THE IMPACT OF WOMEN SELF-HELP GROUPS ON COMMUNITY DEVELOPMENT:
A Case Study of Muthetheni Location.

By

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A Thesis submitted in part fulfilment for the degree of Master of Arts (Planning) in the Department of Urban and Regional Planning, University of Nairobi.
Declaration:

This thesis is my original work and has not been presented for a degree in any other university

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Signed

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Dr. Samuel Obiero
(supervisor)

DEDICATION.

This work is dedicated
to
my Father Philip Kivuva and
my Mother Margaret Kalekye for
highly investing in my education.
ACKNOWLEDGEMENTS:

The work presented in this thesis has been possible with the support of many people and it may not be possible to acknowledge them all. I wish to extend my gratitude to the officials of the Ministry of Culture and Social Services, World Neighbor, and all the Women leaders in the location. Special thanks goes to Miss Mary Ndunge, and Mr Damian Mutua for their support and encouragement.

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ABSTRACT:

The role of Women in Regional and National Development is very vital since Women play major role in the economy of any given country. Women form about 50% of Africa's human population and this creates the need for effective participation of this segment population in all development processes. As a human resource, the quality of the society they develop will be determined by the extend to which they themselves are involved in the process of change.

The mass exodus of men in urban areas in search of wage income leave most women as the actual heads of the households with no adequate sources of income. These women are left as the chief providers of family welfare in such basic areas such as food, water, fuel general children welfare and housing. This situation brings about a socially disruptive pattern which leaves women with no choice but to look for ways of solving these problems.

The Kenyan government policies have shown that there's been no systematic policy that address women issues directly while its recognisable that they play a
major role in development. The fact that there has been no commitment to women issues does not mean that they are not development oriented. The formation of women self help groups all over the country shows that they are ready to participate in development issues of their society.

In trying to show the role women self help groups have played in enhancing the living conditions in the society, the study utilised both primary and secondary data. This study revealed that these women gave priorities to their pressing needs. This is an indication that training of these women on various skills related to their projects is important if they are to meet their objectives.
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CHAPTER ONE: INTRODUCTION

1.1 Women's Role in Development:

This chapter introduces the role played by women in all aspects of development. It starts by emphasising women role in community development and clearly indicates why its necessary to integrate rural women in all processes of development.

In addition, this chapter tackles the research problem, research objectives and assumptions, justification of the study, the scope of the study, research methodology as well as the background of the study area.

Several scholars have come up with various observations on how women have contributed to development. According to WHO (1992), the role of women in regional and national development is very vital since women play a major role in the economy of any given country. In Kenya 51% of the population is female. This means that women form more than a half of the total potential human resources available for utilisation in national development.

Were (1985) argues that the role of women in African societies is so crucial such that it warrants a comprehensive and critical analysis. He justifies this by showing that women form about 50% of the continents human population and so creates the need for effective
participation of women in all development processes. This could be achieved through access to appropriate technology, skills, education, resources and opportunities if Africa has to achieve rapid development. Generally, human beings are the central resource for development as they are both the agents and beneficiaries of economic and social development.

According to UNDP (1975), human beings as a resource are important for development since the quality of the society they develop will be determined by the extent to which they themselves are involved in the process of change. It is a fact that 50% of human resources available for development are women, yet the majority of these have been excluded from development issues in most countries of the world.

According to a report by UN (1988) compiled from selected African development plans, there’s been a clear indication that such plans do not contain planning models in reference to women’s concerns. Sudan in this case was exceptional, since it had some attempts to include women in economic and social planning. In her 1977/78, 1982/83 development plans, the gender specific aspects that provided female participation in technical, managerial and other executive posts was included.
However, this was critical in the sense that female inclusion in the country's development schemes did not depict sufficient planning for all women integration as desired since it did not encompass all roles played by women in development. The development of any human resource is greatly determined by the size and structure of the population, prevailing customs and legal institutions regarding education and employment among others. According to the UN (1981), this development of human capital may necessitate enhancing skills, capacities and abilities. Despite the fact that women constitute more than half of the global race, they are found to be less educated and less trained than men. This is an indication that ignoring to give importance to female education as an aspect of developing human resource can be subjected to wasting enormous resource in respect to social and economic development.

