what he may not have been able to get individually. This may be information or tangible resources needed for a certain action. Benefits from these associations may be social, psychological, emotional and economical.

In self-help groups, members build social capital by bringing in their small capital, individual strengths, knowledge, skills and efforts to form a stronger unit that is likely to have increased aptitude to perform than the individuals. Each member brings a special element to the group increasing networks hence probability to success. The

social capital in the group increases its ability to be heard and to be noticed and therefore enhances its performances. Social capital can therefore be presumed as one of the main reasons for joining self-help women groups.

### **2.10.2 Social Network Theory**

Social network theory is the study of how a set of people, organization, or groups interact with others inside their network. Network theory offers a structural way of conceptualizing and measuring external ties and their impact. In our study the theory is used to describe the networks that exist in women self help groups and the role they play in improving the social welfare of women in self help groups. Though women may have different reasons for joining self help groups, these motives may also be influenced by other members causing them not to focus on individual but as a group. Coleman (1988) explains that while each actor is trying to maximize his or her individual interests, he is at the same time constrained because he or she is embedded in an interdependent relationship with the others in the group. That relationship imposes limits on both actors' behaviour and regulates the extent of selfishness. These limits are counterbalanced by the increased access to resources each actor gets via the other. (Katz et al 2004). Similarly self-help women groups cause members to operate out of self-interest and to pull resources together and work towards a common goal. Networks in self-help women groups can be described in three levels these are; Network between two individuals of the same group, network between the members of the group and thirdly network between the group and other outside organizations. These networks play a key role in problem solving, mobilization of resources, decision making, and information sharing and running of the group as a whole. Self-help groups develop risk sharing and besides benefiting from the group projects group members share information, learn from each other, create links to resources and employment opportunities, among others. These social networks and social interactions improve the quality of life both socially and economically.

### **2.10.3 Feminist Theory**

Feminist theory emerged from feminism movements in the early 19<sup>th</sup> and 20<sup>th</sup> Centuries and sought to protect the rights of women focusing attention on the relationship between men and women. Most feminist theories were predominantly white women from Europe and America majorly from middle class such as Betty



Fredian (1921) and Susan B. Anthony (1947). Feminist theory focuses on the inequality between men and women and proposes women empowerment as one of the solutions to those inequalities.

Feminist theory cannot be studied without the mention of feminism movements that originated from the realization that women as a gender was socially constructed and was harmful to women. The history of feminist theory is often discussed in reference to three waves; First-wave feminism is generally associated with the women's suffrage movements of the late nineteenth and early twentieth century. Their contribution was mainly focused mandated inequalities between men and women, such as preventing women from voting rights, rights to own property, denying women to enter politics, getting employed and getting equal rights in marriage. Second-wave feminism emerged in 1960s and 1970s and drew its attention to women's sexuality, reproduction, and the social consequences of living in a patriarchal culture. Finally, third-wave feminism is generally associated with feminist politics and movements that began in the 1980s and continue on today. These in themselves are geared towards promoting women empowerment. Self-help groups can be seen to promote women empowerment in relation to the three waves.

Feminist theory looks at the inequalities between men and women in four broad types; the first type is Gender inequality; according to feminist theory there exists gender inequalities in terms of power, responsibilities, division of labour where women are expected to perform domestic work which is of low status, while men are involved in formal employment which has higher status and more productive. These inequalities have been created by the view of men as the stronger sex, men have always been assigned powerful position right from the family where they are seen as the head and women as their subjects. This constantly puts women in a disadvantaged position when in terms independence especially in decision making and accessing opportunities.

The second type is the Social construction of gender roles and norms; right from birth women are socialized to believing that they are weaker sex, roles assigned to them are majorly reproductive and less significant, and they are portrayed as nurturing while men are seen as aggressive. This biasness in the view of women encourages men domination and perpetuates patriarchy. The third type is structural oppression;

Structural oppression on women is evident in capitalism society where men have been known to hold better jobs particularly because of the discrimination of women on education or simply because the society holds that men can do better than women. Women are expected to perform the reproductive work while man's effort in providing for the family is seen as more significant than that of the woman. Most of the work that the woman does is not recognized nor paid for. The fourth and last type is the Gender oppression; this perspective views woman as unequal to men and gives men more power to oppress women. The split of the social power is manifested in the roles and responsibilities assigned to men and women. Women are seen as inherently submissive and treated as the other. In many societies women are viewed as objects belonging to the man and therefore deserve to be treated in the way the man wants.

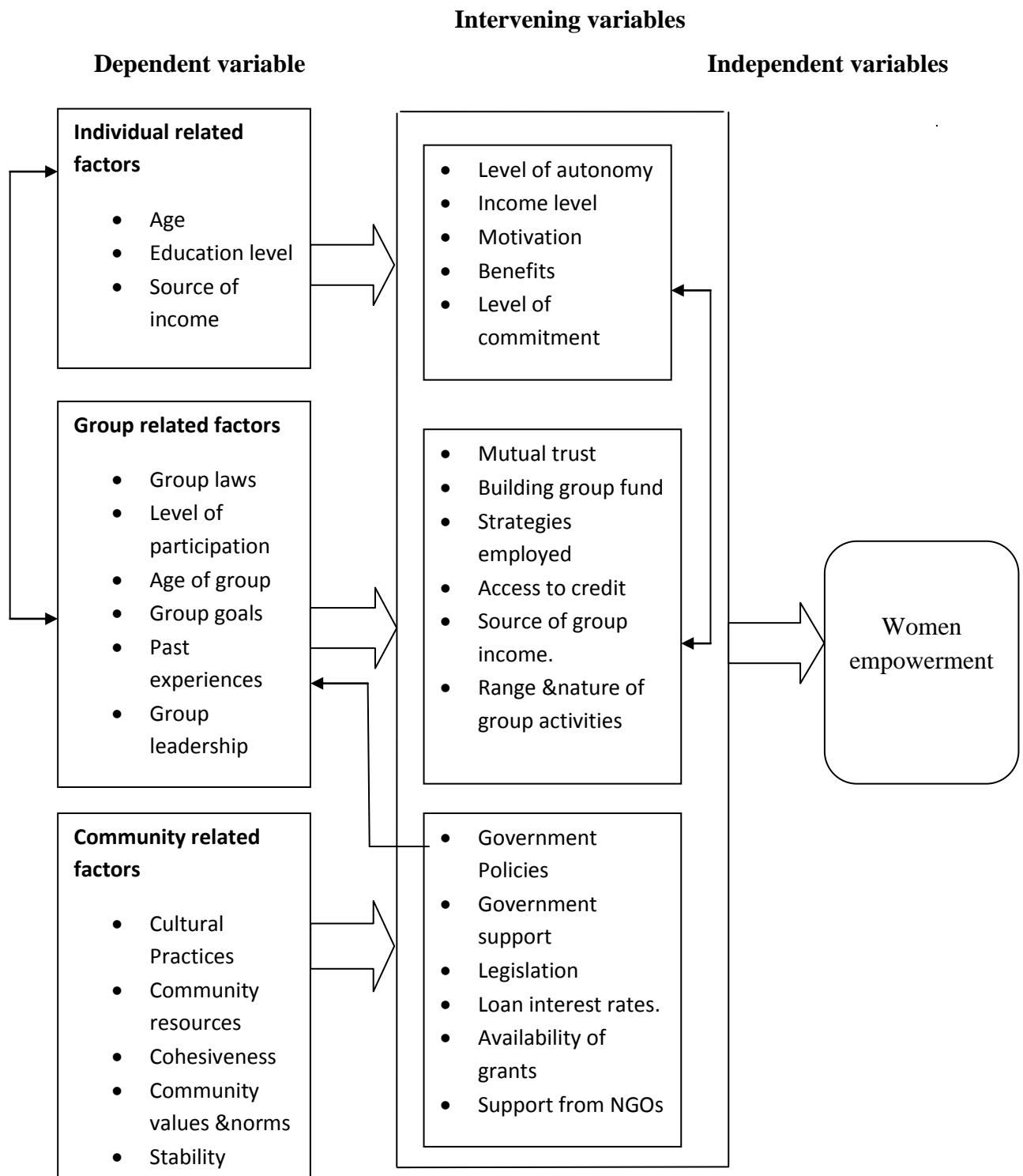
Although we cannot deny tremendous gains made by feminist political movement towards liberating women over the last few decades, many studies show that a large inequality between men and women still exist especially in areas such as education, income level, political power and legal rights, employment, political participation and overall status in society. Women empowerment through self-help groups therefore seeks to check these inequalities and provide a viable environment for women to improve their statuses.

## **2.11 Conceptual framework**

Mugenda and Mugenda (2004) defines conceptual framework as a precise summary of variables under study which are presented graphically. It is a flow of concepts which assists in viewing social world, get to understand and be in a position to explain it and perhaps change its structure. The framework controls our way of thinking and taking actions. It provides way of handling issues and giving necessary recommendations guides. A framework can provide ways of handling problems and getting solutions to questions. Solution is arrived at depending on a certain framework that is being observed. Dependent variables are those presumed to rely on the outcome of the independent variables. On the other hand, Independent variables are those that are systematically varied by the researcher (Mugenda 2008).

In this study the conceptual frame work focuses on the empowerment of women through self-help groups. The dependent variable is women empowerment through self-help groups. Our conceptual framework focuses on three main independent variables; these are; the individual characteristics of the women group members, this comprise age, education level, income level of the individual members in the group, marital statuses, among others. These factors affect the ability of an individual to perform, relate well with others and be able to work together towards the same goal. The second independent variable is the group; group factors include the goals of the group, the period of existence, nature of activities the group is engaged in and level of members' participation. These factors can also be affected by the individual factors. The third independent variable is the community; community can also be viewed as the external factors and include laws and regulations, governing the formation, registration and running of groups, government support, norms and values of the community concerning women as well the cultural practices.

