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FACULTY OF ARTS
DEPARTMENT OF SOCIOLOGY AND SOCIAL WORK**

**FACTORS INFLUENCING PARTICIPATION OF RURAL WOMEN
IN SELF-HELP GROUPS IN KENYA: A CASE STUDY OF MALAVA
CONSTITUENCY, KAKAMEGA COUNTY**

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DECLARATION

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

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This project paper has been submitted for examination with my approval as the University Supervisor.

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DEDICATION

This project is dedicated to my beloved mother, Bilha Mideva and my late father Mr. Elam Kikuyu Rajab. You are indeed the pillar of my life, God Bless you.

TABLE OF CONTENTS

DECLARATION	ii
ACKNOWLEDGEMENTS	iii
DEDICATION	iv
LIST OF TABLES	ix
LIST OF FIGURES	x
LIST OF ABBREVIATIONS	xi
ABSTRACT	xii
CHAPTER ONE: INTRODUCTION	1
1.1 Background to the study	1
1.1.1 Self-Help Groups in Kenya.....	3
1.1.2 The Process of Group Formation	6
1.2 Problem Statement	7
1.3 Research Objectives.....	8
1.3.1 General Objective	8
1.3.2 Specific objectives	8
1.3.3 Research Questions	8
1.4 Significance of the study.....	8
1.5 Scope and limitations of the study	9
1.5.1 Definition of Key Terms	9
CHAPTER TWO: LITERATURE REVIEW	11
2.1 Introduction	11
2.2 Reasons for joining Self-Help Groups	12
2.3 Benefits of joining Self-Help Groups	12
2.4 Activities undertaken by Self-Help Groups	14
2.5 Socio-economic and cultural factors influencing participation in SHGs.....	14

2.6	Policy implications on participation in self-help groups.....	15
2.7	Participation in Self-Help Groups.....	16
2.8	Major Challenges facing women Self-Help Groups.....	17
2.9	Theoretical Framework.....	17
2.10	Conceptual framework.....	19
CHAPTER THREE: METHODOLOGY.....		21
3.1	Introduction.....	21
3.2	Research site.....	21
3.3	Research design.....	23
3.4	Target population.....	23
3.5	Unit of observation.....	23
3.6	Sampling procedures.....	23
3.6.1	Random sampling.....	24
3.6.2	Purposive sampling.....	24
3.6.3	Snowball sampling.....	24
3.6.4	Key informants.....	24
3.6.5	Focus group discussions.....	25
3.7	Data collection Methods.....	25
3.8	Research instruments.....	25
3.9	Data analysis and Presentation.....	25
3.10	Ethical considerations.....	26
CHAPTER FOUR: DATA ANALYSIS, INTERPRETATION AND PRESENTATION.....		27
4.1	Introduction.....	27
4.2.	The Socio-demographic Characteristics of the respondents.....	27
4.2.1	Age.....	27
4.2.2	Marital Status.....	28

4.2.3 Levels of Education	28
4.2.4 Occupation	29
4.2.5 Number of children	29
4.3 Factors Motivating Women to Form Self-Help Groups	30
4.3.1 Access to Loans	31
4.3.2 Platform for socialization.....	31
4.3.3 Mutual Support	31
4.3.4 Financial Problems.....	32
4.4 Socio-Cultural Factors Influencing Women’s Participation in Women Self- Help Groups	33
4.4.1 Social and Economic benefits	33
4.4.2 Dealing with stigmatization	34
4.4.3 Socio-economic development	36
4.5 Constraints to joining self-help groups	36
4.5.1 Knowledge	37
4.5.2 Attitudes.....	37
4.5.3 Bad practices in SHGs	38
4.6.1 Knowledge gap	39
4.6.2 Support from local administration	39
4.6.3 Communication Channels	40
4.6.4 Government support.....	40
4.6.5 Laws governing self-help groups	41
CHAPTER FIVE: SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS	42
5.1 Introduction.....	42
5.1.2 Summary of Findings and Conclusions	42
5.1.3 Conclusion	44
5.1.4 Recommendations.....	45

REFERENCES	47
APPENDICES	53
Appendix I: Introduction Letter	53
Appendix II: Questionnaire.....	54
Appendix III: FGD GUIDE	55
Appendix IV: KII Guide	56

LIST OF TABLES

Table 4.1: Age of respondents.....	27
Table 4.2: Marital status.....	28
Table 4.3: Levels of education.....	28
Table 4.4 Number of children.....	30
Table 4.5: Social and economic benefits from self help groups.....	33
Table 4.6: Constraints to joining self help groups.....	36
Table 4.7: Support from local administration.....	40

LIST OF FIGURES

Fig. 1.1	Factors influencing participation in SHGs.....	20
Fig. 1.2	Malava Constituency map.....	22
Fig. 4.1	Occupation of the respondents.....	29
Fig. 4.2	Motivation to join self help groups.....	30

LIST OF ABBREVIATIONS

SHGs	Self-Help Groups
IGAs	Income Generating Activities
MYWO	Maendeleo Ya Wanawake

ABSTRACT

The main objective of the study was to explore factors that influence participation of rural women in self help groups in Malava Constituency, Kakamega County. Specifically, the study sought to establish what motivates women to form self-help groups, the socio-economic and cultural factors that influence participation and how policies influence participation in self-help groups. Relevant literature on self-help groups in relation to social and economic development was reviewed. The study adopted descriptive survey design. Focus group discussions, survey questionnaires and key informant interview guides were used to collect data. The study was conducted in two wards. These were Shirugu-Mugai and Chemuche in Malava Constituency.

The study established that there were several factors that motivated rural women into joining self-help groups; including accessibility to SHG loans, ability to invest, improvement of economic status, social interaction as well as being empowered. Findings from the study revealed that most women tend to join self-help groups for economic, social and cultural reasons. It was also evident that despite the existence of policies, their functionality in the study area was low due to knowledge gaps. Finally, the study recommends that there is need to support women in self-help groups if they are to achieve their objectives, the institutions tasked with giving loans, should make them easily accessible to the women; the integrity of officials in institutions dealing with women self-help groups should be enhanced to eliminate doubt from members; there is need for all stakeholders to sensitize the rural women on the available products in regards to self-help groups; there is need for all stakeholders to educate rural communities on the need to embrace development through self-help groups and discard stereotype beliefs; community sensitization should be carried out in regard to SHG with a view to building capacity among the women

CHAPTER ONE: INTRODUCTION

1.1 Background to the study

During the last few decades, the concept of women empowerment has been a subject of concern globally. Consequently, there has been an increased interest by researchers in the role played by women groups towards economic development. Participation in groups has an economic impact as it provides opportunities for members to; share information, enforce informal transactions and coordinate collective outcomes (Putman, 1993). Women play a very crucial role in the development of society; they make significant contributions to rural economies the world over. It would be difficult to focus on rural development without considering the role played by women. The harsh living conditions faced by most rural women have caused them to respond by initiating movements in order to improve their livelihood conditions. Consequently, when rural women are given opportunities to participate in development matters, they can contribute significantly provided they are introduced to the idea and guided through the process.

Groups represent social welfare structures through which the poor are empowered. Through groups the member are facilitated to improve their income. Further groups help in solving problems encountered by the community. In traditional African societies, groups were formed in order to facilitate economic, political and social interests. Generally, groups are systems that create, organize and sustain interaction among members.

Women in Africa work within a framework of mutual aid groups and participate in rural development activities through self-help groups (Masinde, 1987). Women are also very important in the process of development of rural areas and as such are effective in introducing change (Singh, 2009). However, it is important to note that rural women are less likely to be involved in decision-making within their settings. This limited participation may lead to biases in regards to the development agenda of the rural areas and the households in particular. It is mainly due to the various social and economic challenges that women face that drives them towards formation of SHGs.

The term 'group' is amorphous and can refer to a wide range of gatherings. A collection of a minimum of two persons interacting with some frequency and aligned with a group could also be considered as a group. Individuals with relations to one another and are interdependent to a certain extent can be referred to as a group (Cartwright & Zander, 1968). Individuals who are connected to each other through social relations can also be termed as a group (Forsyth, 2006). Groups play an essential role in society and help advance collective value systems which are important to the structure of society. Since groups are prevalent in the society, they tend to provide an important approach through which individuals are defined

In several less developed countries, women form the majority of the population at almost 70% (UNDP, 1995). Consequently, it is important that these women are empowered. This is further reinforced by a World Bank report (2001) in which emphasis is put on ensuring that women need to be considered as key actors to social development programs. Women's groups are a dynamic part of rural Kenya. Many of these groups come into existence as a reaction to problems that rural women encounter, mainly poverty and inadequate supply of essential necessities such as water, health services and food (Chitere & Mutiso, 1992). This collective response has been the force behind the many groups in the rural areas. These groups were originally formed as savings societies often with social welfare goals but have since evolved into successful economic and productive groups involved in community development, income generating activities as well as agricultural activities. Women groups have also been viewed as important instruments towards community development (Monsted & Riunge, 1987). Through these groups rural women become financially empowered and this is further supported by a report from the World Bank (2001), where it argues that the development status of women is an important condition of social development.

Self-help groups play a key role in bringing to realization various objectives of development efforts in rural areas. This is possible when women organize themselves into a group to counter the common problems in the community. Self-help groups are useful institutions through which deprived individuals are enabled to meet their needs by pooling resources. Most self-help groups consist of ten to twenty members. SHGs focus on developing members in all spheres (Fernandez, 1998). Through SHGs members willingly come together to form a group under a

specific project with the objective of empowering rural women. SHGs are vehicles through which rural women contribute towards community development. They also offer a unique opportunity for dispensing credit at low interest to rural women.

1.1.1 Self-Help Groups in Kenya

The increase in women's groups during in the 80-90s in Kenya was largely due to government regulations requiring groups to have an identity and be registered. Many women groups took advantage of the political openings to stamp their activities in rural development (Kiriti *et al*, 2001). This has seen a rise in development opportunities in Kenya. The concept of women pooling their resources together in support of one another has been in practice for many areas. With time, this eventually evolved into both social and entrepreneurial activities. The government on its part supports these groups by facilitating the registration of such groups with the Ministry of Public Service, Youth and Gender Affairs in a bid to strengthen the institutions. The women have been able to find a level playing field such that they are enabled to contribute towards the development agenda in the country (Kabeer, 2005).