UNDP (1975) argues that it is important to train women especially in countries where they account for a very large share of the labour force in agriculture. This is because failure to train them in modern farming methods prevents agricultural productivity and rural income from rising as fast as would be possible if members of both sexes were taught improved farming methods. The mass exodus of men to the towns in search of
wage income leave women with increased work in rural Kenya. However, it's noted in the 1989/93 National Development Plan that the population in the rural areas will continue to be higher than in urban areas since it's estimated that 80% of the population will continue living in rural areas. Agriculture in this case will continue to be the backbone of Kenyan economy which is mostly managed by women.

Table 1.1: 1988 - 1993 Population Projections (in millions)

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<th></th>
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<tbody>
<tr>
<td>Urban</td>
<td>4.17</td>
<td>5.12</td>
<td>5.38</td>
<td>5.65</td>
</tr>
<tr>
<td>Rural</td>
<td>18.60</td>
<td>20.58</td>
<td>21.06</td>
<td>21.53</td>
</tr>
<tr>
<td>Total</td>
<td>22.77</td>
<td>25.70</td>
<td>26.44</td>
<td>27.18</td>
</tr>
</tbody>
</table>


Table 1.1 clearly shows that rural population will continue to outnumber the urban population. This creates the need to have policies that should be geared towards improving the conditions of this segment of the population. In this case, special attention should be directed towards promoting women programmes since they are the majority who reside in rural areas. This will ensure that development efforts reach the majority of the people.
The strength of women lie on the co-operation, organisation and participation in all the processes of development. Kariuki (1985) argues that women tend to seek making the world a better place for the whole mankind through their self-help activities. The principle force behind women group formation is hope and expectation that they will meet real and felt needs as brought about by changes in division of labour. These felt needs have emerged from social and economic conditions of women as chief providers of family welfare in such basic areas as food, water, fuel, general children welfare and housing.

Currently, the challenge lies in finding the best means of integrating women effectively and fully in development. WHO (1992) argues that the approaches to women concerns call for the shift from sidelines of development to a concerted initiative to bring women into the mainstream by promoting their role as agents of change, making their health and social needs a top priority and equipping them with equal access to information, technical and economic resources, skills, education and opportunities not only to benefit women in their own right but to benefit all people and future generations.
1.2 Research Problem.

Mbithi (1974) defines self-help groups as a collective effort for mutual benefit. It's a joint effort which enhances self-reliance. According to Kariuki (1985), self-help strategy in Kenya has not been proposed as an alternative to problems but as a major part of the broad based approach to rural development. This is so since historically, the basic organisational principle behind any self-help activity in rural areas revolved around traditionally sanctioned informal co-operative work group structure.

UN (1988) argues that it's a common understanding among developing nations of Africa that some degree of planning based on African economic, social and cultural perceptions is the only rapid and practical method of transforming African societies to modern stage of development. Such a believe however, may be evidenced in some attempts made to examine the development plans of some of the African states in reference to the issue of women in development. Their national development programmes more or less appear to pursue economic and social policies based on planning although such types of plans formulated may vary from one African state to another.
In the Kenyan situation, the past development plans do show that the government of Kenya recognises the important role played by women in the economy. This is in terms of agricultural production whereby women are termed as the workers in the rural areas. These development plans have shown shortcomings in relation to the country's policies. The government policies have clearly indicated that there's no systematic policy that addresses women issues directly. This has meant that despite the government recognition of the role women play in the economy, there's been little commitment to women issues.

Generally, there has been lack of sufficient facts and figures to quantify women's share in economic and social activities. This may be some of the reasons for the low level of their capita production when compared with that of their male counterparts. The fact that most of women's activities are unquantified mean that the greater part of female contribution to the National Development remain unknown.