**Figure 2.1: Conceptual Framework**



## **CHAPTER THREE: RESEARCH METHODOLOGY**

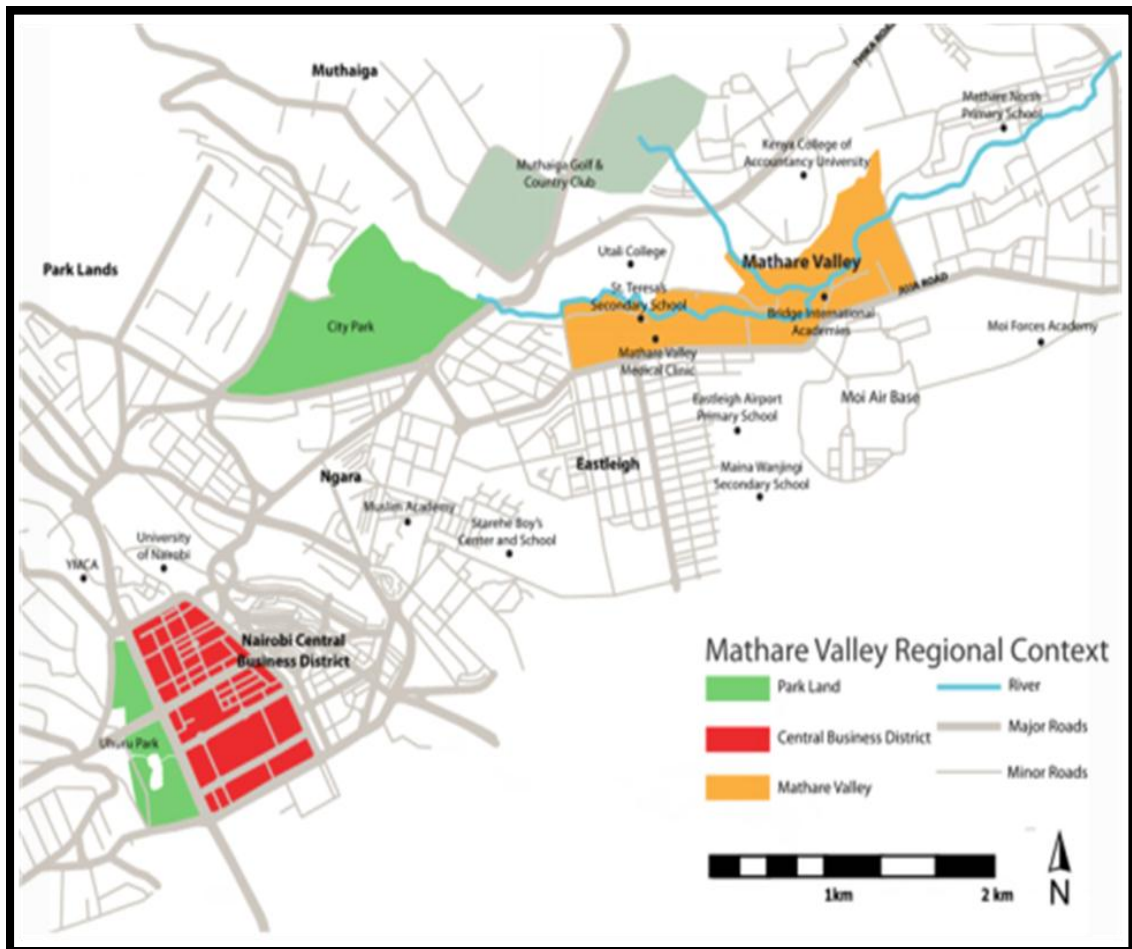
### **3.1 Introduction**

This chapter describes the methods and procedures employed in studying the research problems with a reason behind them (Kothari, 2004). Methodology comprises of the, study design, site selection, study population, methods of data collection, data processing and management procedures, data analysis and interpretations and ethical considerations.

### **3.2 Study site and description**

The study was conducted in Mathare valley in Nairobi County, Kenya. Mathare is one of Kenya's oldest informal settlements in Nairobi County and it's built in the small valley carved out by the Mathare River that cuts across the six villages namely Area 1, Bondeni, Kosovo, Mabatini, Mathare 4A and Mathare 4B. The slum lies between Juja Road to the south and Thika super high way to the north which separates it with Kiambu County and Muthaiga estate. Mathare Valley Slums is one of the most preferred locations in the city by low income earners due to its close proximity to work opportunities, transportation lines and amenities. It is located around 4 km from the CBD. Key institutions such as the Mathari Mental Hospital, Utalii College, Kenya survey headquarters, Kenya Power & lightning Training Institute, Kenya Monetary Studies College, and KCA University among others are located next to the valley along the famous Thika super highway. To the south, Mathare slums lie next to Moi airbase, St Theresa's girls, Pangani, and Eastleigh business centre along Juja road.

**Fig 3.1: Mathare Zonal Map**



Source: UoN et al. (2012) Mathare Zonal Plan

A joint study by the University of Nairobi, Berkley University, SDI and Muungano Trust in the year 2012 at the time estimated the population of Mathare Valley to be at around 188,000 residents. National bureau of statistics projected women population in Mathare to be around 138,102 in 2017. Majority of the inhabitants in the valley are low income earners involved in informal economic activities and casual employments. Basic necessities such as food, water, fuel, and rent absorbs the majority of the inhabitants' monthly income.

The 2013 baseline survey by Save the Children quantifies basic expenditures at 80% of monthly incomes for the poorest households. Mathare valley is not an exceptional from these statistics; most of its inhabitants spend approximately 80% of its expenditure on the provision of basic needs. The area has a high population of women, single motherhood is also high in the area and majority of the women are of low education level. These causes more strain on them when it comes to finding better

and well-paying jobs. Mathare valley has an estimate of close to 500 women self-help groups (Ministry of social services 2013). A number of non-governmental organization and churches working in the area encourage formation of self-help groups as a tool to empower women and bring about development. Micro credit facilities also play a key role in the initiation of self-help groups across the valley. For these reason a big number of women are involved in women self-help groups.

### **3.3 Research design**

A research design explains the various techniques that were used to gather data (Kothari, 2004). A research design explains the various techniques that will be used to gather data, the kind of sampling techniques, the population to be studied, methods to be used in analyzing data and how the time /cost strains will be dealt with (Cooper & Schidler, 2003). The study adopted a descriptive study design; this design is crucial in capturing the socio-economic characteristic of the study groups such as demographics data, economic status, social benefits, and economic activities. Descriptive study determines and reports the way things are and attempts to describe the characteristics of those things including their behaviour, attitude and values. Kothari & Kothari (2004) explains that in a descriptive study, information is collected by interviewing a sample of individuals to determine their attitude, opinions and habits. Gay & Airsian (2003) defines a descriptive study as a process of collecting data in order to test hypothesis or to answer questions concerning the current status of the phenomenon under study.

### **3.4 Study population**

Ngechu, (2004) defines population as a set of individual, events, elements, groups of things or house hold under study. According to Mugenda & Mugenda (2008) target population is a whole group of people, events or objects having common observable characteristics. The unit of study was self-help women groups in Mathare valley and the unit of analysis was women in self-help groups. The study only focused on women group members who had participated in the same group for more than two years for the reason that empowerment is a process that takes a considerable amount of time to be realized. Since the study was about women empowerment, groups with male members were excluded and therefore did not form part of the sample.

### 3.4.1 Sampling frame & procedure

Sampling can be defined as a systematic process of selecting objects to be studied in the course of the study that are selected in a manner by which a the selected individuals represents the large group from which they were drawn from. A set of information that is used to distinguish a population sample for statistics is a sample frame. A sampling frame consist of a numerical identifier for each individual, plus other identifying information concerning behaviour of the individuals which facilitates analysis and permit division into further frames for more in-depth analysis. A sample frame includes all individuals in the target population, excludes all individuals not in the target population and includes accurate information that can be used to contact selected individuals.

In this study we constructed two sample frames; One, a list of all self help women groups in the six villages which had existed for more than two years, and two, list of eligible members from each group (these were group members who had participated in the same group for not less than two years). A total of 22 self-help women groups were obtained and 393 women group members as the universe of the study. The researcher then purposefully selected two officials and two members in each of the twenty two (22) groups for interviewing which gave out a sample size of eighty eight (88).

**Table 3.1: Distribution of groups in the six villages**

	Name of village	No. of groups	No. of group members	No. of respondents
1	Village 1	5	81	20
2	Kossovo	4	78	16
3	Bondeni	5	89	20
4	Mabatini	3	54	12
5	Mathare 4A	2	42	8
6	Mathare 4B	3	49	12
	<b>TOTALS</b>	<b>22</b>	<b>393</b>	<b>88</b>



### **3.4.2 Sample size**

A sample is a proportion of a targeted population selected using systematic procedures to enable one acquire generalization towards the entire population (Wersserman, 1985). A scientifically selected sample enables a researcher to make observations from the sample that can be generalized to the population. A sample size refers to the number of objects to be selected from the population to constitute a sample. A sample size should be economically viable, able to control systematic bias, and that which enable results to be applied to the entire universe with a reasonable level of confidence. Mugenda & Mugenda (2003), points out that a sample size of 10 to 30 percent is adequate for a descriptive study. For the case of our study we purposefully drew four respondents from each of the twenty two (22) groups which included two officials and two group members. This amounted to eighty eight (88) as our sample size for the survey. Ten key informants were also purposefully selected from different institutions and organizations working with groups to supplement the survey data.

### **3.5 Methods and tools of data collection**

In this study we collected both quantitative and qualitative data. Qualitative methods are well-suited to understanding the meanings, interpretations, and subjective experiences of people (Daly, 1992). Quantitative data presents counts or values and is expressed as numeric values for instance; how many, how often, and how much. It represents individual opinions in numeric form. Qualitative data on the other hand is narrative in nature; it explains the quantitative data by presenting opinions from the quantitative data in an elaborate manner and may be represented by a name, symbol, or a number code. The two methods were used to enhance data validity and reliability as they complemented each other. Qualitative data was collected by use of key informants guided by key informant guide. Quantitative data on the other hand was collected through survey method with the help of questionnaires as tools for data collection. In the following section we describe the two methods used to collect data in this research in detail.

### **3.5.1 Survey method**

Survey is a method of collecting information about a population's characteristics, through self-reporting and observing behaviour, awareness of programs, attitudes or opinions, and needs. Survey method is also appropriate for the collection of data for a large population since it makes use of numeric and this also makes data analysis easier. The instruments for data collection for the survey were questionnaires which contained both closed ended and open ended questions. The questionnaires were administered to the 88 respondents that served as a representative for the 393 women in self-help groups. The questionnaires were appropriate for collecting demographic data of the participants, nature of their SHG, the period they have been involved in self-help-groups, the achievements realized, among other information. The questionnaires were formulated according to the objectives of the study. Questionnaires that had blanks or unclear marked answers were checked with each individual enumerator for clarification. Respondents who declined to participate in the survey were replaced with others from the same group therefore maintaining the desired sample.

### **3.5.2 Key informant interview (KII)**

Key informant interviews (KII) were employed to collect qualitative data that made use of key informant guide as the tool for data collection. Qualitative data is descriptive in nature and richer in detail compared to quantitative data. It captures respondents' feelings and insights and thus will served as an in depth enquiry. A total of ten key informants were purposely selected and interviewed. The key informants were selected from professionals from the government and other nongovernmental organizations who had been actively involved in development work in the area and had been involved in facilitating formation of self-help groups for empowerment purposes. This included; The social Service Division Officer in Mathare, Mathare Division Chief, four village elders from; Area 1, Mabatini, Kossovo, and 4B, MOHI self-help group coordinator and a group trainer, MCO community group trainer, a Social worker from SHOFCO, and a Social worker from Mama Italia Onlous organization. The data collected from the KII was used to compliment findings from the individual respondents from self-help groups.

### **3.6 Validity and reliability of research tools**

Validity determines whether the research truly measures that which was intended to be measured or in other words the truthfulness of the findings of the study. To enhance content validity the researcher ensured that sampling procedures were free from biasness and covered all the probable domains of the study. Construct Validity was enhanced through combination of data collection instrument that is; questionnaires and key informant guides which were formulated according to the objectives of the study.

Reliability is the degree to which a research tool produces stable and consistent results. Reliability determines the repeatability of the study, if it would yield the same findings if repeated for a second time. Reliability of the instrument was tested by test-retest method whereby the questionnaires were administered to five women in self-help groups who were not among the 88 respondents and the same questionnaire repeated to the same respondents after a period of two weeks under the same environment.

### **3.7 Data processing and analysis**

Data analysis is done to answer the research questions as well as determine the trends and relationships among the variables. The study obtained two different types of data for analysis. The questionnaires administered during the survey yielded quantitative data which was analyzed by use of percentages, tables, pie charts graphs and measures of central tendency. Qualitative data that served as a complimentary to the quantitative data was obtained from the selected Key Informants and was analyzed manually and presented in forms of direct quotations, summary of findings and or reported speech.

## **CHAPTER FOUR: DATA ANALYSIS, PRESENTATION AND INTERPRETATION**

### **4.0 Introduction**

In this chapter we analyzed and presented information on the social economic characteristics of women involved in self-help groups these included their ages, level of education, marital status, and sizes of their families and sources of income. The researcher also looked at the factors influencing women to join self-help groups, and the level at which women participate in women self-help groups, the nature of activities that women self-help groups are engaged in and examined the factors hindering the success of women self-help groups.