Women networks in Kenya are important instruments towards development in the community. Participation in SHGs enables women to support each other in addressing their social, economic and cultural needs. The women also use SHGs as a tool of self-development and economic empowerment. Most members of the SHGs come from the same socio-economic strata and face similar issues and as such SHGs contribute towards the country's economic development. Accordingly, involvement of women in Kenya's economic development is increasing since their efforts are reflected through the household economic status. In order for women's participation to have a qualitative impact on development, formation of SHGs is essential to achievement of development goals (Deshmuckh, 2005).

Self-help groups are informal associations created for the purpose of aiding members to gain economic benefits through mutual help, solidarity and collective responsibility. The marked rise in the number of self-help groups has been due to the positive gesture of the Kenyan government that has over the years encouraged women to form self-help-groups across the country. Notable among them is the Maendeleo Ya Wanawake Organization (MYWO) which has membership

countrywide. This organization seeks to bring women together by nurturing and empowering them to enable them deal with the unique challenges that they face in the society. In addition to this, the government has been on the forefront in encouraging women to mobilize themselves in self-help groups in order to receive financial support through institutions such as the Women Entrepreneurship Fund (WEF). The aim of this fund is to encourage women to embrace entrepreneurial activities in order to uplift their lives. Various studies have been carried out in relation to women and it is evident that women have the potential to contribute towards local, national and global economies (ESCAP, 2002).

The formation of structured women groups in Kenya can be traced back to the *Maendeleo Ya Wanawake Organization* (MYWO) which was founded in 1952. Its main objective is to unite, foster and empower women. Through this organization, women are empowered socially, economically and politically to enable them handle various challenges encountered in society. The MYWO is a structured organization mandated with promoting women in areas such as economic skills, health and agriculture. It should however be noted that SHGs existed even before Kenya gained her independence. During that time, the major concern was to improve the lives of women and girls (Chitere and Mutiso, 1992). At independence, *harambee* was a government initiative designed to encourage people to contribute resources to supplement and complement the government's development efforts. It is against this ideology that many self-help groups came into being with the sole purpose of pooling resources for the benefit of the entire group. In Kenya, self-development efforts have been embraced in the spirit of *harambee* - a Swahili word that connotes community efforts for a common goal (Thomas, 1988). The *harambee* spirit involves identification of needs at the local level and then mobilizing community members in order to get a solution to such needs. Emphasis was placed on self-help groups where locals were encouraged to participate in order to eradicate poverty, ignorance and disease. The word '*harambee*' is said to be a Bantu word and was used by porters in the coastal parts of Kenya but later spread throughout Kenya (Ombudo, 1986). The Kenyan development plan of 1976 described '*harambee*' as a traditional custom of the Kenyan people. The word '*harambee*' represents ideas of mutual assistance and social responsibility. The *harambee* spirit simply meant '*let us pull together*' and was instrumental in development of most rural areas of Kenya.

Most self-help groups in rural areas focus on alleviating economic hardships at the household level by concentrating on social, economic and capacity building for members. Rural development organizations as well as government institutions often make entry into community development through organized community groups. In most rural parts of the Kenya, women make a significant contribution towards economic development through production of food for the household while the surplus is eventually sold in order to supplement the household income (Kamar, M. 2001). The formation of SHGs becomes crucial as they are considered to be social safety nets because of the support that they extend to communities in regards to development issues. Social safety nets are support systems designed to alleviate poverty and mitigate financial difficulties (FAO, 1994).

Contribution made by women self-help groups to the wellbeing of rural households has been emphasized through several studies carried out in Kenya. Such studies show that women in rural parts of Kenya play a significant role in the development process. This is evident in from the role they play in food production for the household and in some cases cash crops that supplement the household income (Kamar, 2001). Other studies recognize self-help groups as voluntary structures for mutual aid and accomplishment of a special purpose, (Kartz & Bender, 1976). By contributing to women's ability to earn an income, these groups have the potential to initiate economic empowerment. Through SHGs there is an increase in women's participation in household decision-making as far as expenditure is concerned (Bhattacharjee, 2006).

Further studies have recognized that roles played by both men and women are important towards sustainable development. This equality in society is crucial in harnessing energies towards poverty reduction and enabling sustainable growth (UNDP, 2001). By forming self-help groups, rural women are empowered and hence can engage constructively in development matters. Significant impact is felt when women's efforts are embraced at various levels in the society (Begum, 2002). However, in rural households, various factors such as the type of family, size of land, socio-economic status of the families, employment status and level of education of the women affect their involvement in decision-making. As such, empowerment enables these women challenge the existing norms and harmful culture that may have an impact on their well being.

In many rural areas, women make enormous contributions to rural livelihoods mainly through subsistence agriculture. However, in many parts of Africa, women face various challenges in relation to access to productive resources such as land and capital (Quisumbing et al. 1995; Udry 1996; Chapoto et al. 2011). Despite this, in some regions, women control income resulting from subsistence farming. With the onset of commercialization of agriculture, women gradually lost control as men took charge in anticipation of improved incomes (FAO, 2011). This turn of events forced women to find different ways in which to make significant contributions to the household income. Some women engage in group activities in order to enhance their collective action which helps increase their bargaining power and ultimately allowing them to participate in decision-making in the household. Change in the household income becomes obvious as a result of women involving themselves in SHG activities. Some studies recognize that the impact of SHGs is felt when women actively participate, (Barham & Chitemi, 2009).

1.1.2 The Process of Group Formation

In the Kenyan context, the onset of formation of SHGs was viewed as an indicator that communities were moving away from the conventional system of '*harambee*' and were interested in having control of development in their respective areas (Ngau, 1987). Formation of SHGs is influenced by several factors. Various studies have suggested that for groups to be successful, cohesiveness is required. For cohesiveness to be achieved, the process of group formation has to go through various phases, (Tuckman, 1977). A study by Tuckman observed this process and noted the importance of ensuring that each developmental phase undergoes a fully cycle. A theory advanced by Tuckman (1977), he focused on the various stages and noted that group formation is a slow and time-consuming process. Once the members get to understand the concept, the benefits, then it is likely that they will be loyal members. As the groups stabilize, internal factors like good leadership, unity and mutual understanding among the members determine the pace of growth and development. Groups develop based on various factors such as activities, interactions, and sentiments. They also go through several stages of development as they strive to become productive and effective. The various stages of group formation are highlighted through the Tuckman's theory. At each level of group formation, group members tackle several issues which eventually determine how successful the group would be. In the forming stage, discussions revolve around uncertainties that members may

have. This is followed by the storming stage which is characterized by tension. This is as a result of competition and hostilities encountered in organizing tasks. The next phase is referred to as norming and is characterized by trust among members. At this point the groups experience cohesiveness arising from a sense of belonging among the members, (Warue, 2012). The next phase known as the performing stage ensures that the groups are operational. It is a stage marked by interdependence in personal relations and focus in on productivity. Finally, the last phase is referred to as adjourning and is characterized by disengagement from the group.

1.2 Problem Statement

The study is important in that it would set a framework for initiating appropriate development programmes, specifically for rural women not only in Malava constituency but in various regions of Kenya. It is further envisaged that the study will provide alternatives to policy measures and practical recommendations to increase participation of women in self-help groups.

Many developing countries are concerned with uplifting the status of women in rural areas and Kenya is not an exception. The important role that women play in the development process needs to be encouraged. Self-help groups are popular vessels through which women in rural areas complement efforts towards development and eradication of poverty (Chitere, 1988). Resources accrued through self-help group activities significantly change the livelihoods of rural women as well as the community. In the context of this study, the Vision 2030 emphasis has been on gender equity in power relations, in distribution of resources and in uplifting the lives of the less fortunate in the society (RoK, 2008). This Vision focuses on creating a socially just and equitable society without extreme poverty. Social equity and poverty reduction is one of the main development agendas of this vision. The Vision operates under three pillars, namely Economic, Social and Political. This study is anchored in the Social Pillar which seeks to engender equitable social development (RoK, 2008). To address inequalities, the Kenyan government has been implementing various initiatives. These include, access to social services and increasing community empowerment through devolved public funds. As a result of this, Kenyan government introduced various devolved funds, (Thomas, 1988). These funds include YEDF, WEF and the UWEZO fund. Regardless of the various efforts by government and other institutions to uplift the lives of rural women, the end results have been somehow unstable in some countries (World Bank, 2012).

It is therefore, evident that women in the study area still encounter various social and economic challenges. It is significant to note that various studies have been carried out in the past but mainly focused on the impact of self-help groups on the lives of the members. As such, this study sought instead to establish the factors that influence participation of rural women in self-help group activities.

1.3 Research Objectives

1.3.1 General Objective

The general objective of the study was to establish factors influencing participation of women in SHGs in Malava Constituency, Kakamega County.

1.3.2 Specific objectives

1. To establish factors that motivate women to form Self-Help Groups.
2. To explore the socio-economic and cultural factors that influence participation in SHGs.
3. To examine the influence of government policies on participation in SHGs

1.3.3 Research Questions

1. What factors motivate women to form Self-Help Groups?
2. What are the socio-economic and cultural factors that influence participation in SHGs?
3. How is participation in self-help groups influenced by government policies?

1.4 Significance of the study

This study is significant in various ways. First, it will help in understanding the factors that influence participation of rural women in self-help groups. This will benefit policy makers, planners and researchers in formulating strategies for development and empowerment of rural women. Secondly, in many rural areas, women play a critical role towards development and as such there is need to have them empowered. Such empowerment can be achieved through participation in self-help group activities. Finally, the Kenyan government has been very supportive of grass root organizations and has gone further to allocate resources to community based institutions including self-help groups. This has been possible through the decentralized and devolved system of resource allocation as enshrined in the constitution. Funds such as the Women Enterprise Fund (WEF), the Youth Enterprise Development Fund (YEDF) have been

channeled to grass root organizations through the Ministry of Public Service, Youth and Gender Affairs. Despite several government efforts, the desired effects have not been fully realized.