According to WHO (1992), women stand at the centre of population issues in all cases. This is because they suffer from consequences of unprecedented population growth, high levels of poverty, illiteracy and unemployment. In this case, improvement of women status
and health helps in utilising human resource optimally for general production in the society. The migration of men to cities in search of cash income make women the actual heads of the rural households without adequate sources of income which is enough to ensure the provision of minimum basic needs of their young and old dependants. This is socially a disruptive pattern which leaves women with no choice but to look for ways of solving the problems. Their organisation in groups can be viewed as a way of gaining security, satisfaction and pleasure through interaction with fellow group members.

The impact of women self-help groups can be appreciated by looking at the activities carried out by these groups. The fact that the government policies do not have commitment on women issues calls for the need to examine the role women self-help groups have played in enhancing the living conditions of the community. This is because, women shoulder most of the social, economic and environmental problems in rural areas. Generally, the socio-economic conditions in rural areas differ widely with those in urban areas. Economically, most of the incomes of the rural people are not in monetary terms and so their incomes and savings do fluctuate more widely due to the seasonality of their production and sale of agricultural produce.
The problems have created stress within families and increased disparities between women and men in all areas of life. This change of life styles has created a greater desire for women to learn, participate and look for ways of alleviating problems as a way of community advancement. It is in this view that the research aimed at looking at what the women self-help groups aimed to achieve as far as the enhancement of the living conditions of the community is concerned.

In the study area, women self-help groups have engaged in diverse activities which are of social and economic importance.

These activities include:

(i) Agriculture and livestock-oriented activities. These include poultry keeping, vegetable growing and soil conservation.

(ii) Home improvement activities. These involve roofing with corrugated iron sheets and "merry-go-round" contributions meant to purchase utensils and other household items.

(iii) Small scale businesses which involves running of posho mills and basketry.

(iv) Entertainment groups which concentrate mainly on traditional dances and songs which sometime enables them to earn a small fee.
(v) Water projects, which involves construction of concrete tanks. Other aspects range from educational, nutritional to health activities.

According to Ahmad (1983), some rural women have resolved to participate together in building a collective will and strength to change their lives. To her, women in rural areas have tried different strategies to enable them earn income and be accessible to employment opportunities, productive resources such as land, more access to health and other government services. Women self-help groups which are springing up in many parts of the third world indicate that women have decided to take development issues into their own hands and fight together for better lives. This prior development of an appropriate social organisation and established means of participation can be said to be of importance since it permits communities which wish to express their own needs and best ways of satisfying them.

It has been clear that throughout the past, women have participated in different activities in an attempt to solve problems in rural areas. The effectiveness of these groups have been widely affected by low illiteracy rate which has contributed to poor management as well as poor determination of projects. This research work studied some of these groups inorder to chart strategies enabling
them to play their roles effectively. This research was guided by the following questions,

- What activities do these women engage in and what constraints do they face in trying to achieve their objectives?

These questions helped in highlighting the roles they have played in improving the living conditions of their society.

1.3. Justification of the Study.

Women activities and contribution in rural areas cannot be overlooked but the framework for the understanding their participation need to be related to the conditions and workload of the rural women. It has been clear as evidenced in the past Kenyan development plans that most of the women's contribution to development remain undocumented. This can be said to be one of the development issues which need to be addressed if proper utilisation of human resource is to be realised. This creates the need to appreciate the increasing efforts in putting women's development activities on record.

In Kenya, women constitute majority of rural population and the Kenyan economy is basically agricultural. This imply that women in rural areas carry the main burden of farm work. Past policies have tended
to ignore the real place women have in subsistence and
development activities. It is clear that the attempts at
improvement of conditions of rural life could not be
effective without taking account of the evident economic
roles of women which include provision of food, fuel and
water. These are generally some of the basic problems of
development and affects women more since they are the
providers for the family and the community.