#### **4.1.0 Sample description**

A total of eighty eight (88) respondents were selected from the twenty two women groups across the six villages namely Area 1, Bondeni, Kossovo, Mabatini, Mathare 4A, and Mathare 4B. This was done by purposefully picking two group officials and two group members from each group in the twenty two (22) women groups from the 6 villages.

#### **4.1.1 Socio-economic characteristics of the sampled women**

In this study the age, marital status, level of education, number of children, and employment statuses were considered to be of significance because these are the variables that affect the lives of women in their effort to empowerment and in this case through women self-help groups.

#### **4.1.2 Age distribution of women groups in self-help groups**

We considered the age of the respondents as a crucial component, as it would help to establish the age group that was mostly involved in women groups. From the findings a majority proportion of 49% of the respondents were aged between 31 & 40, those aged between 21 & 30 formed a proportion of 31%, whereas respondents between the ages of 11 & 20 represented a proportion of 9%. The minority ages were 41-50 representing 7% and 51- 60 representing 4% of the respondents. The study findings suggests that majority of the women in the self-help women groups were aged 21 &

40 as presented in Fig 4.1 below. These would normally represent women who have recently left school, are looking for jobs or have recently been married, with young families to provide for and therefore see groups as a vehicle to achieving their goals. This could be attributed to the fact that these age categories of women have higher economic demands and needs as they are trying to settle down and find stability in their lives (World Bank, 2008).

**Table 4.1 Distribution by age**

<b>Age bracket of respondents (in years)</b>	<b>Frequency (n)</b>	<b>Percentage (%)</b>
<20	6	9
21-30	22	31
31-40	34	49
41-50	5	7
51-60	3	4
Totals	70	100

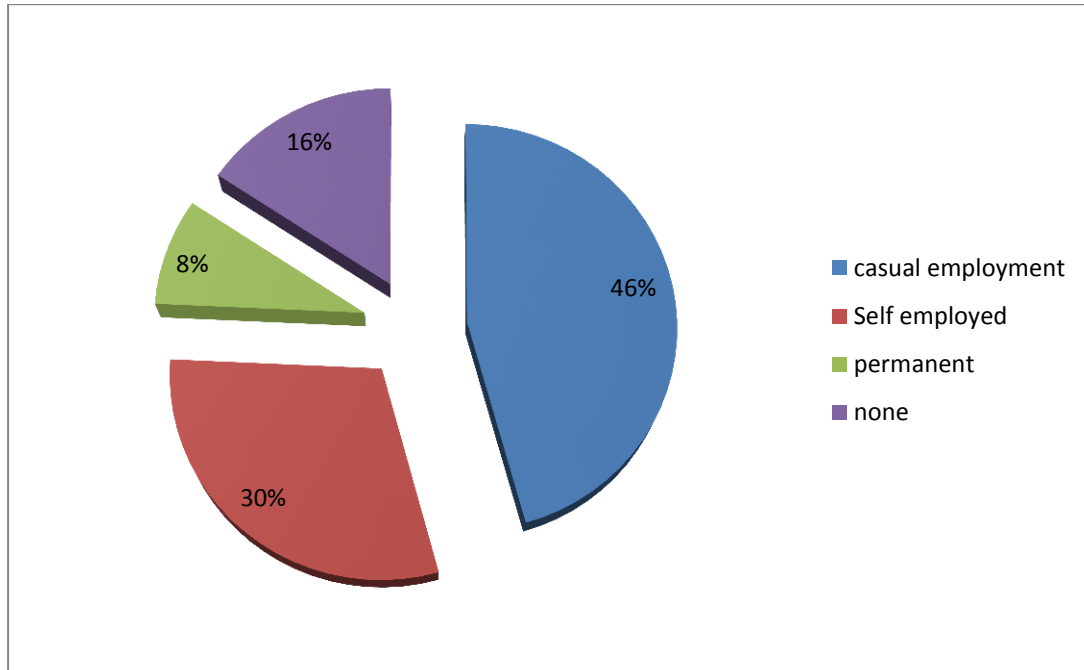
#### **4.1.3 Employment statuses of respondents**

By looking at the employment statuses of respondents we were able to examine the income level of the respondents, the ability of the group members to contribute funds to run group activities as well as to establish whether women in self-help group belong to the same financial class. Many studies associate women groups with low income earners. In this study we sought to examine whether there was a significant difference between the income levels of the respondents by looking at their employment statuses.

Our findings indicates that more than half (48%) of the respondents were casual labourers mainly working as domestic workers at the neighbouring middle income estates. A proportion of 30% of the respondents were self-employed running small businesses mainly in semi-permanent structures or along the streets of the informal settlement. Common businesses included selling groceries, and selling locally prepared fast foods. Only 8.6% of the women had permanent jobs mainly as untrained teachers in the local private schools in the community and others were employed at

the export processing zones (EPZ) at Baba Dogo industries around 10 km from the valley. A proportion of 16% of the respondents did not have any source of income.

**Fig 4. 1 Employment statuses of respondents**



The findings of the study suggests that majority of the women in self-help groups are likely to belong to low class economic status, without meaningful sources of income.

#### **4.1.4 Marital status of respondents**

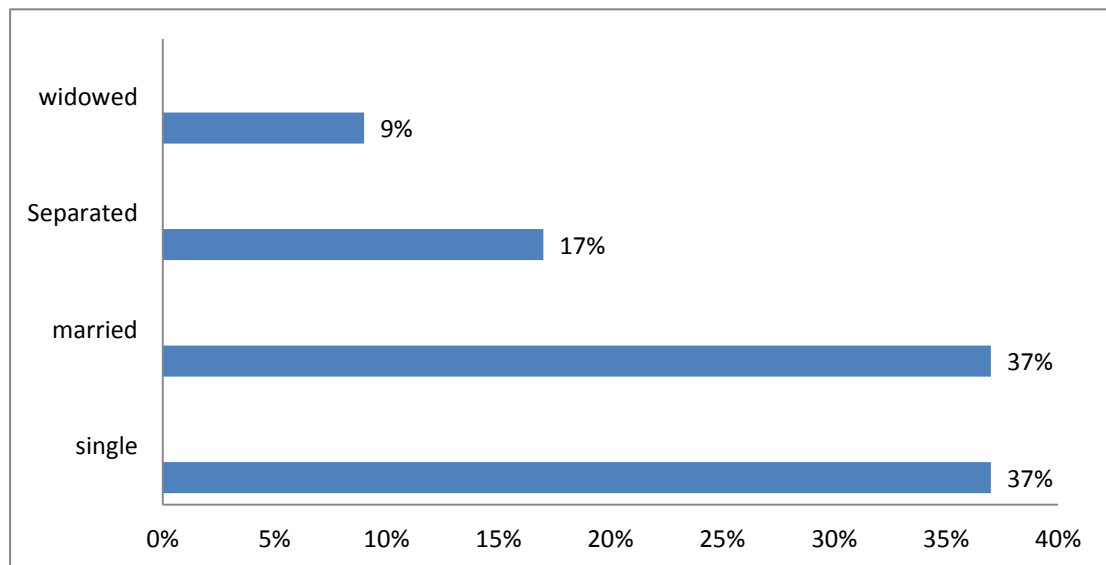
Marital status has always been assumed to contribute to a better economic status of women more so to families with children. This is so because of the assumption that spouses will both contribute to the wellbeing of the family both socially and economically. Our study findings as presented in Fig 4.3 suggests that married and single women formed an equal number of 26 respondents which was an equivalent of 37% each; while a proportion of 17% (12) were separated. The rest 9% represented respondents who were widowed. The findings indicated slightly higher cases of single parent families as this formed more than half of the respondents (55%). This observation slightly differs with Wawire's (1999) who, while conducting a study on the Determinants of Women's Groups Project Success & Sustainability in Kakamega, seemed to suggest that married women formed the majority in women self-help

groups. A 36 year old woman who was single with three children briefly explained the following;

“I understand the burden on my shoulders as a single mother with no stable source of income and three children to provide for I lean on my group members for social and financial support and because I can identify with some who are single mothers like me, there are no discriminations, we share our fears, struggles and tribulations and for the most of us our groups are our banks, we save and borrow from them”.

Our study findings therefore establishes that women groups are not formed on the bases of marital statuses but rather happens by chance and would probably be influenced by the prevailing statuses in the larger community. The finding of the qualitative data above also suggest that women do not join self-help groups because they have surplus income that they can save or contribute towards group activities or their welfare but rather see these groups as catalyzing them to save no matter the situation and as means to access other financial benefits for instance loans.

**Fig 4.2: Marital statuses of respondents**



#### 4.1.5: Family sizes of the respondents

Concerning family size study findings indicated that nearly half of the respondents (34 %) had 1-3 children; respondents with family sizes between 4&6 formed the largest proportion of 41% while 6 % represented families with more than 10 children. The highest family size reported was 12. These findings on the sizes of the families supported Richardson (2004) observation that increased involvement of women in women groups was an effective means of addressing their needs since they carry the added burden of family and domestic responsibilities, especially providing for their children.

**Table 4.2: Family sizes of respondents**

<b>Family size</b>	<b>Number of children(n)</b>	<b>Percentage (%)</b>
0-3	29	41
4-6	24	34
7-9	13	19
10>	4	6
<b>Totals</b>	<b>70</b>	<b>100</b>

This study suggests that majority of the women in self-help groups' prefer small size families possibly because larger families would mean more strain in providing for them. The family size would also be influenced by the ages of women group members as majorities were of middle age.

#### 4.1.6 Comparison between Family sizes and marital status

A close comparison between the sizes of the families and the marital status established that though the proportion of married and single families were equal there was a difference in terms of the sizes of the family between the two groups. Single families presented more than half of the families with smallest family size of 1&3 (54%), married respondents followed with a proportion of 30 % and separated had 17%. None of the widowed respondent had family size of between 1 & 3. Family sizes between 4 & 6 had half of the married. Single and separated shared equal proportion of 28% each and 10% were widowed. Respondents with family size between 7 & 9 were majorly married and single with a population of 46% and 39%



respectively (See table 4.3) The findings indicate that single and married women tend to have equally larger families (between 4&6) and this could be attributed to the fact that they shared the same burden of providing for their families.

**Table 4.3: Family sizes and marital statuses**

Family size	Married	Single	Widowed	Separated	Total (in %)
1-3	7	13	-	4	34
4-6	10	8	3	8	41
7-9	6	5	2	-	19
10>	3	-	1	-	6
<b>Total</b>	<b>26</b>	<b>26</b>	<b>6</b>	<b>12</b>	<b>100</b>

The findings of the study seemed to suggest that marital statuses influence the sizes of the family, with the married respondents reporting to have slightly larger families than those that were single. This could be attributed to the fact that they had spouses who could assist in providing for their families. A middle aged married respondent with six children had this to say concerning family size;

“I have six children and am comfortable since all the responsibilities do not entirely lie on me since my husband is working and able to take care of the major needs in our family for instance paying rent and school fees for our children. I use my little earnings from my small business to provide food and cater for other welfare needs of our family”.