1.5 Scope and limitations of the study

For this study, the focus was on factors influencing participation of rural women in self-help groups in Malava Constituency of Kakamega County. Financial and time constraints were experienced. This problem was mitigated by selecting two wards out of the seven wards in the constituency. As in many parts of the country, there are several self-help groups in Malava constituency. The researcher selected registered self-help groups that have been in existence for the past five years. The relevant information regarding the existence of such groups was obtained from self-help group leaders, community leaders and members as well as constituency development officials. It is also important to note that since this study was conducted in a rural setting, it may not be ideal to generalize the results to every part of the country hence it may be important for other researchers to conduct similar studies in different regions of the country for purposes of comparison.

1.5.1 Definition of Key Terms

SHGs: These are informal organizations set up for the purposes of facilitating members gain economic and social benefits through mutual help, solidarity and collective responsibility.

Group: Comprises of individuals who share relations with one another and are interdependent.

Women Groups: These are association formed by women with common interests for their mutual benefit.

IGAs: (Income Generating Activities) are activities that affect the economic status of people.

MYWO: *Maendeleo Ya Wanawake* is a Kenyan national women membership non-governmental organization.

Empowerment: A process of change through which individuals or groups, with little or no power, gain the power and ability to make choices that affect their lives.

Participation: A process through which stakeholders influence, share control and decisions which affect them.

Policy: A set of rule and guides formulated to influence and determine decisions and actions

WEF: A Kenyan semi-autonomous government agency established to provide accessible and affordable credit to support women start or expand their businesses in order to create wealth and employment.

UWEZO Fund: This is a Kenyan flagship programme established to support women, youth and people with disabilities access finances towards enhancing economic growth by eradicating poverty, hunger and promoting gender equality and empowerment of women.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

This chapter reviewed literature related to the subject under study and attempted to illustrate various issues raised in the study by trying to look at the link between this study and various studies done in Kenya and other parts of the world. Women self-help groups are some of the most effective initiatives for developing rural areas. They act as catalysts towards control of economic resources as well as an enabler towards making decisions both at individual and community level. A study on gender equality and development (World Development Report, 2012) recognizes that gender equality as a major development objective can enhance productivity as well as improve development outcomes. The study focuses on access to economic opportunities for women and magnifies the woman's presence at the household and society at large.

A study on Empowerment and Poverty Reduction, (Narayan, 2002) focuses on evolution of women groups in Bangladesh. It goes on to state that groups were recognized as avenues through which poverty related factors could be eradicated as a result of empowering women. Various regions around the globe have taken cognizant of this success and this has seen an emergence of self-help groups. A study by Brody, et al, (2013) observes that SHGs are basically initiated by women as a platform through which women contribute towards the development agenda. The self-help group movement embraces a bottom-up approach, whereby participation is informed by the collective good and not individual gain, where the choice of gain is guided by the desire to satisfy the immediate needs of the members (Mbithi, 1977).

Self-help groups are major actors in addressing community issues and as such women participate in self-help group activities as a strategy towards improving their livelihood (RoK, 2009). Through SHGs they are able to generate income to meet the basic needs of their households which in turn ensures that they become self-reliant. Further, there is a suggestion that for SHGs to be successful, cohesive is crucial. A study on by Warue on factors that affect loan delinquency among members in SHGs there is emphasis on cohesiveness (Warue, 2012). Other studies done in various parts of the world have also recognized that organization of women into self-help groups empowers them economically and socially (Lalitha et al, 2004).

2.2 Reasons for joining Self-Help Groups

A study by Mulwa (200) recognizes that human beings often desire to get together and in the process create a bond which enables them achieve common goals, (Mulwa, 2000). The outcome of such association in the context of SHGs is that individuals benefit from being able to collectively mobilizing and share resources aimed at improving their social and economic status. To further strengthen this thought, Chitere (1988) highlights the socio-economic challenges encountered together with efforts made to mitigate such challenges. From a socio-cultural perspective, reasons for joining SHGs stem from societal changes brought about by development (Kessler et al, 1997). In most African societies, women depend on their male partners in line with prescribed traditional gender roles. This implies that the women are economically, socially and politically subordinate to their male counterparts (Fieldman, 1983). The need for alternative sources of income creates pressure on the family (Monstead, 1978) and in order to mitigate such problems men migrate from rural areas to search for better incomes. The women are left in the villages to take care of the children and the entire households including carrying out subsistence farming. Lack of gainful employment opportunities bars these men from supporting their families effectively and when they do it usually does not happen on a regular basis (Mda, 1994). As a result of this, the women are forced to find alternative ways to cushion their families and one of them is participation in SHGs activities. These groups provide these women with support systems through which members share their experiences and helps in reducing the impact of the problems they may have encountered. On the whole, the desire for gender equity, social and economic development freedom contributes towards the formation and joining self-help groups (UNIDO, 2003).

2.3 Benefits of joining Self-Help Groups

Community based organizations including self-help groups are beneficial to members for various reasons. They provide members with avenues through which they can access information. Such information is useful in creating among members on how to identify and mitigate social and economic challenges. These groups provide members with a sense of solidarity while facilitating them to become self-reliant. Increased incomes and improved household status is experienced as a result of joining self-help groups (Alila, 1992). By engaging in self-help group activities, women get access to extra earnings, are able to share resources which are geared towards

improving their social standing in the community (IFAD, 2013). For the rural woman, SHGs serve as avenues through which they are able to raise their income, enhance productivity and improve their material and social well being (Kabeer, 2001). The benefits that women get when they participate in SHGs are diverse and could range from education, income generation to mutual support. Self-help groups also serve as entry points for development partners through which development is channeled to the community and further members are able to share their experiences, inspire and motivate fellow community members (Singh, 2009).

In the traditional African society, women mobilized themselves in groups in order to help each carry out household chores which included agricultural duties (Karega, 1995). In study by Masinde, recognition is made of the fact that rural women occupy a significant space in rural development activities by Masinde (1987) and as such collective response to development activities is seen as a major contributor to the formation of self-help groups in rural areas. The formation of groups and mobilization of women helps in bridging the gender equality. Further, it has been noted that women opt to form SHGs in order to have an avenue through which their issues can be handled including committing themselves to a particular saving pattern (Budlender, 1999).

In Kenya, as in other parts of Africa, women have discovered that there is strength in numbers and that when they join SHGs they are able to pool resources together (Karega, 1995). This can radically change their wellbeing and that of the society at large. Women's participation in self-help groups provides them with opportunities to be involved in decision-making process. A review of a report on a census conducted by the Women's Bureau indicates that there were about 24,000 women groups a number which did not include the informal groups (Women's Bureau Census, 1991). Women in communities have been able to come to each other's help in time of need through such groups. All members of a self-help-group benefit from the reciprocal relationship that exists in groups. Activities of self-help groups are diversified into various economic and development activities (Royal Netherlands Embassy, 1994).

In rural economies women play important roles and are considered very significant in engineering and embracing change in rural areas (Masinde, 1987). Women's ability to multi-task enables them to engage in various activities (Team & Doss, 2011). Participation in SHGs gives women opportunities to be actively involved in decision-making. Nevertheless, contributions made by women are most of the time not valued and this hinders them from achieving their full potential, (Akinsanmi, 2005). Further, various factors affect the ability of rural women to make decisions that impact on their social and economic status.

2.4 Activities undertaken by Self-Help Groups

Activities of women groups play a role in determining the involvement of women in national and local development programmes (RoK, 2008). Economic empowerment of women enhances their social status within the community thereby affording them the required social standing to be involvement in development activities (ADB, 2013). A study by Monsted (1978) focused on activities carried out by women's groups in Kenya with a view to assessing how women groups contribute to development. At community level SHGs enable women to organize themselves in order to harness resources for development both at individual and community level (NDP, 2007). Through SHGs women come up with various activities in order to lift the livelihoods of the members. Some of these activities are geared towards income generation while others towards uplifting the social welfare of the members (Ochanda, 2011). The major economic activity in the study region is farming, hence most groups engage in agricultural activities. The most common crops are sugarcane, maize, beans, sweet potatoes, cassava and vegetables (KCIP, 2013). They also engage in resource mobilization which is usually done through groups in a revolving process commonly referred to as merry-go round. Through this process group members contribute a specified amount of money during their meetings which is then loaned at an agreed interest to individual members towards uplifting their social and economic wellbeing (ICA, 2010).

2.5 Socio-economic and cultural factors influencing participation in SHGs

Women in SHGs benefit from economic opportunities as well as the social networks gained through participation (Caretta, 2010). Societies that empower women socially and economically tend to have good development records (Borkman & Oka, 2001). With this in mind, particular focus is placed on women in less developed countries in regards to the self-help group movement

(Brody, et.al. 2012). Participation in SHGs has arguably been an empowering process for women in terms of economic, culture and social factors. A study carried out in Pakistan (Sheikh, 2015) suggests that it is important to empower women economically since they are responsible for the household. However, lack of capital has been noted to affect the desire to change the economic status of women (Mwaniki, 1986). In yet another study (Kane, et al 1991), focus was on the linkage between businesses operated by women groups and the social and economic environment at the household level. Findings from the study suggest that women groups struggle to operate business activities efficiently hence the need to empower groups members with various skills. When women have access to financial resources, they are able to make decisions on how such resources are to be used. This is further reinforced by the fact that when offered the opportunity, SHGs have potential to create wealth in a community (Stevenson, 2005b). In addition, social empowerment influences people either as individuals or collectively in transforming their social relationships (Blomkvist, 2003).

Through SHGs, women become aware of the need to discourage discrimination against women at whatever level. Negative cultural practices are discouraged by ensuring that women are empowered by raising their self esteem. Empowerment enables women to examine their status, question and challenge social values that may contribute to marginalization. Cultural values attached to various activities influence membership and participation of women in group activities as suggested through the theory of culture (Harrison, 2006). The theory of culture provides an insight into how culture influences the performance of groups in relation to access to financial resources. In yet another study by Mbithi, suggests that the act of ‘getting together’ was embraced in most traditional communities as it was believed that the success of an individual was a reflection of the success of the community at large, (Mbithi, 1976). Further, culture plays a role in influencing participation in cultural activities which demand individuals to be involved.