The choice of the study is based on the fact that
Machakos District is one of the districts which is
affected by arid conditions. This is an implication that
problems in this area are more pronounced as far as
provision of basic needs is concerned. The district has
1218 registered women self-help groups which is an
indication that its a collective will which is meant to
cope with the arid conditions. Mwala Division which is
the study area has the highest number of women self help
groups, that is, 328 compared to other divisions in the
district.

Table 1.2 shows the registered women self-help groups in
the district.
Table 1.2: Number of Women Self-help Groups by Division in 1992

<table>
<thead>
<tr>
<th>Division</th>
<th>No. of Women Groups</th>
</tr>
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<tbody>
<tr>
<td>Kathiani</td>
<td>250</td>
</tr>
<tr>
<td>Yatta</td>
<td>165</td>
</tr>
<tr>
<td>Masinga</td>
<td>68</td>
</tr>
<tr>
<td>Central</td>
<td>149</td>
</tr>
<tr>
<td>*Mwala</td>
<td>328</td>
</tr>
<tr>
<td>Kangundo</td>
<td>258</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>1,218</strong></td>
</tr>
</tbody>
</table>

* Study area.

Source: Ministry of Culture and Social Services, Machakos 1993.

It should be noted that a sharp division of labour between sexes is a national and labour saving device in a self-sufficient community. Women integration in development is important for economic success since the productive use of human resources, which encompass male and female is the key factor in development. The groups formation in the district creates the need to pay special attention to the roles women play in enhancing the living conditions of the society.

The overall development of an area suffer if the potential of female contribution to development is
neglected, women, children and family life as a whole are subjected to unnecessary strain and stress. It is in this view that if a development plan is to be comprehensive, it must include a large component devoted to the full integration of women in development. Akoth (1992) argues that in the Kenyan situation, the poor and deteriorating situation in rural areas has made the Kenyan government to adopt various strategies in order to improve the living conditions. These strategies are used to achieve regional balance in growth by encouraging group development to ensure self-reliance in an attempt to mobilise the community efforts to meet collective needs.

These conditions have created the desire to understand the extend to which women in rural areas are involved in self-help organisations with income generating activities as well as the attempts they have used in trying to alleviate the rural situation.

1.4 Objectives of the Study.

The broad framework of the study was based on the following objectives:

(i) To examine the role played by women self-help groups in enhancing the living conditions of the society.
(ii) To examine their objectives when forming the groups and if they have achieved them or not.

(iii) To examine the problems experienced during their participation in groups and the ways in which they have attempted to overcome them.

(iv) To suggest possible ways in which women self-help groups can be improved.

1.5. **Study Assumptions.**

The study was based on the following assumptions:

(i) Through group formation women have been able to alleviate some of the problems affecting the society.

(ii) The high participation of women in self help groups in various activities is a result of their felt needs as well as adverse development conditions of the area.

(iii) That the success of community development can be achieved through integration of women in all aspects of development. This is because the majority of the poor people who live in rural areas are women and so they are more exposed to rural development problems than the rest of the community.
Women self-help groups greatly contributed to the economic and social progress of the community through their participatory initiatives.

Women self-help groups cannot function effectively unless the local needs are met. Realising their felt needs will enhance the effectiveness of their roles.

1.6 THE SCOPE AND METHODOLOGY OF THE STUDY

1.6.1. THE STUDY AREA:

The area of study was Muthetheni Location in Mwala Division, Machakos district. The location covers approximately 133 square kilometres and has a population of 32,047 persons with a population density of 241 persons per square kilometre. According to CBS (1989), the district has a population growth rate ranging from 3.9% to 4% and estimated total population of 876,242 persons. The detailed analysis on Women self-help groups in the particular location was due to limited resources available for the research. This was due to lack of enough funds to enable a wider area of research to be conducted.