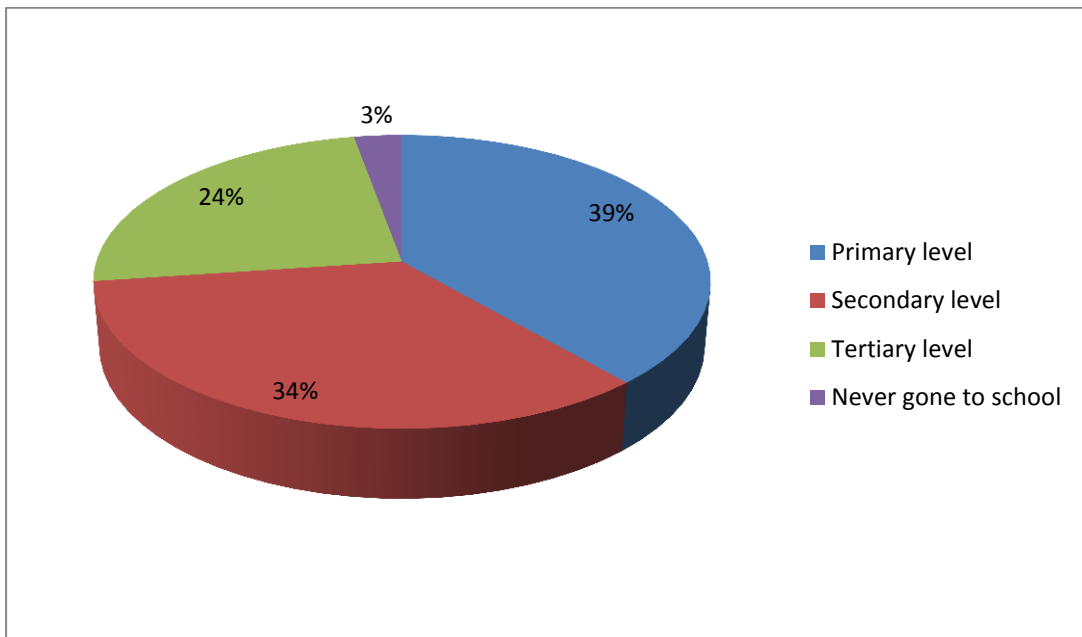
These sentiments would suggest that married women had lesser economic burden more disposable income for group activities as opposed to their single counterparts.

#### **4.1.7 Level of education of respondents**

We studied the level of education of the women in self-help groups as this would help understand the capability of the women to run activities and manage projects of their groups. The findings established that self-help women groups were likely to consist of women of varied levels of education. A World Bank study on women groups (2001), noted that women level of education does not affect women

participation in income generating activities. The findings of this study established that majority of the respondents had primary and secondary education (38% and 34% respectively), 24% had tertiary education while 3% had never gone to school. None of the respondents had university education. The study findings therefore established that majority (98%) of the women in self-help groups were likely to have middle level education hence they were capable of being trained and keep records for their groups if facilitated to do so.

**Fig 4.3: Level of education of respondents**



#### **4.1.8 Comparison between level of education and employment statuses**

Level of education has always been associated with high chances of securing a better income. A comparison between the level of education and the employment status suggested that the level of education was likely to influence the employment statuses of the respondents. Among high school leavers, casual workers and self-employed shared an equal proportion of 38%. The permanently employed and with no source of income also shared an equal percentage of 13% each. The distribution of respondents across the four categories revealed that high school leavers were likely to fit in the four common categories. Primary school leavers on the other hand had the majority (63%) of the respondents working as casuals, 7% were permanently employed, and 30% were self-employed. The rest were not employed. This seems to differ from the underlying assumption that low level education contributes to high level of

unemployment. Whereas high school leavers recorded a 13% proportion of those respondents who had no source of income, primary leavers did not report any case of unemployment. A young respondent from Bright Mothers Self Help Group attributed this to the fact that unlike the high school leavers' primary school leavers understood that opportunities were limited and therefore went for any kind of job regardless of the quality and the pay. Jobless high school leavers cited low pay and low status jobs as the main reasons as to why they had no source of income.

“I do not have any source of income, the jobs I find are of low status and poorly paying, I chose to be a house wife than get employed as a domestic worker in some ones house” (A 29 year old high school leaver).

Another young respondent from dump site self-help group who had been trained on hair dressing and beauty but reported that she had no source of income had the following to say;

“I do not have any source of income not because I haven't found any but because I want a job that is in line with my profession, I spent two years in training so that I can be able to pursue my passion. Am looking for a well-paying job in a saloon but if I don't find any am planning to open my own the biggest problem I have is that I do not have a start up capital”.

These sentiments imply that the low status of the available jobs and poor pay also contribute to the high level of unemployment among. Contrastingly respondents who had tertiary education formed the largest proportion of the those who did not have any source of income (41%), 30% were working as casuals, 6% permanent, and 24% self-employed.

**Table 4.4: A Comparison between education level & employment statuses of respondents**

<b>Level of education</b>	<b>Casual</b>	<b>Permanent</b>	<b>Self employed</b>	<b>None employed</b>	<b>Total</b>
Tertiary	<b>5</b>	<b>1</b>	<b>4</b>	<b>1</b>	<b>17</b>
High school	9	3	9	3	24
Primary	17	2	8	0	27
Never went to school	1	0	0	1	2
<b>Total</b>	<b>32</b>	<b>6</b>	<b>21</b>	<b>11</b>	<b>70</b>

From the findings though respondents with tertiary education cited inability to raise capital to initiate businesses in accordance with their skills as contributing to the high level of unemployment amongst them, the high number of unemployment would also be attributed to the tendency of the respondents to look for jobs that only fit the skills that they had been trained limiting the chances of being employed.

#### **4.2 Motives towards joining self-help groups**

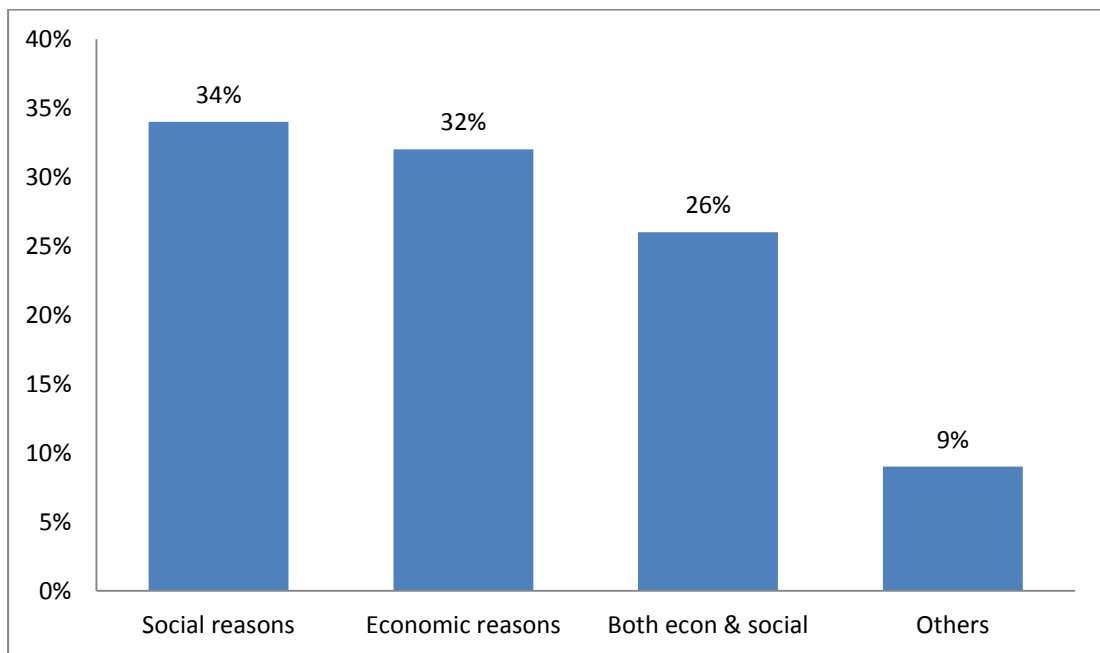
In order to understand why women participate in self-help groups, we requested the respondents to state the main reason why they joined women self-help groups. Respondents stated varied reasons which were quantified into four broad categories; these were; financial reasons, social reasons, and others.

**Table 4.5: Reasons for joining as reported by respondents**

<b>Social reasons</b>	<b>Financial reasons</b>	<b>Others</b>
For friendship	To save money	To campaign for a political leader
Support in terms of disaster	To access loans	To advocate for peace
Support in event of death	To purchase assets	To fight for the rights of the widows
Support during marriages	Initiate IGAs	
Moral support	Initiate Merry go rounds	
For entertainment	To initiate projects	
Have social connectedness with other women		
Have a sense of connectedness		
Earn respect from their spouses		

The findings of our study show that respondents had varied reasons for joining self-help groups. A proportion of 32% cited financial reasons, 34% cited social welfare reasons, and 26% cited both financial and social reasons. The remaining 9% had other varying reasons. These findings are similar to those of a study by Naituli et.al (2006) who, while conducting a study on Entrepreneurial Characteristics among Micro and Small Scale Women Owned Enterprises in Meru, observed that women have varied reasons as to why they join various women groups, key among them being to generate more income to supplement their families' sources of income. However while their study suggests financial motives as the main reasons for women's engagement in self-help groups, this study findings established that social reasons were the major motivating factors for women joining self-help women groups.

**Fig 4.4: Motives for joining Self-help groups**



Our findings clearly demonstrates that most women were motivated to join and continued to participate in SHWG due to the social benefits and that social and financial benefit were inseparable as those groups formed for financial reasons had adopted some social activities as well. Majority of the respondents disclosed that they had not met their objectives for joining the groups. They however did not have any plan to exit from the groups. A respondent from Mabatini women group had this to say,

“I admit that I joined the women group for economic reasons, I expected to gain more than I give but this has not been the case, sometimes I give much but receive very little financial benefits but I can’t leave the group because when we meet with fellow women I get to know much about what is happening in our community, I feel comfortable in the presence of my fellow women and learn a lot from them. For this reason I don’t care about the money and time I give since this cannot be compared to the friends, knowledge and moral support I get from my group members”(Grace, 39 year old single woman).

The sentiments aired above seem to suggest that besides financial gains, there other types of benefits accrued to women participation in groups.

A male key informant from Community Outreach Organization working as a group trainer retaliated that although the organization supported formation of WSHG for development purposes, the most valuable element they could note from the women organizations was the ability to work together, developing a sense of unity and concern for each other and this to him helped in the promotion of peace in the community. It was evident from the findings we established that women' main reasons to joining self-help groups were social.

### **4.3 Group membership and background information**

Studies show that size of the group might affect its performance in either positive or negative manner. For instance large groups enjoy a wide range of experience available for problem solving, sharing efforts, and risks as well as cost especially when pulling resources together to initiate project. On the other hand when the size of the group increases some members have no chance to participate and this may lead domination by few members while others take advantage of the relative anonymity. Smaller groups are likely to enjoy full participation of all group members, consonance of ideas and increased benefits when it comes to sharing income from group projects. Findings of the study revealed 37% of the respondents had their groups' membership between 11 & 15 whereas groups having a membership of between 16 & 20 had a proportion of 31% of the respondents. A proportion 9% of the respondents reported that their groups had a membership of between 21 & 25. Categories of 26 & 30 recorded the lowest membership of 6%. A total of 5 groups were reported to have a membership of less than ten whereas 7 other respondents reported to belong to groups with more than 31 members. This formed 7% and 10% respectively.

**Table 4.6: Group membership distribution**

<b>Membership intervals</b>	<b>Frequencies (N)</b>	<b>Percentages (%)</b>
6-10	5	7
11-15	26	37
16-20	22	31
21-25	6	9
26-30	4	6
31-35	7	10
<b>Totals</b>	<b>70</b>	<b>100</b>

The study established that majority of the women groups were likely to have a membership of between 11 & 20. Respondents reported to embrace minimal membership as this would ensure accountability, equal participation and in cases of rotating and savings credit accounts it would take a shorter time for every member to benefit. They also reported absence of spacious meeting venues. See Fig 4.3. A 38 year old respondent from hands of hope self-help women group commented the following concerning group size;

“Our group has a membership of 15 women although we were initially 28 members. As the chairlady I embrace the smaller group since coordination of activities is easier and every member has a chance to participate both in decision making and group activity. We get more income from our candle making project since we are sharing amongst fewer people than before and it also takes a shorter period for every member to benefit from the merry go round. My fellow group members are comfortable with the current size of the group and we have closed recruitment of new members”.