2.6 Policy implications on participation in self-help groups

The success of government policies largely depends on the context through which it is formulated and implemented. Gender difference in access to financial resources such as WEF and the UWEZO fund have an impact on women’s capabilities. It is therefore crucial for policy

makers to recognize the need to identify women groups to facilitate the uptake of such funds. Gender-transformative policies are very important in ensuring that women access financial resources with a view to uplifting their social and economic status (Kabeer, 2001).

In the same breadth, for Kenya to achieve the objectives of Vision 2030 specifically poverty reduction, there is need to ensure that resources are channeled down to rural communities. Government agents at local levels should educate members of SHGs and disseminate important information in relation to government policies and legal requirements. Through such policies and legal procedures SHGs are recognized and as such can access technical support and funds from the government. The government through the vision 2030 puts emphasis on gender equity, resource distribution and improved livelihoods for the vulnerable groups (Kenya vision 2030). Such efforts are possible with the introduction of gender-responsive budgets aimed at addressing different social to the benefit of members who belong to groups (RoK, 2007). On the other hand, government's commitment towards eradication of gender discrimination has ensured that gender equality and empowerment among women is embraced.

2.7 Participation in Self-Help Groups

Participation in self-help group activities is influenced by various factors and gender is one such factor (Pandolfelli, 2008). Women have been found to have a high tendency for collective behaviour as a result of which majority of self-help groups tend to succeed, (Henz et al, 2011). A report derived from a conference held in 1990 by the Economic Commission for Africa on 'Participation in Africa', recognized that emphasis had been on opening of political processes to accommodate and tolerate rural people and their organizations (Oakley, 2005). This was deemed to be vital towards the success of such organizations as it would ensure ownership. Further it is evident that through SHGs people contribute towards improving social and economic status of their lives (HDR, 1993). In addition to participation in SHGs, members become empowered (Chesler, 2006). In the Kenyan context, women are encouraged to get involved development by participating in self-help group activities. As such, various approaches such as the UWEZO fund have been put in place. The uptake of these funds is aimed at uplifting the economic status of members. Once empowered economically, these members are able to make independent decisions regarding their lives (Mayoux, 2000) and further an overall improvement in the

household status (Kabeer, 2001). This is further affirmed by various studies focusing on self-help groups which recognize the positive changes that occur when women participate in SHG activities, (Singh, 2009). In addition to this, when women participate in SHG activities, efforts towards sustainable development can succeed (Capel, 1982). In Kenya, as in various African countries, women perform most of the workload in society but earn less in comparison to their male counterparts yet they have to support their families (UN, 1985). Therefore, their participation in SHG activities is crucial (Burkey, 1993).

2.8 Major Challenges facing women Self-Help Groups

Studies carried out in various parts of Africa suggest that access to financial resources has a role in towards the success of self-help groups (Singh, 2011) in addition, limited financial resources affect the functioning of groups, (Sanday, 1981). Further studies suggest that concentration of activities in one area is seen as a challenge towards the success of SHGs (Boserup, et al, 1975). It has also been recognized that membership into self-help groups has been a challenge, (Were, 1985) as some women are hesitant to join SHGs for fear of the unknown.

Conflicts within groups have been noted to be another challenge and such challenges are magnified by the absence of relevant mechanism within groups to resolve such problems (Riria, 1985). Further, Riria (1985) points out that lack of appropriate space to carry out group activities is a cause for concern by the SHGs. Another obstacle faced by SHGs is attributed to access of funds in respect to duration taken, (WEF, 2008). It was also noted from the report that conditions attached to accessibility of financial resources meant that women had to register as members (Amu, 2006). Channeling of information to SHGs was seen as challenge due to various obstacles encountered and therefore, elimination of such barriers would ensure easy access to information (UNIFEM, 1997).

2.9 Theoretical Framework

A theoretical framework gives weight to the theory of a research study. It encompasses a theory or set of theories which act as a guide towards the research problem (Orodho, 2004). The social capital theory and the self-efficacy theory were used to try to put the study in to context.

Social capital theory

The fundamental view of the social capital theory is that relationships matter and therefore, social networks are essential. Social networks emerge from interaction and enables people create communities, entrust themselves to each other aimed at cementing social relationships. That an individual's situation within a specific group accords them an edge from others. Social capital creates and preserves associations that shape social networks meant to support each other, and it describes an individual's involvement within a group hence identity. Social capital is defined differently by various authors as indicated below.

Social capital as defined by Coleman is “a function of entities consisting of social structures which facilitate actions of individuals within the structure, (Coleman, 1990). The functions recognized by the idea of social capital are the worth of the aspects of social structure to individuals as resources that help in achieving their interests. Further, social capital symbolizes a process through which individuals in groups recognize and acknowledge a privileged group that holds a range of capital, specifically, economic, cultural and symbolic (Coleman, 1988). On the other hand, Lin defines it as “an investment in social relations with expected returns”. Social capital can be compared to human capital such that individuals make investment with the hope of getting returns, (Lin, 2001). The assumption is that social capital is accumulated and returns are associated with groups (Coleman, 1988). Scholars view the success of social capital as being entrenched in the interaction of members. At group level, the focus is on how groups develop and maintain social capital as a collective asset and how such assets enhance the lives of the group members (Coleman, 1988).

In the context of this study, it is evident that groups are bound together by trust relations amongst members. This trust is considered as their social capital through which they are able to find local solutions to challenges facing their communities.

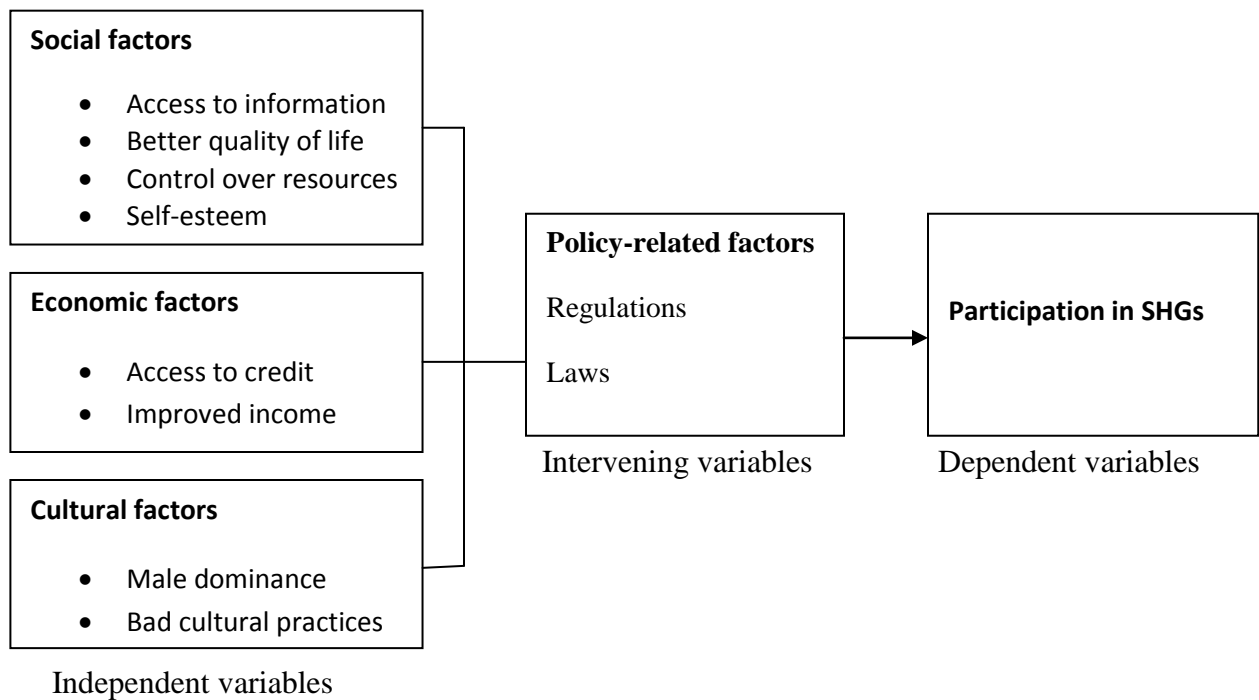
Theory of self-efficacy

The fundamental idea behind self-efficacy is that when individuals believe that their actions can influence the outcome of a certain situation, they act, think and feel differently. Self-efficacy is defined as “beliefs in one’s capabilities to classify and carry out the required action to handle pertinent situations” (Bandura, 1995). In effect, members in a community are willing to look out for each other and intervene when necessary. The process which equips people with the belief and means to produce effects through their collective action is described as ‘enhancement of human agency’, (Bandura, 1997). A strong sense of efficacy enhances human achievement and personal well-being in many ways. People with high belief in their capabilities approach difficult tasks as challenges to be encountered and maintain commitment to them (Bandura, 1994). In the context of this study, the assumption was that women hold strong beliefs about the need to change their future and improve their livelihoods in an atmosphere with deprived incomes. This success can be achieved through formation and participation in SHG activities. This theory can be used to explain how change can take place in communities that embrace collective behavior. This can be applied to the study site where women are involved in self-help group activities.

2.10 Conceptual framework

A conceptual framework is a hypothesized model which identifies concepts under the study and their relationships (Mugenda, 2003). The framework is a diagrammatic presentation that shows the relationship between an independent and dependent variable. It is based on what the researcher conceptualizes as the relationship between different variables in a study. Its aim is to explain the connection between the variables and provide direction. A variable that is measured and affected during an experiment is a dependent variable.