1.6.2 Type of Data Collected.

(i) The first objective of this study aimed at explaining the role played by women self-help groups in
enhancing the living conditions of the society. The data was based on the benefits which have been enjoyed by the women as well as the society in general. This objective assessed whether the activities are diverse and generative in terms of income. There was also need to assess if the activities have been geared towards determining the social and material needs of the community.

This objective also examined the level of training in parts of women and if they have acquired new ideas and skills, as well as if these have been geared towards fulfilling their felt needs. This created the need to determine whether there has been increased ownership of property by women.

(ii) The second objective aimed at examining the objectives of the women when forming the groups. This was to examine what factors lead to the group formation, their greater awareness of benefits of self help efforts as well as examining what was achieved as per their goals.

(iii) The third objective aimed at examining the problems experienced during their participation in groups and causes of these problems. This aimed at examining the various strategies they have used in trying to alleviate the problems.
This objective aimed at identifying various ways in which women self help groups can be improved. This was generally based on the study findings.

1.6.3 **Methods of Data collection.**

The study utilised both primary and secondary sources of data. Secondary data was based on the available data on records on women programmes. This data was collected from libraries and public offices and included literature on women in development and what entails rural development. More information was also explored from Kenya government publications in order to find out the strategies and policies it has on women and development in its plans period. Data on physical and climatic features of Machakos district was also obtained from secondary sources.

Primary data was gathered in the field through

(i) Informal interviews

(ii) Simple observation

(iii) Administration of questionnaires

Informal interviews involved identifying key informants who included the officers dealing with women programmes from both the Ministry of Culture and Social Services, Local Government and Non-Governmental Organisations. The interviews were on scheduled and standardised topics based on the objectives of the study.
Simple observations involved visits to the sites of projects on which women are engaged in. The main purpose of this visits was to verify the information gathered from interviews and the available data.

The location has a total of about 40 registered women self help groups. In administering questionnaires, 80 questionnaires were administered. 40 of these questionnaires were for the members of self help groups as well as group officials. The remaining 40 questionnaires were utilised in interviewing the non-members of the groups. The main reason for having such a control group was to examine whether there is any difference in terms of women contribution to the society. This was also meant to assess whether there are benefits which have been enjoyed by women members. This study utilised random sampling whereby random visits were made to homesteads, markets and village centres within the location. The location has six sub-locations and the women activities are more or less the same. The study therefore concentrated on only 20 women groups and at least three questionnaires were distributed to each sub-location. This sample represented 50% of the total Women self-help groups in the location.
1.6.4 **Method of Data Analysis:**

The data collected on various aspects of women groups was analyzed showing the spread of variables over the women groups. This information was presented in form of tables and charts. Figures were used for presentation purpose and descriptive method was used to analyze certain factors.
CHAPTER TWO

THE NEED FOR COMMUNITY DEVELOPMENT:

2.1. Introduction:

This chapter tries to give a general overview of what Community Development is and why there’s need for it. This was given emphasis since the research was undertaken in rural areas where majority of the population lives.

The need for community development arises as a result of the fact that almost 70% of the world’s poorest people live in rural areas and are engaged primarily in subsistence farming (Todaro 1982). According to Were (1985), community development is used in the context of society’s conscious efforts, plans, processes and activities which aim at the enrichment of the material and spiritual life of its members.

As a result, most African countries still face the challenge of developing their rural areas due to the fact that most people (70% to 90%) will continue to live and work in these areas for several decades. This gives an implication that community development is priority a area. Despite the growing urbanization, the great majority of third world population will still live in the countryside. According to the study done by Carter (1985), women form 50% of the world’s population and its estimated that they are responsible for 50% of the
world's food production. She argues that despite all these achievements, women receive 10% of the world's income and own 1% of the world's property.

Since women provide a major part of the labour power and they are involved in almost all the sectors of the economy, rural development in African can be said to be inconceivable without the active participation of women. Despite the fact that resources needs and interests are not always taken into account, there is need to note that the attempts made at improving the conditions of rural life could not be effective without taking account of the evident economic roles of women.