These sentiments imply that group sizes were influenced not only by the willingness of women to become members but also by the amount of shared benefits amongst the group members.

#### **4.3.1 Group registration**

The importance of registering a group is that the group will be recognized by law and can transact various businesses of choice. The group can also transact any business on behalf of the members. This gives members a sense of security even as they

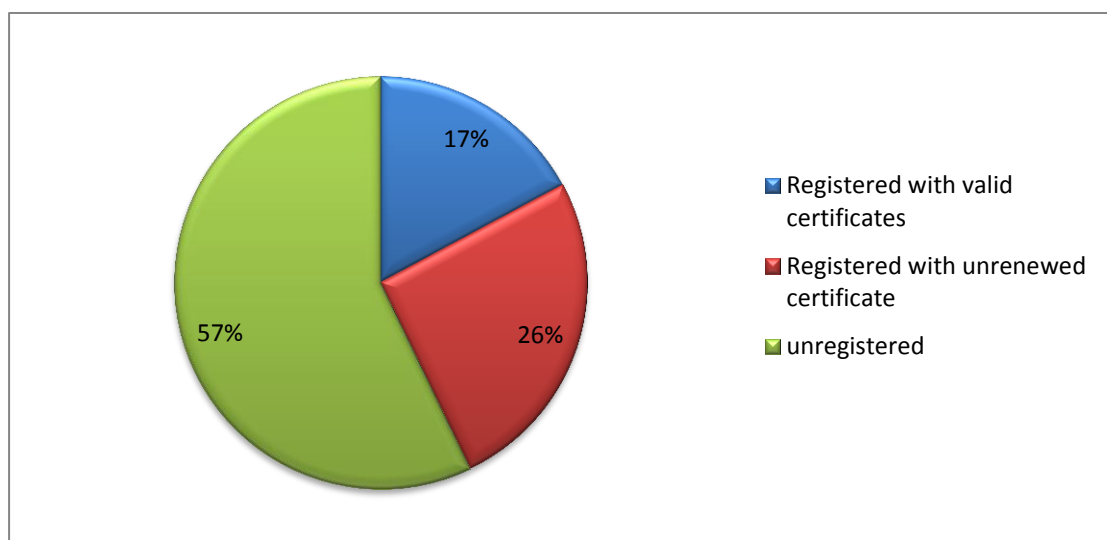


contribute their money to the group activities and legally binds them to a common goal. Concerning registration of the groups a proportion of 57% (40) of the respondents reported that their groups were not registered. Only 43% (30) respondents had their groups registered with ministry of gender and social services and out of the 43% only 26% respondents reported to have renewed their group certificates. See figure 4.8 below. Respondents cited complex processes of registering a group that included preparing a group constitution, having a group account and bank details, a thresh hold of not less than fifteen members, identity numbers for all members and registration fee and annual renewal fee after registration. These among other requirements were reported as reasons why most women groups were not registered. A 42 year old married woman had this to say about group registration;

“Our group was registered 5 years ago and since then we have never renewed the certificate. It is expensive and time consuming yet we do not see any reason to keep on renewing the group certificate because it brings no benefit to the members. We run our activities at the village level, the government doesn’t recognize us and therefore we do not need to keep on reminding it of our existence”.

The views of this respondent demonstrated that majority of women in self help groups embraced informal groups and operated within their localities and thus group registration to them was not important.

**Fig 4.5: Group Registration**



Two lady key informants from the Office of Social Services Mathare Division lamented that it was unfortunate that most of the women groups in Mathare area were not registered and therefore not known to them. This she explained that was a disadvantage to the group members themselves since members could not access any funding, could not file a claim with the police in case one of them defaults or misuses group funds and the operations of such groups were not recognized by law. The officer further expounded that registering groups was important since it helped the ministry to plan and allocate funds to deserving groups.

The findings established though registering groups was beneficial these benefits were not felt by group members and therefore they shunned from it because it was expensive and time consuming yet with very limited benefits. This informed the reasons why majority of the groups were informal.

#### **4.3.2 Period of group existence**

All the respondents were members of women groups that had been in existence for two years and above. In normal scenery one would expect groups to grow stronger and establish more projects/ program as years go by. Since empowerment is a process and needs a period of time to be realized our hypothesis was that groups which had existed for a longer period would report more transformation and vibrant projects than those newly formed. From the findings proportion of 46% of the respondents reported that their groups had been in existence for two years, 26% of them four years, 20% were in their sixth year of existence, whereas 7% groups had existed for seven years. Only one group reported to have existed for the last twelve years (See table 4.7 below).

**Table 4.7: Period of group existence (in years)**

<b>No. of years</b>	<b>Frequency (N)</b>	<b>Percentages (%)</b>
2-3	32	46
4-6	18	26
7-8	14	20
9-10	5	7
12>	1	1
<b>Total</b>	<b>70</b>	<b>100</b>

The study established that groups that had been in existence for less than three years formed the largest proportion of more than half of the respondents (46%). Number of groups seemed to decline with the increase of the period of existence. For instance only 7% of the groups had been in existence for the last 10 years. A middle aged woman respondent from Mwangaza women group had this to say about period of existence;

“I have lived in Mathare for thirty eight years and through this period have always been a member to not less than two women groups but these groups does not exist for long. Majority of them disintegrate after around five years of existence when members realize that they are not making any significant progress especially on issues to do with generating income. A few who have survived the taste of time are majorly involved in social welfare mostly burials and weddings. But still the membership keeps on changing as those who exit are replaced with new ones and therefore I also exit groups and join new ones when I realize that they are becoming dormant”.

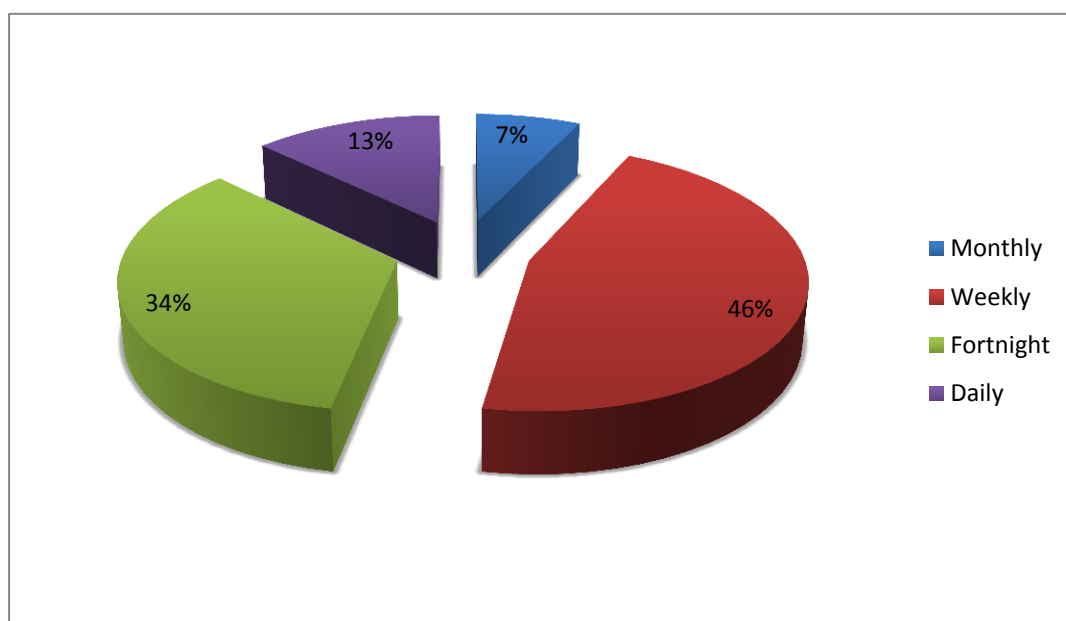
The views of “Mary” resonates with the views of the Social Service Division Officer (SSDO) Mathare, who explained that newly formed groups were more vibrant in their activities, had large membership compared to older groups and seemed to have better planning. She reported that older groups (5 years and above) mostly reported a drop in membership, abandoned projects and majority of them had stagnated in their activities without a proper plan for the future while others had completely disintegrated.

#### **4.3.3 Levels of participation in Self-help groups**

Levels of participation were examined by frequency of group meetings and respondents attendance. Regular group meetings enable members to discuss their individual and group progress. It is in these meetings that members’ articulation abilities are sharpened such as confidence, self-esteem and team work (Das, 2012; Vetrivel & Mohanasundari, 2011). A proportion of 45% of the respondents reported that they met on a weekly basis, 33% of the respondents reported that they met twice a month, 15% of the respondents’ groups met on a daily basis while 7% met on a

monthly basis and was majorly for social welfare. Group meetings were reported to take approximately between one hour to one and half hours. This was explained as the ideal time duration due to the commitments of the women in other life activities. Respondents whose groups met on daily basis reported the shortest time for every meeting of around 30-45 minutes.

**Fig 4.6 Frequency of meetings**



The findings demonstrate women commitment to the groups and their ability to organize their activities. Equally the fact that participation was above average implied that women groups could serve as an entry point for women's empowerment and integration to development agendas.

#### **4.3.4 Comparison between period of group existence and frequency of meetings**

A comparison between the period of groups' existence and frequency of meetings revealed that groups that had been recently initiated had frequent meetings than those that had existed for a longer period of time. From the finding groups that had existed between 2 & 6 years reported holding meetings frequently than those that had existed for more than 7 years with meetings being held on daily and weekly basis. Groups with more than 7 years of existence had a concentration of meeting frequency at fortnight & monthly (See Table 4.8).

**Table 4.8: Comparison between period of group existence and frequency of meetings**

Period of existence	Frequency of meetings			
	Daily	Weekly	Fortnight	Monthly
2-3	7	13	3	0
4-5	2	14	6	0
6-7	0	4	7	4
8-9	0	1	8	4
10>	0	0	0	1
Totals	9	32	24	5

This data demonstrated that newly formed groups were likely to be more active than the older ones. The study findings seemed also to suggest that newly formed groups met more frequently hence more activities compared to the later.

#### **4.4 Nature of activities in Self-help groups**

The study finding shows that women groups ran diverse activities that were guided by the group laws and regulations as well as the group goals. There was however a similarity in almost all the groups that these activities were of small scale and majority brought inconsiderable amount of income to the group. Respondents reported to run more than one activity in their groups as displayed in Table 4.9 below. This according to Kabeer (1999) is the ability to exercise choice in terms of access to and future claims to both material and social resources which are an aspect of economic and social empowerment.