Fig. 1.1 Factors influencing participation in SHGs



Source: Researcher (2016)

CHAPTER THREE: METHODOLOGY

3.1 Introduction

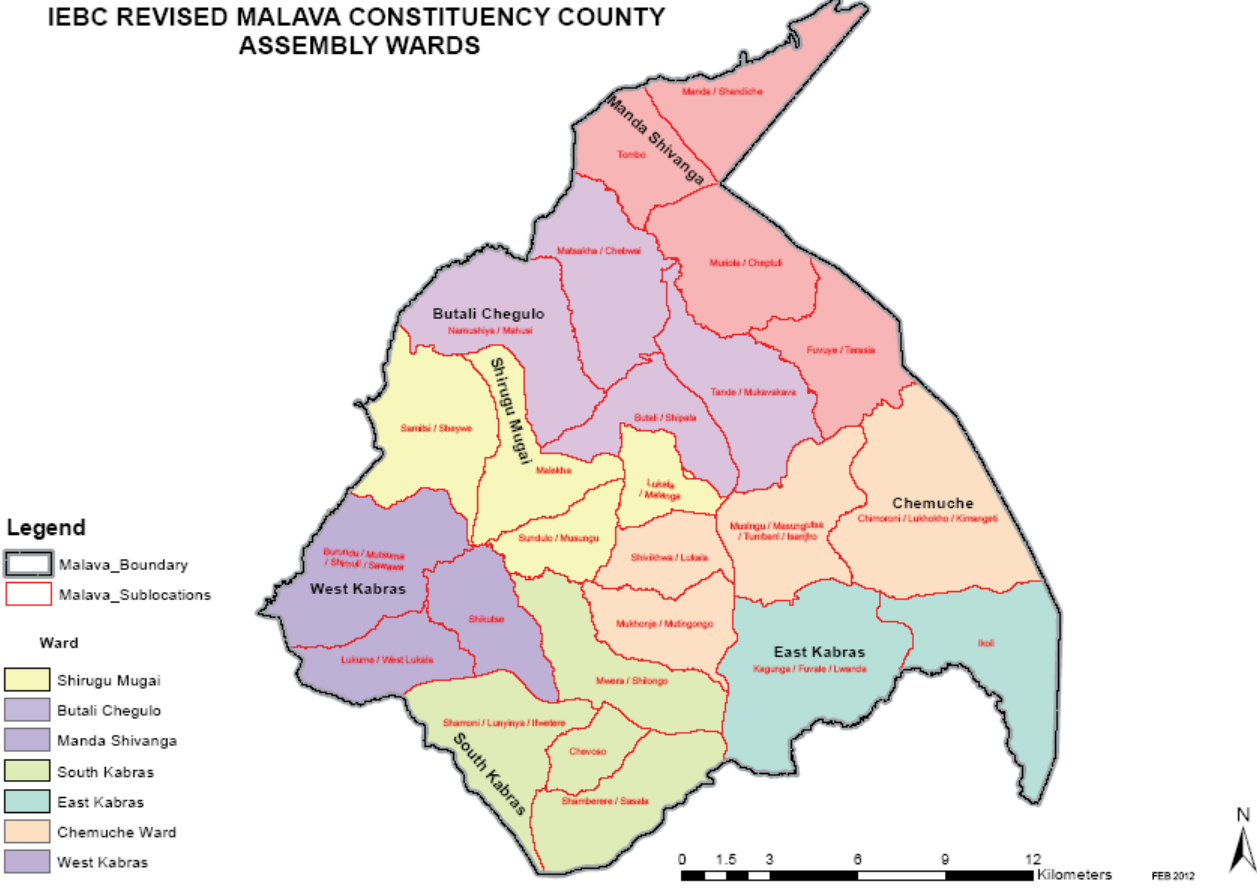
This section describes the research methodology that was used in this study. The chapter outlines the research design, target population, sampling procedures, sample size, data collection instruments and analysis procedures as well as ethical considerations.

3.2 Research site

The research site is primarily rural with a local economy based on small-scale farming for subsistence and local market trade. Data from the Kenya National Bureau of Statistics (KNBS, 2010) gives a figure of 205,166 as the population of the study area. This figure comprises of 99,716 males and 105,450 females. Agriculture is the main economic activity due to the fertile soils and favourable rain patterns, with maize and sugarcane being the main crops that contribute largely to the economy of the area. Malava constituency is one of the nine constituencies that make up Kakamega county. It covers an area of approximately 529sq. km. The main luhya sub-tribes who inhabit this area are the Isukha, Kabras and Maragoli. Malava constituency comprises of seven administrative wards namely; West Kabras, Chemuche, East Kabras, Butali/Chegulo, Manda/Shivanga, Shirugu-Mugai, and South Kabras. This study was carried out in Chemuche and Shirugu-Mugai wards.

Kakamega County as a whole prides itself as having many groups involved in community development activities which consist of but not limited to mitigation of poverty and welfare activities. A review of the County integrated development plan indicates that an estimated 20,000 community-based organizations are registered. Despite reporting such a large number, only a few of them are active. This state of affairs is attributed to dependence on limited sources of funding and failure to put in place measures to ensure sustainability.

Figure 1.2: Malava constituency map



3.3 Research design

This study adopted a descriptive survey design which is important in capturing relevant characteristics of the study group. As explained by Polit, it involves collection of data that provides an account or description of individuals, groups or situations (Polit, 1999). It is a convenient way through which views, opinions, perceptions, attitudes and suggestions can be collected and analyzed. The study adopted this design due to its cost- effectiveness and the fast rate at which data can be collected.

3.4 Target population

The study targeted women registered in self-help groups. A target population is a large population from which a sample is selected and should have observable characteristics to which the researcher intends to generalize the results of the study (Mugenda and Mugenda, 2008). Data availed by the Social development officer, there are more than 250 community based organizations in Malava constituency. Among these, 115 were registered women self-help groups whose membership ranged between 10 and 20.

3.5 Unit of observation

This is the object or item from which data required for the research is obtained (Mugenda, et al, 2003). For this study, the group leaders and members of the group were observed.

3.6 Sampling procedures

Sampling is a process of selecting a number of respondents for a study such that the respondents represent a larger group from which they are selected. Sampling is carried out in order to gain some knowledge about the sample and ensures that those selected are a representative of the population. In doing so, there is need to ensure that the sample is manageable which in turn would result in detailed data being produced through a cost-effective process in terms of time, finances and human resource (Mugenda, et al, 1999). Sampling was done at various stages having adopted the multi-stage sampling technique. This technique allows sampling to be carried out sequentially across two or more levels.

3.6.1 Random sampling

This technique was adopted by the researcher to ensure fair representation of the wards selected for the interviews. Every member of the population in the study area had an equal chance of being selected. The study area comprises of 7 wards and the researcher needed to select two. Names of the wards were written on 7 pieces of paper, folded them into small pieces and randomly picked two pieces (lottery method).

3.6.2 Purposive sampling

The study utilized purposive sampling in identifying the 10 self-help groups. This is a technique commonly used in qualitative research to enable researchers identify and select individuals or groups who are knowledgeable about the topic under study. This technique is ideal since it enables the research to use limited resources effectively (Patton, 2002). With the help of the Sub-county social development officer, 10 self-help groups were identified in the two wards.

3.6.3 Snowball sampling

Once the 10 SHGs were identified, the researcher employed snowball sampling to get the members involved in the research. The researcher managed to pick 4 members from each self-help group. A total of 40 members were picked from the 10 SHGs. The researcher was assisted by a guide in identifying the first member who later referred the researcher the next member, and so on until the required target was reached. The process of snowball sampling is based on the assumption that there exists a link between the initial sample and others in the same target population thereby allowing several referrals to be made within the study area (Berg, 1988). Snowball sampling is also referred to as “a technique for finding research subjects”, one subject gives the researcher the name of another who in turn provides the name of the third, and so on (Vogt, 1999).

3.6.4 Key informants

The key informants were purposively sampled from the study site based on their knowledge and experience. A key informant guide was used to gather data to interview these members. Members of the key informant interviews included women leaders, pastors and sub-county social development officers and influential business persons. In each ward, four key informants were interviewed.

3.6.5 Focus group discussions

The FGDs were used to gather information based on the study objectives. The researcher conducted one FGD in each of the two wards. Each focus group discussion had 8 members. The discussions involved women members of the SHGs in the two wards and focused on; factors that motivate women to form the groups, the type of activities they engage in and the main challenges encountered.

3.7 Data collection Methods

This section focuses on research instruments and the data collection procedures that were adopted in this study. The study adopted a descriptive survey design where both primary and secondary sources of data were considered. Data was collected through personal interviews. The preference of the data collection method varies from one researcher to another; however, according to Orodho (2004), this mainly depends on the researcher and the research environment. The primary data was collected through personal interviews using questionnaires while secondary data was collected from book chapters, publications, journals and reports.

3.8 Research instruments

For this study, the researcher used questionnaires, key informant schedule and the FGD guide. The use of these instruments was based on the study objectives. The choice of several research instruments is aimed at enhancing triangulation which is a strategy that ensures validity and reliability of the data collected.

3.9 Data analysis and Presentation

This was done using quantitative and qualitative techniques. The analysis involved the organization of data systematically under various themes in order to get answers to the research questions. Qualitative Information collected from key informants and FGDs was transcribed, analyzed and presented in a narrative form. For quantitative data analysis, the data was entered; cleaned and analyzed using SPSS version 20.0 and the results were generated in form of frequencies, percentages and charts.

3.10 Ethical considerations

In carrying out a research or a study, there is need for the researcher to avoid causing harm to the respondents either physically or psychologically (Mugenda, 2008). As such, ethical practices were adhered to during this study. The researcher was compelled to provide information about the study to the participants regarding the purpose of the study and to further manage the expectations of the participants. Authority from the relevant authorities was sought before the commencement of the research. Participants were assured of confidentiality of the information provided. And that participation was not mandatory.

CHAPTER FOUR: DATA ANALYSIS, INTERPRETATION AND PRESENTATION

4.1 Introduction

This chapter presents findings of the field study. The findings are discussed based on the study objectives.