2.2. The Concept of Development:

According to Todaro (1981) development is a multi-dimensional process involving the re-organisation and re-orientation of entire social and economic systems. These changes are based on institutional, social and administrative structures, customs and beliefs. He stresses that development encompass more than the material and financial side of people's lives. The policies in this case should be geared towards eradication of poverty, reduction of income inequalities and annual capacity increase of the economy in Gross National Product (GNP) at 5-7%. He goes further to list three core values of development which include:
self-sustained improvement of an individual and the society at large. This process ensures effective use of the resources available and their distribution to all the members. It aims at achieving growth with equity in all aspects of life.

In rural perspective, development is a process of socio-economic change involving the transformation of a agrarian society in order to reach a common set of developmental goals. UNDP (1979) sees Community development as being based on the capacities and needs of determined growth process that give priority to the reduction of poverty, unemployment, inequality and satisfaction of minimum human needs. These goals also aim at encouraging the society to be self-reliant and promotes their participation in all processes of change. The fact that many developmental goals in rural areas are meant to increase agricultural production, income and diminish existing inequalities mean that the society should play an active role in effecting these changes.

United Nations (1980) conceives community development as the processes by which the efforts of the people themselves are combined with those of governmental authorities to improve the economic, cultural and social conditions of communities. This process helps in integrating these communities into a life of the nation
and enable them to contribute fully to national progress.

Mbithi (1972) conceives community development as more than an economic or technical process. He argues that it's equally a social process that entails rural transformation. This process ensure efficiency of productive means which can meet the expressed needs of a particular population. This can usually be related to efficiency of capital, natural resources, technology, social attitudes, political conditions conducive to productive initiative and organisation in respect to the standards of aspirations of the society.

Community development focuses primarily on people as members of a community. According to the United Nations (1972), community development is educational in the sense that it aims to promote positive attitudes and values that develop and strengthen people's ability to plan organise and apply themselves to the improvement of their community. Its goals include the comprehensive improvement of conditions of the communities as well as their links to national development.

Carter (1985) argues that many scholars tend to assume that the content of development is economic, that is, development aims to increase national output and wealth through industrialisation. In this case, three other types of development goals are distinguished.
These are:

(a) Social development which was stressed after the world war II where it was taken for granted that the main problem was simply how to provide economic growth. Once this was done, it was assumed that the wealth thereby created would sooner or later trickle down to the grassroots and make people better off. This argument can however be criticised in the sense that questions of production seemed much more important than arguments about distribution.

Universally, this view has never been accepted since in practice, the poorest countries of the world has the prime task of development which is the immediate fulfilment of basic needs. These needs include food, shelter, clothing, essential services such as drinking water, sanitation, health, education, transport and job opportunities. Other qualitative factors include the environment, decision-making and the rights of women and minorities.

(b) Political development which encompass freedom of choosing ones ways of life to run affairs without being controlled.

Carter (1985) goes further to stress that a provocative attempt to redefine political, economic and social development was made in 1971 in a Tanzanian policy
document called 'Mwongozo' (guidelines). This boldly stated that:

"For people who have been slaves or have been oppressed, exploited, and disregarded by colonialism or capitalism, development means liberation. Any action that gives them more control of their own affairs is an action for development, even if it does not offer them better health or more bread. Any action that reduces their say in determining their own affairs or running their own lives is not development and retards them even if the action brings them a little better health and more bread". cited in Rwengemamu et al, 1974:24).

(c) Cultural development is said to be important since development involves cultural changes. This can be changes in eating habits, values, traditions and dressing among others.

Hodder (1968), argues that for a society to be fully developed, the following have to be achieved.

(i) Economic success which is measured in Gross Domestic Product and Gross National Product. Gross Domestic Produce refer to the value of goods and services produced in a country at a factor cost. Gross National
Product is the Gross Domestic Product at factor cost and any balance of income received from outside. This economic growth is however measured in terms of annual GNP increment of 6% and above. It involves the rising capacity in the country's economy to the extend where the economy can supply increasingly economic goods to its population.