**Table 4.9: Common group activities**

<b>Name of activity</b>	<b>Nature of activity</b>	<b>Frequency</b>
Financial activities	Rotating & savings accounts	65
	Table banking	24
	Accumulating savings and credit account	36
Urban farming	Rabbit rearing	4
	Poultry keeping	8
	Suck in a garden	15
Income generating activities	Beadwork	14
	Candle making	4
	Soap detergent making	26
	Basket weaving	2
	waste recycling	2
	Baby care centres	3
Others	Joint groceries shops	16
	Joint milk vending	1
	Joint tailoring shop	2

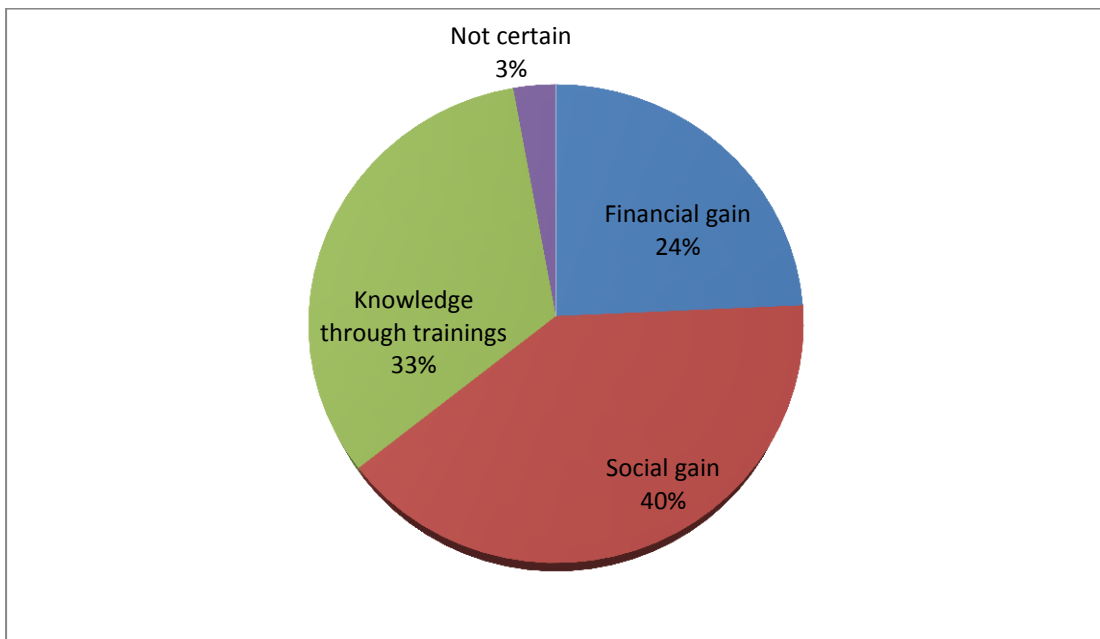
\*Totals exceed sample size (70) because some respondents reported more than one activity.

Our study findings established that Rotating and savings accounts (ROSCAS) commonly known as merry go rounds were the most dominant activity across almost all the groups. Other common income generating activities included table banking, urban farming, and hygiene related activities such as waste sorting and recycling, candle making, and beadwork. This similarity of activities posed a challenge to the group members when it came to marketing their products and forced them to sell them at a very low price, lower the quantity of production or produce very little for their own consumption. This observation was echoed by Kiraka et al (2013) argument that most women enterprises in Kenya were engaged in similar business, with products or services which were not differentiated. Respondents reported that commonality of activities emerged from the similar skills trainings conducted by NGOs working in the valley to women group members.

#### 4.5 Benefits accrued from participating in WSHGS

Grassroots organization such as self-help groups enable women secure their tomorrow through pooling their little financial resources in terms of savings. These savings are crucial in two aspects; members borrow as loans from the savings and part of it is used to access loan from financial institutions (Vetrivel & Mohanasundari, 2011). Respondents collectively admitted that participation in the women groups had boosted their financial and social statuses. The respondents were requested to select the most felt benefit from a list of five as presented; 1=Financial benefits, 2=Social support, 3=knowledge through training, 4=All the three, 9=don't know. A proportion of 24% (17) respondents selected financial benefits, 40% (28) said the greatest benefit from self-help women groups was social support, 33% (23) respondents cited trainings as the greatest benefit while 3% (2) respondents were not certain about the greatest benefit.

**Fig 4.7: Benefits accrued to participation**



The responses indicate that social benefits in women self-help groups seem to outweigh financial benefits although both of them were seen as very important for the survival of the groups. A proportion of 33% respondents who reported to have benefited from trainings mentioned to have been trained on multipurpose liquid soap making, beadwork, butternut and yoghurt making, basket weaving and garden in suck

farming which they had already put in to practice. Kipkurus (2003) study in Kericho Municipality on women groups established similar findings that woman groups are enabling factors to initiating income generating activities which in turn lead to economic empowerment. Various studies have also argued that trainings improve technical and practical skills such as financial management, credit management, risks management, budgeting and forecasting skills (Das, 2012).

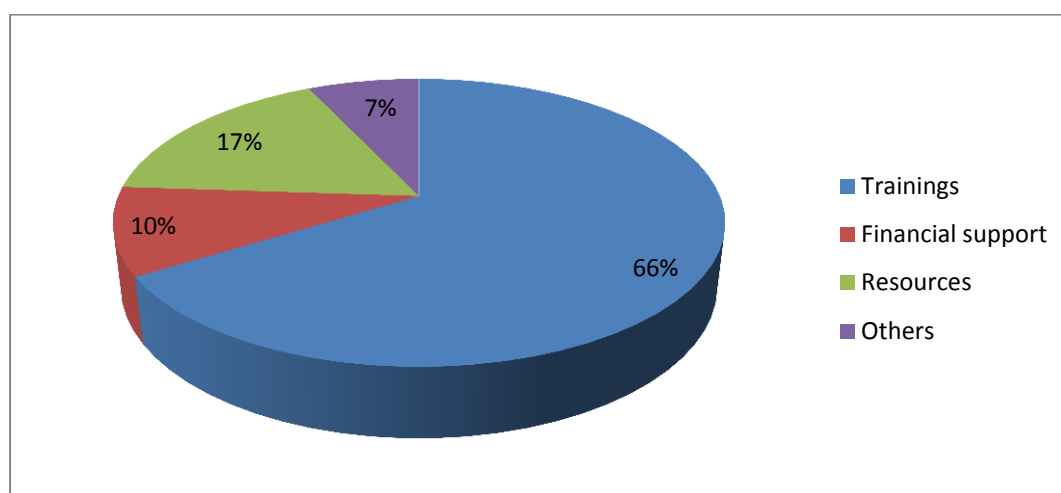
The findings show that social benefits in self-help groups are likely to be more than financial benefits and also that skills impacted to women group members through trainings are beneficial to them as they help them initiate income generating activities.

#### **4.5.1: Nature of support from external bodies**

Several studies have argued that majority of the women in self-help groups are low income earners, though they might have goals to achieve some of these goals may seem unrealistic due to the amount of money needed to put this in to reality. No matter how much group members are devoted to their course the amount of money contributed by every member in terms of savings may be too little to meet the required need. This causes women groups to source for external support to realize their goals. From the study findings, 66% of the respondents reported benefiting from trainings offered to group members, respondents who reported to have received support in form of material resources formed a proportion of 17%, while 10% of the respondents reported to have received financial support. Material resources given to women groups included water tanks to initiate water selling business, cleaning equipments such as rakes, shovels, wheel barrows, gloves and overalls, hand washing tanks, and building materials such as iron sheets and cement.



**Fig 4.8: Nature of external support to groups**



From the study findings the biggest external support offered to women groups were inform of trainings that in turn assisted them to initiate income generating activities.

The external sources stated by the respondents supporting women groups in the area were the Government of Kenya through different institutions, Nongovernmental organizations working in the area, individuals, and corporate bodies. They all offered different types of support as quantified in Table 4.10.

**Table 4.10: Nature of support given to women groups by other institutions**

Source of support	No. of beneficiaries	Financial	Training	Resources	Others
<b>Government</b>	4	1	4	-	1
<b>NGOs</b>	56	12	56	21	-
<b>Cooperate bodies</b>	16	2	6	6	-
<b>Individuals</b>	8	6	-	4	3

\*12 groups had received support from more than one source

A 38 years old respondent from Tumaini self-help group had this to comment in relation to the need for external support;

“Our group had a plan to initiate a waste recycling project in our community and we needed a start up capital of approximately ksh 800 000 to prepare the site, collect and ferry garbage to the site. We had just started contributing ksh 50 in our weekly meetings and we were only sixteen of us. It was evident that we would take long to realize the needed amount, we tried to source for funds from MOHI but we didn’t succeed and later on abandoned our plan. We are now doing bead work and table banking. This was easy since we only underwent training on beadwork facilitated by the same organization and later on used our savings as our start up capital. We now make our products right at our door steps and the organization is our main customer though we also supply to other customers in other markets”.

From the findings it was evident that Non-governmental organizations play the greatest role in supporting women groups and much of this support is through training of women group members. Boserup et al., (1975) underlines the significance of training women as a way of improving the management of the groups and increase the profitability of their business enterprises. A key informant from Missions of Hope Internal (MOHI) explained that training was an indirect way of empowering the women economically since the skills gained places the women in a better position to secure jobs, initiate projects or put up businesses. She also pointed out that training would lead to empowerment whereas offering relief in form of money would lead to dependency. Her sentiments were supported by another two key informants from Redeemed Gospel Church expressed his confidence that women self-help group members were benefiting from the trainings that they had received and had this to say;

“I have witnessed positive transformation in women lives through their engagement in self-help groups. I know a number of them that have been greatly impacted by our interventions and those of other organizations in Mathare. Am convinced that you do not have to give them money or other form of handouts but knowledge is the key and this is our major focus. We have quite a number of them offering services to our Churches for instance catering services, cleaning services among others, knowledge they have acquired through our trainings”.

The views of this key informant demonstrate the importance of empowering training rather than offering financial support that is short lived that when withdrawn leaves the beneficiaries in worse condition than they were before the intervention.

Whereas the respondents who reported to have received financial support were almost unanimous in appreciating the financial assistance from the external sources, they noted that the money given was not enough to engage in a meaningful venture and that interest rate was too high making it impossible for them to access large amounts of money. Meena, Mbilinyi, (1991) and Mohindra, (2003) observes a similar case and explains that due to the little amount of money given to women groups as funding women are compelled to invest in low-profit ventures such as selling which with time become overfilled resulting to losses and inability to pay the loans or continue with the business. Hay, (1995) critiques external funding to groups by arguing that funds given by external bodies to women groups are very little to cause any significant change in the lives of women. She adds that conditions attached to the funds by either the donors or government sometimes militates against the success of the same women projects. This low funds allocation clearly explains why although the women empowerment has risen in public debates, the status of the grass root woman seems to remain constant See also (Mitugi 2006).

The most pronounced non-governmental organizations working with the groups were; the Catholic Church, Redeemed Gospel Church (RGC), Missions of Hope International (MOHI), Community Outreach Organization (MCO), Mama Italia Onlous Organization, Mama Africa and Shining Hope for Communities (SHOFCO). These organizations provide trainings and materials for training for free, funding, as well as meeting venues and moral support to the group members. This confirms Supriya, (2012) observations that other organizations such as NGOs and financial sectors have been attracted by women groups' strong grass root network and their well knitted structures and work closely with them as it provides them with a good entry point to the community and a smooth ride in delivering their service.

**Table 4.11: Organization and the type of their support to groups**

Name of organization	No. of groups supporting	Nature of support
MOHI	16	Training Material Monetary (loans) Market for products
SHOFCO	12	Trainings Grants and Loans Market for group products
MCO	9	Trainings Provision of resources Monetary (Loans)
RGC	2	Trainings Loans
Catholic church	8	Grants Trainings Provision of resources
Mama Africa	4	Trainings Grants
Mama Italia	6	Trainings

#### 4.6 Contribution of WSHG to women empowerment

Respondents were unanimously in agreement that women self-help groups were an important strategy of bringing women together for empowerment purposes. The respondents were requested to rate the importance of self-help women groups in a scale of five as follows; 1=Very important, 2=important, less important=3, 4=Not important, 5=Uncertain. A proportion of 44% (31) respondents reported that WSHG contribution to women empowerment was very important, those who selected important were 27% (19) of the respondents, less important were 22% (16), whereas 4% (3) stated that it was not important. The remaining 1% (1) of the respondents was not certain about the importance of the groups (See Table 4.12 below). From the findings it is clear that women groups are highly valued and that they are seen as an important element of women's life.