A total of 40 questionnaires were administered and two key informant interviews were conducted with relevant stakeholders in each ward. Four key informants were interviewed in each of the two wards. These were women leaders, pastors and sub-county social development officers and influential business persons. In addition, two focus group discussions were conducted, one in each ward and had eight participants each. The two wards where the study was conducted were Chemuche and Shirugu Mugai.

4.2. The Socio-demographic Characteristics of the respondents

The study obtained demographic data of the respondents. This comprised of: age, marital status, level of education, occupation, and number of children.

4.2.1 Age

The findings of the study revealed that majority of the respondents age were in the age bracket of 30-39 years at 45%, those in 20-29 years were 11 (28%) and 40-49 years 8 (20%) whereas only 3 (8%) were above 50 years of age as presented in Table 4.1. The average age of the respondents was 35 years and the range of their age was 21-52 years. Age was significant in this study since it highlighted a picture as to who were more likely to engage in SHG activities.

Table 4.1: Age of respondents

Age	Frequency	Percent
20-29	11	28
30-39	18	45
40-49	8	20
50+	3	8
Total	40	100.0

4.2.2 Marital Status

The marital statuses of the respondents are represented in table 4.2 below. The findings revealed that 33 (82.5%) were married, 3 (7.5%) were single whereas 4 (10%) were widowed. Marital status was an indicator as to how women contributed to the overall household welfare. The marital status of the respondents indicated that most of them were married and this is a good indicator in terms of empowerment of women.

Table 4.2: Marital status

Marital status	Frequency	Percent
Married	33	82.5
Single	3	7.5
Widow	4	10.0
Total	40	100.0

4.2.3 Levels of Education

Majority of the respondents had at least attended school. Out of the 40 respondents, 21 (52.5%) had primary education, 15 (37.5%) secondary and 1 (2.5%) tertiary. Only 3 (7.5%) had not attended school at all. These levels of education of the respondents are shown in Table 4.3. The significance of the education factor is that it was reflective on how members were likely to make decision about participating in SHG activities. The data also illustrates that majority of the respondent had basic education and therefore could read and write.

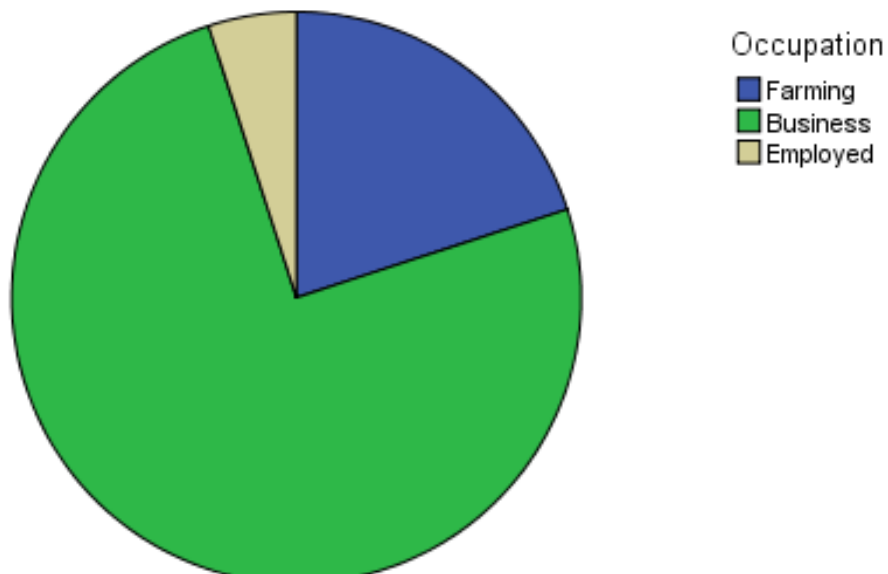
Table 4.3: Levels of education

Level of Education	Frequency	Percent
Secondary	15	37.5
Tertiary	1	2.5
None	3	7.5
Total	40	100.0

4.2.4 Occupation

There were three major categories of occupation identified. These included farming, business and employment. Those who were put under the category of farming are those who engage in any kind of farming as a source of their income. This categorization was important in revealing the type of women who were members of SHGs. For the business category, women who were running their personal businesses either in the market place or outside their houses were considered. The employment category included those in formal employment and those who offered labour on other people's farms. The findings indicated that 8 (20%) of them were in farming, 30 (75%) were in business and 2 (5%) were in employment. Majority of the members were in business and this was reflective of the fact that this group had access to some income and could therefore sustain their membership. Further, most business people relate with individuals in the same field, hence the likelihood of referrals to same SHG. This data was captured in figure 4.1 below.

Fig. 4.1 Occupation of the respondents



4.2.5 Number of children

The study also sought to find out the number of children that each woman had. It was realized that 24 (60%) had between 0-3 children, 12 (30%) had between 4-6 children, 3 (7.5%) had 7-9 children whereas only 1 (2.5%) had more than 10 children. This is represented in the table below.

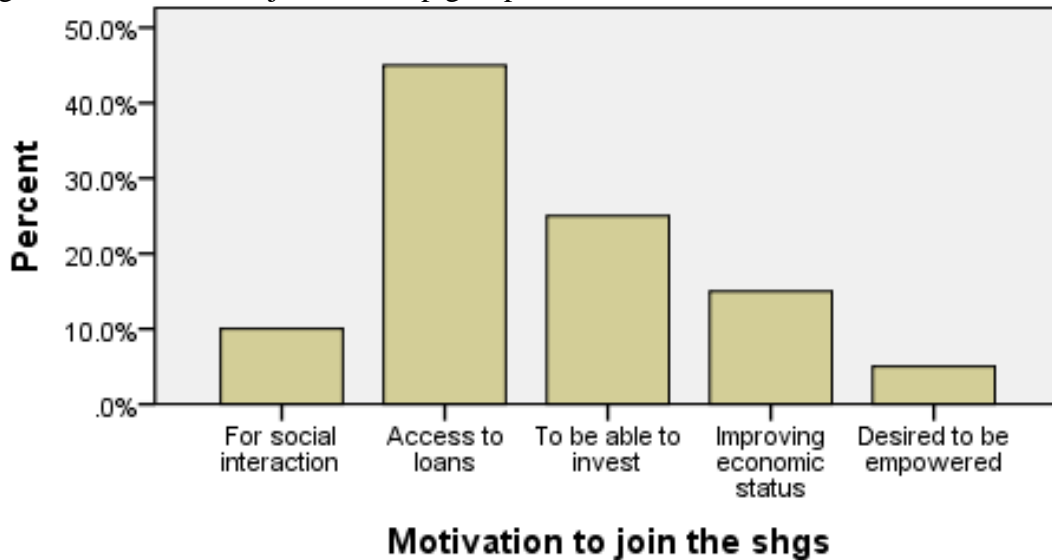
Table 4.4 Number of children

No. of Children	Frequency	Percent
0-3	24	60
4-6	12	30
7-9	3	7.5
10+	1	2.5
Total	40	100.0

4.3 Factors Motivating Women to Form Self-Help Groups

The study sought to establish the **main** factors that motivated the respondents' to join groups. The respondents were presented with various options from which to select what they felt motivated them. From the study findings, majority 18 (45%) were motivated by the fact that they could access loans from the SHGs, 10 (25%) were motivated by the fact that once they join groups, they could be able to invest, 6 (15%) joined in order to improve their economic status, 4 (10%) joined for purposes of social interaction while 2 (5%) did so in order to be empowered. The findings on the **main** motivating factors are presented in figure 4.2 below.

Fig. 4.2: Motivation to join self help groups



4.3.1 Access to Loans

Based on findings from the FGDs it was evident that most women joined groups in order to improve their businesses and to meet their various financial obligations as a result of the loans received. The following are some of the responses from the FGDs:

“I joined this group because I wanted to access to loans that would enable me to pay my children’s school fees” (Participant 6 FGD: Chemuche Ward)

“I joined here because I was a farmer and had nothing so I knew joining this group can enable me to access loans that will see me buy seeds for my farming. So being in this group was necessary for the members to come together and help each other in small problems. So if the government helped us it will be a good thing” (Participant 3 FGD: Shirugu Mugai Ward).

4.3.2 Platform for socialization

The focus group discussion revealed that members got opportunities to socialize in groups and this was helpful in empowering them on how to mitigate challenges encountered in their daily lives. For instance, they reported that in cases where a member were affected with various ailments including HIV/AIDS, being in groups helped them accept their situation and offered support. In addition to this, support from fellow members was offered to those facing domestic challenges. The discussions also revealed the importance of interaction among members which created a harmonious relationship in the groups. Members were receptive and easily accommodated each other. Here is a response from one member:

“I joined this group because I realized that being lonely makes a person to start thinking about many other things resulting in a lot of stress, if you are a member of a group you get chances to learn from each other, we exchange ideas and in the process we tend to forget the stresses of life. Again in some areas, widows are not recognized by other members of the community. So through groups such members are assisted and feel a sense of belonging” (Participant number 6 FGD: Shirugu Mugai Ward).

4.3.3 Mutual Support

The key informant interviews provided resourceful information on factors that motivate women to form self-help groups. It was evident that most women have a desire to participate in development activities geared towards reducing poverty in their communities. Interviews with some of the KI revealed the following responses:

“What inspires women to join SHGs is the desire uplift each other in life, because a lot of them have experienced poverty and they find groups useful in that they can assist each other on many things. Also, most of them join because of issues like school fees, some people find that they have children who are in school but they are not in a position to do

so. Joining SHGs ensures them opportunities of getting financial assistance towards educating the children. Others join because they do not have decent houses and so being a member of a group helps them in getting funds towards building a house. In other cases, some engaged in farming get funds to carry out their farming activities.” (Pastor: KII).

“According to my opinion I think what motivates women to join SHG is that they see an improvement in the lives of their fellow women and this encourages them to become member. They need to advance in life encourages them to participate in development activities through SHGs. They also have a desire to be self-reliant and independent not to depend on their husbands and spouses and other people” (Community leader: KII).

4.3.4 Financial Problems

Interview with the KI revealed that most women reported having financial challenges and believed that by joining SHGs, they could overcome such problems. Some of the responses were as follows:

“Most women join SHGs because of problems. This forces them to mobilize themselves into groups in order to find solutions to the problems. Such problems include school fees, buying cattle. Mostly financial problems make them join groups” (Village elder: KII).