(ii) High Capita Income as well as high investment in manufacturing industry. This will involve advancement in technology, as well as institutional and ideological adjustment. For instance in developed countries, real output per head rises on a self-sustained basis with certain changes in technology available to the society in form of economic organisation and a certain reduction in the burden of dependants each individual has to support.

(iii) Modernisation also assesses development. It is in form of technological improvement, political and social changes within a society. This transformation in perceiving and achieving wealth oriented behaviour entails ultimate reshaping and re-sharing of all social values such as power, respect, wellbeing skill as well as enlightenment.

Modernisation also implies growth and improvement of basic needs such as health as well as education. For instance, the building of schools in the Kenyan situation
is very important since the ability to read and write is a basic need entitled to every citizen. In this case a society with high rate of illiteracy suffers from waste of talent.

In Kenya, the major policies stressed in National Development Plans have been geared towards elimination of illiteracy despite the fact that lack of resources continue to remain a major bottleneck to achieving this goal.

(iv) Distributive justice is also important. According to the United Conference on human environment held in Stockholm, Sweden in 1972, there was a worldwide concern for equality and social justice in the distribution of national and international resources, social justice in this case include the nature of goods and services provided by the government for its population. Distributive justice in this case questions the accessibility of these public goods to different social classes and the problem of how the burden of development can be shared among the classes.

(v) Energy consumption determine the level of mechanisation and the amount of foreign currency used to purchase energy. Countries with higher consumption of petroleum and hydro-electric power can indicate development than those with higher consumption in fuel.
2.3 Development in Rural Context.

In rural perspective, the most important indicators of development include:

(i) Basic needs which include food, clean water supply, shelter and health among others. In this case, health is a very important need which effects majority of women residing in rural areas. According to the study done by WHO (1992), Women's health, their status and their multiple contributions to the society have pivotal links between the health of a population and its prospects of sustainable development.

Currently, the number of people living extremely in adverse conditions has increased. For women in this case, the trend towards feminization of poverty continues and hardship it creates for individual women is great. These problems have led to loss of human potential that no country can afford in the face of urgent problems related to urbanisation, agriculture, health, population, poverty and the environment.

Good housing is important since, its a social as well as economic indicator of development. The productive capacity of a country labour force is related to the state of health of individuals, and the importance of good housing for the workers is appreciated as much as decent living conditions conducive to good housing.
(ii) Social welfare services which incorporate institutions such as schools. Education is important since it raises the socio-status and self-image of individuals by increasing their ability to question the status quo and make decisions for themselves.

For women, education is perhaps the single most measure that can be taken to ensure full integration of women in development. The social welfare services aim at strengthening the family as a basic social unit to enable it to meet rapidly the changing conditions. This measure will ensure the better use of human resources through group activities of all members of the community including women, youth and children.

(iii) Development also involves growth which is an increase in certain capacities depending on what is to be developed. For instance, development in health means increase in hospitals, dispensaries and maternity care among others. This must increase everything that increase the people awareness of these services as well as improvement in the quality of these services, for instance, improvement of hospitals run by nurses instead of doctors or improvement of health centres which curable diseases cannot be treated due to lack of equipment. This in essence will not improve the quality of these services but will lead to wastage of resources.
According to the study done by WHO (1992), the increasing economic pressure in the past four years has forced 39 of the poorest countries to cut health spending by 50% and education by 25%. As a result, poverty, malnutrition and health have become a problem basing on the fact that half of the developing world’s expenditure goes to defence and servicing of debts while the number of persons living in absolute poverty is increasing.

Along with this sense of urgency brought about by economic crises, population growth, environmental degradation and other basic problems of development have been experienced. However these have a better chance of being solved with greater involvement of women as active participants and agents of change. Environmental degradation and pollution have deteriorous effect on women who must search for hours the stretch of unpolluted water or for fuel. Therefore no development programme can avoid growth as an objective because this growth is both qualitative and quantitative.