**Table 4.12: Contribution of Self-help women groups to empowerment**

<b>Rating</b>	<b>Frequency (N)</b>	<b>Percentage (%)</b>
Very low	1	1
Low	3	4
Average	16	23
High	19	28
Very high	31	44
<b>Totals</b>	<b>70</b>	<b>100</b>

#### **4.6.1 Types of empowerment realized by WSHG**

To understand the kind of empowerment brought about through participation in women groups respondents were requested to state the areas of their improvement as a result of joining self-help groups. The statements were quantified into three main categories as presented below.

#### **4.6.2 Economic empowerment**

Concerning economic improvement as a result of women participation in self-help groups, we found out that women had improved in their ability to save money, access and repay loans, we also noted increased income level from group projects and income generating activities and also from small individual businesses initiated. Respondents reported to benefit greatly through the ROSCAS alias merry go rounds where they reported being able to pay their children's school fees, buy expensive house hold items pay rent, among other responsibilities that they could previously not carry. Respondents reported that the ability to carry out these duties earned them respect from their husbands as well as the community as they were seen to contribute to the wellbeing of their families and the community as well. A middle aged woman from hands of hope self-help group narrated the following;

“Joining women group five years ago was the turning point to my life. As we speak I am a member in three different groups. When I was joining the first group I had no stable source of income, I had just divorced and left with the burden of providing for four children. A friend of mine invited me to join a group that she was a member but at first I was hesitant because I felt that I won't be able to contribute money for savings and merry go round. She however advised me to start with contributing to the merry go round then

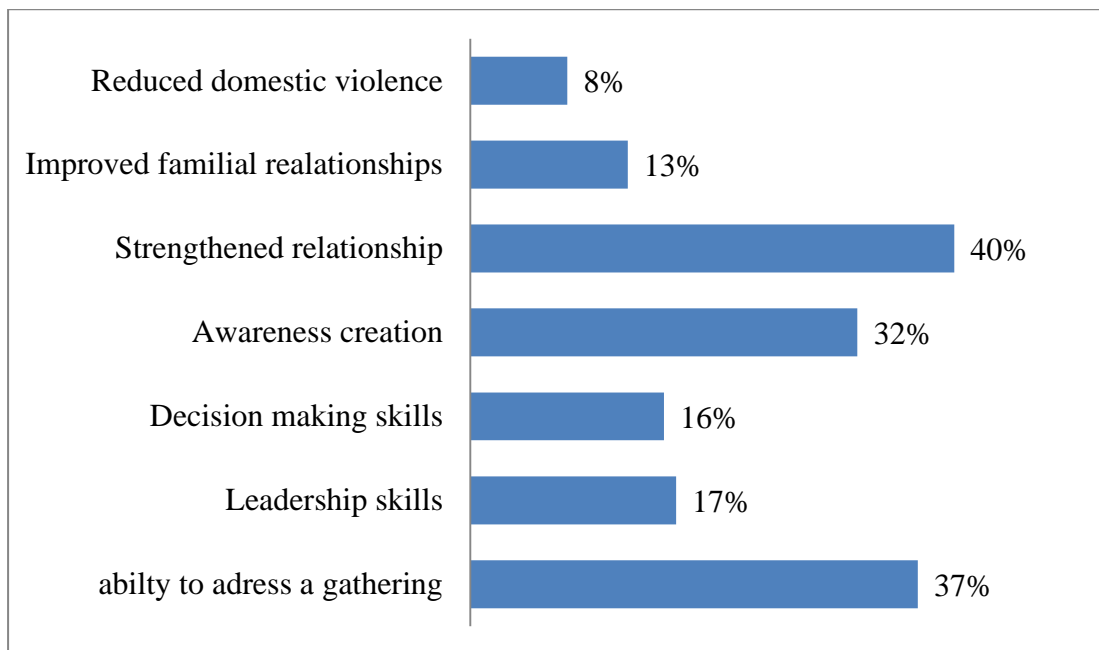
after words I may consider savings. When I got to the group I realized that I could save as little as twenty shillings, this motivated me. My first turn to have the merry go round I got Ksh 4000 that I used as capital and initiated a grocery. In a period of one month I increased my savings to Ksh 50 a day..... I would never have thought that I could save that much in a day. Today I own a milk bar and a cereals shop thanks to the support I got from the groups. Am able to look after my children and live a good life than before.”

The findings show that women self-help groups contribute to women financial empowerment through providing means to save, access small loans and invest as well as initiate small businesses.

#### **4.6.3 Social empowerment through participating in SHWG**

Respondents reported varied ways through which they felt that they had been empowered through their participation in SHWG. A proportion of 37% (26) reported improvement in the ability to address people in a gathering, 17% (12) reported improvement in the ability to chair meetings and provide leadership to group members, 16% (11) of the respondents cited improved participation in decision making, 45% (32) stated that due to participation they were now more aware about themselves and about the community and could easily make sense of what is happening in their lives, another proportion of 40% (28) had developed better skills of relating to others and strengthened friendship ties, while 13% (9) cited improved spousal relationships. A proportion of 11% (8) respondents reported reduced domestic violence as the husbands respected them and also saw them as being informed about their rights than before. These they said had brought harmony in most families.

**Fig 4.9: Social empowerment through participating in SHWG**



\*Respondents gave multiple answers hence percentage totals are greater than a 100.

These findings on social empowerment portray a great diversity on the social gains through women participation in groups. It is also worth noting that the stated gains do not only affect the group members but also their families and community as well. It's therefore a significant step towards improving status of women in our society

#### **4.6.4 Constraints to the success of women groups**

In order to understand the reasons for poor performance of self-help women groups, respondents were required to state the problems that they had been facing in their groups that to them hindered group success. Respondents gave varied reasons that were later quantified in to three main categories. That is individual, (challenges emanating from individual member), Internal challenges (within the group) and external challenges (from outside the group). Although Boserup (1975) argues that the third world countries are homogenous and that the problems facing women organizations were the same findings of this study seemed to differ from this notion because different respondents gave varying views. Even those who came from the same groups had different opinions concerning the hindrances to their groups' success.

#### 4.6.5 Personal constraints

For the case of this study personal constraints referred to individual member's challenges that influenced their participation. The highest personal challenges cited were familial constraints at (21%) and financial constraints at 16%. Challenges concerning the level of education had a proportion of 4% only. Other personal constraints mentioned include influence by spouses and lack of knowledge and skills

**Table 4.13: Personal constraints**

<b>Nature of challenges</b>	<b>Frequency (n)</b>	<b>Percentage (%)</b>
Lack of education	4	7
Familial commitments	21	37
Influence by spouses	7	12
Lack of skills and knowledge	9	16
Financial constraints	16	28
Totals	57	100

From the findings familial commitments seem to be the leading constraints to individual participation to group activities. This would probably be so because as the study had already established majority of the women were of middle age and with young families to take care of besides engaging in group activities.

#### 4.6.6 Internal constraints

Findings from the study indicate that women groups face diverse internal problems that hinder them from achieving their goals. Group constraints cited include financial problems, poor participation in group activities, irregular payments and poor planning, leadership squabbles, and level of education of the members (see table 4.14).



**Table 4.14: Internal group constraints**

<b>Nature of challenges</b>	<b>Frequency</b>	<b>Percentage</b>
Income level	27	47
Education level of members	6	10
Leadership squabbles	12	21
Poor planning	4	7
Poor participation	9	15
<b>Totals</b>	<b>58</b>	<b>100</b>

\*Total does not add up to 70 because only 58 cited problems cited internal constraints.

The findings in Table 4.14 above seem to suggest that more than half (47%) of the women groups had challenges related to finances. This would be related to the fact as the study had already established that majority of women group members were low income earners.

#### **4.6.7 External Constraints**

External problems cited include lack of government support, complex procedures of registering groups, flooded markets for their produce, Lack of resources and influence by non-governmental organizations. Interference of group affairs by politician was also cited as one of the major constraints perhaps because the data was collected during an electioneering period in Kenya.

**Table 4.15: External group challenges**

<b>Nature of challenges</b>	<b>Frequency</b>	<b>Percentage (%)</b>
Lack of government support	17	13
Lack of markets for their products	11	8
Complex processes of registration of groups	27	21
Influence by politicians & NGO	2	2
Financial problems	67	51
Lack of resources	6	5
<b>Totals</b>	<b>130</b>	<b>100</b>

\*Respondents cited more than one challenge hence frequency exceeds sample size

The findings indicate that the biggest challenge to women empowerment through women groups is financial problems. Amazingly only three groups reported to have taken loans from micro credit institutions but reported some shortcomings. Women Enterprise Fund Rapid Assessment Report (2008) indicates that about 40% of all Kenyan women have no access to finances at all and majorly rely on informal financial systems like merry-go-rounds and funds through groups. These are likely to have contributed to the financial challenges reported. Contrastingly the major challenge to group success as cited by the respondents was financial problems yet the main external support given to the groups was trainings and therefore the study revealed a disconnect between the felt need and the perceived need.

A key informant from the office of Social Services Mathare division explained that the funds given by government through its institutions were highly competitive and most of the groups could not qualify unless they are well established and proven that they are able to pay back the loans. She gave examples of groups which had benefited from the funds but were not able to pay back. She was however aware that women groups in the area had suffered financial difficulties and this was an embedment to the groups' success.

These findings could be used to explain why economic empowerment was difficult to achieve despite having more than half of the women population in the area in self-help groups.

## **CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS**

### **5.1 Introduction**

This chapter summarizes the findings of the study and presents conclusion, recommendations and suggestions for further research.

### **5.2 Summary**

The purpose of the study was to examine women self-help groups as vehicles to women empowerment. The study was guided by the five objectives that focused on the social economic characteristic of women in self-help groups, motives towards joining self-help groups, levels of participation of women in self-help groups, nature of activities of women group members and the factors hindering success of women groups. The study was conducted in Mathare valley and targeted women in self-help groups that had been in existence for two years and above. The sample size was 88 respondents drawn from the 22 women groups complimented by 10 key informants drawn from institutions working closely with groups in the area. The study was descriptive in nature and used questionnaires and key informant guide as instruments for data collection.

#### **5.2.1 Demographic characteristics**

The findings of the study established that majority (71%) of the women in self-help women groups were of middle age (between 21 & 40) years with the majority being married and single. This meant that they were in their most active stage of their life and could be engaged in different activities and projects. Ages could also be used to demonstrate members' ability to make sound decisions concerning themselves and the groups. A proportion of 62% of the women group members had no permanent jobs and dependent majorly on casual unskilled jobs. The modal class for family size was 4-6 and this demonstrated women had other commitments of providing for their families besides participating in women groups. The study established that majority of the women had primary and secondary education this demonstrated that they were trainable, were able to read and write as well as keep records for their groups given the right coaching. Illiteracy was therefore not an impediment to women empowerment.

### **5.2.2 Motives towards joining self-help groups**

Findings demonstrated that women had different reasons to participate in women organizations. The most cited reasons for joining self-help groups were social reasons. Social motives cited included being connected to other women in the community, moral and psychological support from fellow women, and support during social events such as weddings, fundraising and burials. Economic reasons stated included provision of an opportunity to save, earning interest, initiating projects, lending money as well as participate in other economic activities like paying school fees and purchasing assets. The average group size was 18 and most of the group members embraced small groups because they were easy to manage and share group benefits. The study findings established that women valued women organizations and viewed them as a very important vehicle to their empowerment and this was cited as one of the key reasons for continued participation.