“Joining SHGs helps these women in solving the various challenges in the area. It is easier to get funds to start a project when in a group and this goes a long way in benefiting the whole ward. In other cases, some women members join in order to have access to loans towards starting or boost their current businesses” (Group leader: KII).

Based on interviews carried out, it was evident that majority of the women join SHGs in order to access financial assistance.

4.4 Socio-Cultural Factors Influencing Women’s Participation in Women Self- Help Groups

4.4.1 Social and Economic benefits

From the study, it was evident that the women were influenced by diverse factors. Based on the interviews and discussions, the researcher identifies these factors. The respondents were then asked beginning with the low, high and very high. The findings are presented in Table 4.5 below.

Table 4.5: Social and economic benefits from self-help groups.

Benefits	Percentage scores			
	Low	High	Very high	Total
Welfare activities	0	32.5	67.5	100
Skills training	60	32.5	7.5	100
Improved household condition	47.5	40	12.5	100
Able to finance children’s education	52.5	47.5	0	100
Financial empowerment	27.5	57.5	15	100
Able to participate in community activities	72.5	20	7.5	100
Able to carry out business activities	22.5	67.5	10	100

From the responses, it was evident that most the women were joined groups for welfare purposes. It was further observed that not many cited community activities. A significant number indicated that the desire to be financially empowered influenced their participation while the rest cited ability to carry out business activities as their motivating factor.

Based on discussions with key informants, it emerged that most women reported seen major socio-economic changes in the lives of their fellow women. Some of their experiences were captured in the following responses;

“I will start by saying economically I have seen these self-help groups benefiting women in terms of projects like dairy farming, keeping poultry and from this has they have been able to get some income. Participation in group activities has assisted eradicating

poverty; groups have also contributed to individual's ability to earn an income. Groups have also contributed towards social circles in that members get opportunity to interact. Through such interactions members with various challenges such as illness are accommodated" (Community leader: KII).

"A lot of changes have been witnessed as a result of women participating in group activities. Members receive support and encouragement in carrying out various activities. In groups members emulate each other such that they engage in a healthy competition amongst themselves. In these groups members get moral support when faced with difficult circumstances and are advised on how to handle such situations. In addition, members are able to network thereby enlightened on various issues affecting their lives and community at large" (Pastor: KII).

From the study, it was observed that participation was also influenced by the socio-economic factors. One respondent had this to say:

"Groups really contribute in the economic development of the area. For example, in this area there are several projects such as poultry keeping from which the members are able to sell eggs to several outlets. Organic manure produced by the poultry farms are sold and used in farming. We also employ the youths to sell our chicken and pay them through an agreed commission. The groups have been able to engage the youth in order to stop them from being idle." (Group leader: KII).

4.4.2 Dealing with stigmatization

From the interviews with key informants, it was apparent that there were changes in behavior as a result of participating in self-help group activities. This was further enforced by the FGDs as the discussions revealed that members were able to accommodate each other irrespective of their economic and health status. Initially, they had reported cases of stigmatization of members who had been widowed due to the scourge of HIV/AIDS. Through the groups, members got opportunities to be educated on the need to embrace others. During the focus group discussions, a community leader in the study area was quoted as saying:

"Socially, self-help groups have made people to come together and it has also encouraged people to be friendly to each other. It has eradicated the problem of stigmatization from those people who are widowed from various diseases like HIV and other related diseases". (Community leader: KII).

Culture of togetherness

Culture has a bearing into how members of a community behave in relation to a given situation or activity. Discussion with members of the groups revealed that participation in self-help groups encouraged people to be social. Through SHGs members acquired an identity and believed in collective responsibility. Such statements were captured from the discussion:

“I joined this group because I realized staying lonely contributes to stress levels that one encounters because you do not have anyone to share your problems with. You may also not have someone to advise you in case you are faced with challenging situations.” (Participant number 6 FGD: Shirugu Mugai Ward).

“Most women join SHGs because of problems. They are forced to look for support from members in groups. In case they want to purchase an expensive item they turn to the SHG for financial help for them to achieve this” (Village elder: KII).

Learning from each other

By interacting with and getting advice from fellow members, women were able to learn different ideals and skills from each other. The improved economic status of members was reflected in the society implying that there was positive learning being experienced in the community. This was supported by comments from the discussion as noted below:

“I joined this group because I saw the type of development that a group can help members attain in their own lives” (Participant 4 FGD: Chemuche Ward).

“There is a lot of positive copying from each other and therefore improvement in economic status, characters and relationship with other people” (Pastor: KII).

Social Networking

Groups play a big role in fostering networking among members. Self-help groups enable members to share their experiences and learn different ways of problem solving. In groups, they learn different problem solving skills. Through groups, women stand in unity when faced with various situations, whether positive or negative. By interacting with individuals from different backgrounds, members get exposed and appreciate others with their unique differences. As members of SHGs, members are encouraged to work hard in order to achieve their objectives. An interview with one KI captured this response

“Sometimes when people in a community are isolated, it is dangerous because they may have evil intention when faced with difficulty situations. Self-help groups help members

to get exposure and share experiences. In addition, they also gain in that they are able to learn problem-solving skills which are very helpful in their lives” (Pastor: KII).

4.4.3 Socio-economic development

The study revealed that self-help groups had positively impacted on the socio-economic development of the study area. SHGs have been seen to be beneficial to the women both economically and socially. This has been possible as such groups have played a big role towards empowerment of the women. The ability to access economic resources has helped the women grow their businesses and participate in several other economic activities and has attracted more women to join the groups. Discussions with a group leader revealed this;

“Groups really contribute in the economic development of the area. For example projects such as poultry see us sell eggs to the villagers. We also sell manure for them to use in their farming. We also employ the youths to sell our chicken at a discount. We have made a lot of people to be active and beat idleness, at least they have something that they can engage in and this makes many women to want to participate in self help groups” (Group leader: KII).

4.5 Constraints to joining self-help groups

In spite of their being various positive factors arising from participation in SHGs, it was observed that there were other factors that obstructed women in the study area from participating in SHG activities. They included social, economic and cultural factors. This was apparent from the responses as reflected in Table 4.6 below

Table 4.6: Constraints to joining self-help groups

Constraints	Frequency	Percent
Yes	39	97.5
No	1	2.5
Total	40	100.0

From these responses, it was evident that almost all women who were interviewed affirmed that there were social, economic and cultural constraints to participation in self-help groups. In addition, they indicated what contributed towards joining self-help groups as captured in the themes listed hereunder.

4.5.1 Knowledge

Data retrieved from the Kakamega county integrated development plan suggests that there are many community based groups; however, findings reveal that majority of these groups did not have adequate knowledge regarding the operation of SHGs. There is need to empower group members by carrying out capacity building exercises. It was also noted that some women were not aware of the processes to be followed by members for effective participation. This was reinforced by this statement;

“What stops some women from joining self-help groups is that they do not have adequate information on how to go about it”.

One other obstacle mentioned was lack of business ideas due to lack of information related to businesses and lack of self initiative as lamented by one of the women *“Some women are not business-oriented, they just stay at home. It is difficult convince such women to become active members”*. Further discussions revealed that some women felt that the rules and regulations governing self-help groups were too rigid and this contributed to their failure to join as reflected in statements such as this;

“Some women would wish to be members of these groups but as you can see some condition are so tight, for example in our group if you are absent without a serious reason we fine you or we deduct from your shares. Such conditions discourage some individuals from becoming members”.

From the above statement, there is need to avail correct information to self-help groups so that members can be enlightened.

4.5.2 Attitudes

Further discussion revealed that for those women who were not members of SHGs, it was due to restrictions from the spouses. Some of the spouses in the study area perceived empowered women as being too independent which meant that they would not be easily controlled. There was a perception that if they allowed their women to be too independent, this would be a source of conflict in the household. In addition, it was assumed that such independence would be detrimental to family relationships as such women would not tolerate traditions that seemed to be harmful. Conflict with husbands was further mentioned as being a major barrier to women's participation in SHG activities. This was said to occur when some women neglected household responsibilities. If the reason for failing to perform such duties was perceived to have arisen

from self-help group activities, then some women opted to forfeit their participation for the sake of peace in the household. Some of the following statements further discouraged the women from engaging in SHG activities.

“Some women are questioned by their husbands about the sources of their income and this in some cases usually turns out to be nasty and can result in violence”. Some husbands do not just want their women to be members of self-help groups for no specific reason.”

4.5.3 Bad practices in SHGs

Further probing as to why some women chose not to participate in self-help group activities revealed that there was lack of trust which was termed as ‘bad practices’. The indication was that in some groups confidentiality was not assured and that private issues soon found way out of the group and into the community. In addition to this, some members perceived corrupt dealing by some group official as being bad practices. Those interviewed felt that there were underhand deals in regard to the process applied in disbursing finances to members. This was evident from responses repeated by various members as indicated below;

“We have members who joined us from different groups and they have reported that there was embezzlement and misuse of funds by leaders in their previous groups. If such women experience similar problems it becomes very difficult to convince them to join any other group.”

4.6 Government Policies that influence Participation in Self- Help Groups

There is need for the government through the local administration to provide information to people in rural areas. People require to be informed in regards to policies, rules and procedures governing community organizations. There is need to create awareness and disseminate information to women in SHGs. There is need for government to encourage more women to participate in SHG activities by ensuring that the funds set aside for women groups are not diverted to other used.

From the available data sources, it was evident that policies were in existence. However, it was evident from the responses that there is a gap in knowledge as most women did not have adequate information. Some said that had passively heard that there were policies but did not know how such policies had an affect their groups. Policies related to funds such as the WEF,

UWEZO Fund and the Youth fund should be clear on how they impact the lives of the rural women.