### **5.2.3 Level of participation**

Level of participation was examined in relation to frequency of group meetings and activities. Findings from the study established that involvement in women self-help groups was at different levels. This was influenced by groups' constitution and group laws that dictated on frequency of meetings, group activities and penalties for non-participants or absenteeism. More than half of the respondents reported that they met on a weekly basis, a few others on a fortnight and a few others on daily basis. Groups that met on a monthly basis were noted to have the smallest percentage. The study established that most groups met in the evening and that average times for the meetings were between 1hr-1½ hrs. These findings demonstrated women's commitment and ability to run their affairs if provided with support and the right environment. Respondents reported participating in different ways which included attending meeting, providing leadership, attending trainings and training group members, taking part in decision making among others. The study therefore concluded women were devoted to participating in groups and that participation was very high regardless of the positions they held their respective groups.

#### **5.2.4 Nature of activities**

Findings of the study established that women groups ran variety of activities that were influenced by the motives of formation as well as period of existence. Groups that had existed for a longer period were reported to have better projects than those recently formed. Activities of the groups were also influenced by the type of training members had received and the amount of support the groups were getting from the outside. Most common activities were ROSCAS, ASCRAS, Table banking, urban farming, and other income generating activities. Most of the groups reported to run more than one activity. The study also established that the social and economic activities were almost inseparable as those groups that reported to be purely financial still had a social element in the activities. Though majority of the groups ran multiple activities ROSCAS and ASCRAS almost cut across all the groups at a total proportion of 85%

#### **5.2.5 Benefits accrued from participating in Self-help groups**

The study established that women groups were very beneficial to the members and the community as well. Benefits cited included financial such as the ability to save for future spending, access to loans, ability to initiate project, and ability to initiate small business enterprises. Social benefits mentioned included moral support in case of events such as weddings, death, get together and sickness among others. The respondents also reported benefiting from group trainings that were conducted to the women groups by external bodies. Although social and economic benefits were the most felt, social benefits exceeded economic benefits by 16%. It was evident from the findings that social benefits were greatly felt than the economic benefits.

#### **5.2.6 Constraints to the success of women Self-help groups**

The findings identified both internal and external constraints to the success of women groups. Respondents cited financial problems, leadership squabbles, poor planning, lack of government support level of education and lack of enough time to participate in group activities as some of the internal problems that groups were facing. External challenges cited included lack of financial support, complex group registration procedures, flooded markets for their products influence by nongovernmental organizations, political interference among others. Group members retaliated that they shunned from obtaining loans from micro finance institutions due to the high interest

rate and collaterals attached to the loans. From the findings external constraints seemed to dominate almost all the groups with financial difficulties taking the lead.

### **5.3 Conclusions**

Women self help groups are highly valued by women and other development players as a powerful tool not only for economic empowerment but also for social empowerment, capacity building, creating community cohesiveness as well as creating social identity amongst in our societies. They can as well be used as an entry point for women involvement and participation on development issues and matters concerning the improvement of their social and economic welfare.

### **5.4 Recommendations**

1. There is a need to create awareness at the grass root level about government funding to women groups and for these services to be brought closer to the women in order to create a sense of ownership and reduce time spend looking for these services.
2. Policies concerning women groups such as registration, funding, membership and group existence should be revised to enhance proper functioning and reduce the complexity of these processes as well as the cost.
3. The study was done in an urban slum setting; a similar study should therefore be carried in other settings for instance rural areas for comparison purposes.
4. A study on the social empowerment of women through self-help groups should be done since past studies have emphasized on economic empowerment.
5. A study on the training needs of women groups should be conducted in order to identify the skills women in groups need to improve groups' performance.

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APPENDICES

## APPENDIX 1: QUESTIONNAIRE FOR SURVEY

My name is Stellamaries. I am a student at the University of Nairobi undertaking a Master Degree in Rural Sociology and Community Development. As part of the requirement for the award of the degree, I am undertaking a research on Women self-help groups as a vehicle to women empowerment: A case study in Mathare valley: I kindly request your participation in filling the questionnaire. The questionnaire is intended to collecting information that will be used to examine the contribution of women groups to women empowerment. Any information you give will be used purely for academic purposes and such will be treated with utmost confidentiality and without victimization. Participation is voluntary and therefore you can choose to or not to participate. However you participation in the survey will be very key to the success of the study. You are highly encouraged to seek for clarification for questions that you do not understand.

Do you agree to proceed with the survey?

1. Yes
2. No

Date of interview.....

Signature of respondent.....

NO.	Questions & Filters	Coding categories	Skip
<b>Kindly circle one answer in every question</b>			
<b>1.0: Social demographic factors</b>			
1.1	What is your age (exact number of years )	_ _	
1.2	Marital status	1. Married 2. Single 3. Widowed 4. Separated <span style="float: right;"> _ _ </span>	
1.3	What is your education level?	1. Never went to school 2. Primary 3. High school 4. Tertiary 5. University <span style="float: right;"> _ _ </span>	

1.4	What is your main source of income	1. Casual employment 2. Self-employment 3. Permanent employment <input type="checkbox"/> <input type="checkbox"/> 4. None	
1.5	What is the size of your household (exact number)?	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
1.6	What was your main reason for joining the self help women group?	1. Financial 2. Social welfare 3. Financial & social welfare <input type="checkbox"/> <input type="checkbox"/> 4. Others 9 Don't know	
1.7	In your opinion have you been able to meet your objective?	1. Yes 2. No <input type="checkbox"/> <input type="checkbox"/>	
<b>2.0: Group Background &amp; Membership information</b>			
2.1	What is the name of your group?		
2.2	In which village is your group	1. Area 1 2. Kosovo 3. Bondeni <input type="checkbox"/> 4. Mabatini 5. Mathare 4 A 6. Mathare 4 B	
2.3	For how long has your group existed?(Exact number of years)	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
2.4	How many members does your group currently have?	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
2.5	When was your group registered?	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
<b>3.0: Level of participation of members to group activities</b>			
3.1	How often does your group meet?	1. Daily 2. Weekly <input type="checkbox"/> <input type="checkbox"/> 3. Monthly 4. Every fortnight 5. Others (specify)	

3.2	What type of activities does your group engage in?	1. Income generating 2. Social welfare 3. Both income generating & social 4. Others 9 Don't know	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
3.3	How would you rate your level of participation in the group activities?	1. High 2. Low 3. Satisfactory 4. Not satisfactory 9 Don't know	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
3.4.0	Does your group have any existing project	1. Yes 2. No	<input type="checkbox"/> <input type="checkbox"/>	If <b>No</b> , go to Qn 3.5
3.4.1	If yes what nature of project	..... ..... .....		
3.4.2	How would you rate the economic benefits you gain from the group?	1. Very little 2. Little 3. Satisfactory 4. Very satisfactory 9 Don't know	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
3.4.3	How would you rate the social benefits you gain from your group participation?	1. Very high 2. High 3. Uncertain 4. low 5. Very low 9 Don't know	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
3.5	In your opinion what aspect in your group is the most significant that keeps members in the group	1. Financial gain 2. Social gain 3. Political gain 4. Others 9 Don't know	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
<b>4.0: Benefits accrued to membership in women self-help groups.</b>				
4.1.0	In your opinion participation in the group been beneficial to you as an individual?	1. Yes 2. No	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	If <b>No</b> go to Qn 4.0.1



4.1.1	In what ways have you benefited (Circle the most)	<ul style="list-style-type: none"> <li>1. Financially</li> <li>2. Social support</li> <li>3. Information access</li> <li>4. Knowledge through training      _ _ </li> <li>5. All</li> <li>6. Others</li> <li>9 Don't know</li> </ul>	
4.2.0	In your opinion has the group benefited from working together?	<ul style="list-style-type: none"> <li>1. Yes</li> <li>2. No                                      _ _ </li> <li>9 Don't know</li> </ul>	If <b>No</b> go to Qn 4.1.0
4.2.1	If yes how	<ul style="list-style-type: none"> <li>1. Sharing ideas</li> <li>2. Learning from each other</li> <li>3. Moral support                        _ _ </li> <li>4. Mobilizing funds</li> <li>5. Advocacy &amp; lobbying</li> <li>9 Don't know</li> </ul>	
4.3.0	Do you think your community benefits from the group activities?	<ul style="list-style-type: none"> <li>1. Yes</li> <li>2. No                                      _ _ </li> <li>9 Don't Know</li> </ul>	If <b>No</b> , go to Qn 4.4
4.3.1	If yes what kind of benefits do they enjoy	<ul style="list-style-type: none"> <li>1. Group projects</li> <li>2. Access to information</li> <li>3. Advocacy and Lobbying            _ _ </li> <li>4. Social relationships</li> <li>5. Others (specify)</li> <li>9 Don't know</li> </ul>	
4.4	How would you rate the importance of Women self-help groups	<ul style="list-style-type: none"> <li>1. Not needed</li> <li>2. Less important</li> <li>3. Important                            _ _ </li> <li>4. Very important</li> <li>9 Don't</li> </ul>	
4.5	In a scale of 5 how would you rate women groups contribution to empowerment	<ul style="list-style-type: none"> <li>1. Very low</li> <li>2. Low</li> <li>3. Average                              _ _ </li> <li>4. High</li> <li>5. Very high</li> </ul>	
4.6	In your opinion has your participation in the group improved your socio economic status in any way?	<ul style="list-style-type: none"> <li>1. Yes</li> <li>2. No                                      _ _ </li> <li>9 Don't know</li> </ul>	

4.7.0	Has your group benefited from any external program (Eg from government, NGO etc)	1. Yes 2. No		If <b>No.</b> go to Qn. 5
4.7.1	If yes .which one?	1. National government 2. County government 3. Nongovernmental 4. Others 9 Don't know		
4.7.2	What is the nature of benefit it?	1. Funding 2. Training 3. Grants 4. Resource mobilization 5. Others 6. Don't know		
<b>Level 5: Constraints to the success of women self-help groups</b>				
5.0.1	What problems do you face as an individual that hinder you from achieving your objectives?	1. Financial 2. Level of education 3. Skills & knowledge 4. Lack of resources 5. lack of time 9 Don't know		
5.0.2	What actions have you taken as an individual to address those problems?			
5.1.0	What is the major hindrance to the realization of group goals	1. Financial 2. Education level of members 3. Weak policies 4. Group leadership 5. Poor planning 9 Don't know		
5.1.1	What measures has the group put in place to address those challenges	<b>Explain:</b>		
5.2.0	Does your group have any external support to address those problems	1. Yes 2. No		If <b>No</b> go to Qn 5.5.0

5.2.1	Which institution is it?	1. National government 2. County government       _ _  3. Nongovernmental 9 Don't know	
5.2.2	What nature of support does the external body give?	1. Training 2. Funding 3. Policy making       _ _  4. Resource mobilization & allocation 5. Others 9 Don't know	

**APPENDIX II: KEY INFORMANT GUIDE**

Name \_\_\_\_\_

Institution/Organization.....

..

1. What position do you hold in your company/organization/Institution/ group?

.....

2. How would you describe the activities of women groups in Mathare valley?

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3. In your opinion, have women groups had any impact on women empowerment in Mathare Community? Explain in detail.....

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4. What do you see as the key role of women groups in Mathare valley?

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5. What are the key activities commonly carried out by most of the women self-help groups?

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5. What are some of the constraints facing women self-help groups?

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6. What government programs do you know of that supports women group in Mathare valley?

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7. What roles do nongovernmental institutions play in supporting self-help women groups?

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