4.6.1 Knowledge gap

Through the focus group discussions and interviews with key informants, the researcher sought to establish whether the respondents had knowledge of any government policy in respect to self-help groups. It was clear that most respondents did not have knowledge on such government policies. Though it was evident that most of the respondents did not have such knowledge, some indicated that they were influenced join SHGs in order to have access to funds disbursed by government such as Women Enterprise Fund and the Uwezo Fund. These funds are aimed at uplifting the lives of women, youth and the disadvantaged people in the society. It was therefore, evident that there is need to create awareness amongst the women. This support would ensure that women in rural areas are aware of what has been devolved to counties and how beneficial it would be for them to participate in group activities. The following responses were derived from the key informants in the study area:

“Most SHGs are formed in order to empower people who are not employed to get an income through funds from the government loans to youths and women. This is especially so considering the fact that getting a job has become very difficult. Through groups it’s easy to get your daily bread, through personal businesses empowered by the groups” (Group leader: KII).

“This group we started to assist each other and our desire was for the government to recognize us as widows. They should assist us with capital since some of us are in business and yet we don’t have enough money. Also this group is registered as a choir so anytime there are events we are invited to entertain guests, however we do not have the musical instruments like key-boards, so if the government could help us acquire for us such instruments it would really help us” (Participant 2 FGD: Shirugu Mugai ward).

4.6.2 Support from local administration

Despite the fact that some groups were formed with the aim accessing funds and assistance from the government, it was widely revealed that the women did not get the support. 37 (92.5%) of the respondents said that they did not receive any support from the local administration. The findings are as represented in table 4.7 below.

Table 4.7: Support from local administration

Response	Frequency	Percent
Yes	3	7.5
No	37	92.5
Total	40	100.0

From the responses, it was evident that the local administration has a lot of work to do for the communities to acknowledge the support.

4.6.3 Communication Channels

Findings from interviews with key informants revealed that there is need for closer collaboration between the local government and self-help groups. There is need to have clear communication channels. Some of the responses revealed the following:

“The local administration should talk to the central government about the problems that local people go through. I know through them the government can listen and help the people at the grassroots. So they need to talk to the central government. They should support the groups in terms of program activities and issue dealing with government tenders. When this is done, the community becomes empowered financially which means a boost to the local economy” (Pastor: KII).

4.6.4 Government support

The government through its various agencies and ministries should support self-help groups with a view to encouraging women participate in group activities. There is need for the government and other stakeholders to develop programmes aimed at equipping women with the necessary skills in order to empower rural women. The interviews revealed that efforts from the government had not been visible on the ground. One key informant reported that;

“The central government should support us by bringing money to the grassroots, because without the money life becomes very difficult. Even for those people who are working they still have financial difficulties. The government should give funds to these local groups but should not give very strict condition. Most people are afraid of loans because of the strict conditions attached to them. If the government ensures that the funds they offer are not accompanied by strict conditions, then the people will be willing to take such loan” (Pastor: KII).

4.6.5 Laws governing self-help groups

Following interviews with key informants, the perception was that there is need for the government to enact specific laws for self help groups. The following was reported:

“First of all, I think the government should develop a constitution that is in support of self-help groups. Further, there needs to be a specific department that deals with community groups including SHGs. There is need to educate people about the opportunities available for women and self-help groups” (Community leader: KII).

In summary, it was evident from the study that even though policies exist, most women were not aware of policies that focused on regulating their activities, laws governing their operations as well as registrations requirements. As such, policy makers have a big task in awareness creation among the rural community. Having a knowledgeable population will ensure successful implementation of various policies aimed at support community organizations and women in rural areas. Policy makers should endeavor to develop user-friendly policies to accommodate every member of the community. On the other hand, the local administration should also be able cascade development policies to the grassroots and ensure effective uptake.

CHAPTER FIVE: SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter of the study reports the summary of the key findings, conclusion and recommendations as guided by the findings of the study.

5.1.2 Summary of Findings and Conclusions

Objective 1: To establish factors that motivate women to form Self-Help Groups

Majority of the members join the self help groups in order to empower themselves economically through group loans. Most of the women operated small-scale businesses and SHGs were their best option in accessing loans. These loans were meant to boost their already existing businesses while others were making new entries into the business world. It was also evident that most groups operated a revolving fund commonly referred to as merry-go-rounds and from the study sample, they accounted for 75% of the responses. Through these merry-go-rounds, women were able to harness their resources aimed at uplifting their economic status. Further interviews with key informants and the focus group discussions, confirmed this. In addition, it was noted that accessing financing through self-help groups was easier and cheaper as compared to other formal institutions. The revolving fund (merry-go-round) ensured that members had access to money on better terms unlike banks and other formal institutions. Also considering that majority of the women who participated in this study were unemployed, SHGs were the only source of income.

Objective 2: To explore the socio-economic and cultural factors that influence participation in SHGs.

From the findings, there were various factors that influenced women's participation in self-help groups. Some of these factors positively motivated women whereas others had a negative effect on them. From a sociological perspective, socializing enables women to influence each through peer pressure. This was evident as some women reportedly joined the groups because they wanted to have the 'good things' their colleagues had. Most women relate to the economic progress among their peers who are actively involved in SHGs. This was therefore another reason they were attracted to join SHGs. On the other hand, it was evident that negative social vices like corruption among leaders and members in some groups reflected negatively on SHGs

hence discouraged some women from joining such groups. Doubts about SHGs resulted in members withdrawing from such groups. Some group leaders have a bad culture of embezzling group funds and hence making the members not to trust groups with their money. In addition, SHGs that had a culture of loan defaulters failed to progress due to mass member withdrawal. When this happens, existing members become de-motivated and potential new members are discouraged from joining the groups.

The study was conducted in rural setting where the male gender is considered to be heads of the households. In some settings, the male partners were not comfortable to having economically empowered partners and therefore discouraged their women from being members of SHGs. There was a perception that economically empowered women would not be easily controlled hence go against the culture. In addition, there was stereotyping among many people who felt that SHGs (*chamas*) encouraged gossipers. With such perceptions, male partners were not willing to allow their wives and daughters participate in SHG activities. Further, as the culture in the study area demands, women were not encouraged to own property. However, through SHGs women have been enabled to acquire properties which previously could only be acquired by their male partners or their sons.

Women in the area also reported challenges in owning property. Despite being enabled to purchase such properties by SHGs, some women claimed that their husbands often claimed possession citing cultural demands that bestow men the authority to have access to all properties in the household. Further, it was evident that economic reasons also play a role towards participation. The pooling of resources played a role in uplifting the economic status of the women. However, it was further noted that some of the women who do not have resources are also reluctant to participate in self-help groups. The fact that one needs to have subscribe by way of registration fees discourages some women. On the other hand, some women perceived themselves as having enough resources and join multiple self- help groups while the less privileged fail to join as they perceive themselves to being already empowered economically.

Objective 3: To examine the influence of government policies on participation in SHGs

According to the Kenya draft Community Development Policy, various government funds have been devolved to communities in order to support development initiatives at the grassroots. Funds such as the Women Enterprise Fund and the UWEZO fund are meant to increase interaction between the communities. However, from the study it was evident that women lack relevant knowledge which affects their participation in SHGs including operations of the SHGs. This calls for formulation of a women's policy to guide and promote the welfare of rural women in relation to community development. This will give them a level playing ground through which they will be able to raise their concerns, mobilize membership and contribute towards the development of rural areas. In addition this will play an important role towards enabling women, youths and disadvantaged people have access to government resources aimed at uplifting their economic status.

Challenges encountered by self-help groups implies lack of proper coordination which has resulted in wastage of resources and poor supervision of stakeholders involved in development matters at the community level.

5.1.3 Conclusion

Findings from the study reveal that there are various factors that influence participation of women in self-help groups in Malava Constituency, Kakamega County. Self-help groups are very important approaches towards empowering rural women and enhancing development. Through self-help groups, women engage in revolving fund as their main source of income where funds are loaned to members towards development. The study also revealed that there is need for effective dissemination of information that relates to government policies. There is need to ensure that self-help group members are aware of the regulations, laws and registration required in managing self-help groups. Relevant stakeholders should endeavor to work as a team in order to avoid issuing conflicting information to community based organizations such as self-help groups. Clear channels of communication need to be put in place to ensure that information is accurately relayed. This would go a long way to equip and engage rural women in the development of their community. Further, there is need to manage issues of corruption in order

to build trust among self-help groups. Finally, it is important to ensure that leaders of self-help groups uphold integrity in order to retain and attract new members.

5.1.4 Recommendations

As women are in integral part of a country's economy, development and growth would only be possible when they are incorporated. Their role development of any country cannot be over emphasized. Through self-help groups, rural women can be empowered towards achieving these goals. Based on the findings, the study proposes a number of recommendations directed towards efforts in enhancing women's empowerment strategies in the following areas.

1. There is need to empower women in self-help groups to enable them meet their household obligations like taking care of their families by providing food for them, affording their medical bills and school fees among many more basic needs of their families.
2. Make loans more accessible to women. Most of the self-help groups were formed so that they could have access funds from government through the WEF and UWEZO fund. Proper coordination on access needs to be put in place to encourage uptake among the rural women.
3. Deal with corrupt officials. Some self-help groups were formed to take advantage of resources from the government. In some cases the officials receive the funds but deny the members access to such funds. It is therefore necessary for the government to ensure there is proper coordination and supervision in relation to such funds.
4. Carry out sensitization programmes. In the process of empowering women there is need to sensitize them on the significance of participating in self-help groups. The local administrations should mobilize women with a view to creating awareness on the importance of joining and actively participating in self-help groups.
5. Discourage harmful cultural practices. The community should be encouraged to discard cultural practices that deny women the opportunity to actively engage in activities that are aimed at empowering them.
6. Capacity building. There is need for the administration to adopt various strategies towards empowering the women. This could be in the form of skills training, advocacy and entrepreneurial training.

From the study, it is evident that self-help groups empower women by awakening their self-assertiveness, increases their confidence, helps them improve their economic status, improves their living standards and empowers them with the ability to resist practices that are detrimental.

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APPENDICES

Appendix I: Introduction Letter

Appendix II: Questionnaire

Appendix III: FGD GUIDE

Appendix IV: KII Guide