Community development embraces all forms of betterment. It can be said to be a movement designed to promote better living for the whole community with the active participation and if possible on the initiative of the community. Complete development occur if general level of living is expanded within a nation to the extent
that absolute poverty, the degree of inequality income distribution, the level of employment, nature and quality of education, health, social as well as cultural services are improved. These can be well appreciated if the role Women play in rural development is fully recognised and included in National plans.
CHAPTER THREE

THE BACKGROUND OF THE STUDY AREA

3.1 Introduction:

This chapter gives a brief introduction on the background of the study area. Muthetheni Location is in Machakos District of Eastern Province. The areas features are based on the broad characteristics of the district. In general, Machakos District lies within the foreland plateau between Eastern Rift Valley and Nyika plateau (refer to map 1 on page 36). The District boarders Kajiado District to the west, Makueni District to the South, Kitui District to the East, Embu to the North-East, Murang’a to the North, Kiambu District and Nairobi Province to the North West.

Muthetheni Location lies in eastern side of Machakos District and has six sub-locations (refer to Map 2 on page 37). Its estimated area covers 133 square km with a population density of 149 persons per square kilometre.

3.2 Climate and Water Resources:

Muthetheni Location cannot be studied in isolation, since there’s no weather station in the area the characteristics of the entire district are derived from the climatic conditions of the district.
Location of the District

KEY
- International boundary
- District boundary
- Study area

Turkana
Ethiopia
Marsabit
Mandera
Wajir
Garissa
Taita Taveta
Kilifi
Tana River
Lamu
Indian Ocean
Kenya
Uganda
Sudan
Tanzania

0 100 200 Km
Machakos district lies within the zone of Arid and Semi-Arid Area (ASAL) which is characterised by extreme variability in rainfall. Rainfall in the district varies roughly with altitude. Average annual rainfall ranges slightly over 1000mm, in some of the highlands to slightly below 500 mm in low lying areas.

The topography of the area has had some impact on the development of the district. The hill massifs of some areas act as catchment areas for numerous springs and steams which are sources of several small scale water projects. These are normally in high potential areas for agricultural production because they receive relatively high rainfall in comparison to low lying areas.

Overall drainage is from west to east. Most of the streams flow during some part of the year and are deeply incised down to bedrock with many sandy deposits along their beds and between the rock. There are few permanent rivers or streams in the district. Athi river is the major perennial river and drains most of it.

Surface water in the location is scarce but sub-surface water resources found in sandy river bed are an important source for domestic and livestock use in many parts of the district. They offer a high potential for development of non-piped water for instance, construction of sub-surface dams for both human and livestock. The
distribution of water sheds and soils offer only limited low cost irrigation potential in the district.

The district tends to have low ground resources because of the basement rock systems. Some scope exists for the development of local aquifers in weathered basements. The ground water in the district is fairly mineralised hence saline and the degree of salinity ranges from low to high depending on rock types. In the areas which have been deeply weathered rocks the ground water tends to be more salty. On the other hand the uneven nature of topography has resulted in serious soil erosion causing numerous gullies in some areas especially where terracing has not been practised.

3.3 Agro-Ecological Zones:

The district has been categorised into 3 agro-climatic zones. These zones are; High potential zone, medium potential and low potential. (refer to Map 3 on page 41).

(i) High Potential Zone. This zone covers 5.4% of districts agricultural area. These areas are the hilly lands of the district and receive an average annual rainfall of 1000 Millimetres. The main crops grown includes maize, beans, citrus fruits and coffee. Dairy farming is also practised and on the slopes.
(ii) **Medium Potential Zone.** This zone covers 38.2% of the district's agricultural land. These areas are at the lower slopes of the hills and Muthetheni location lies in this zone. The areas receive an annual rainfall of 500 Millimetres and the reliability of this rainfall is low. As a result, crop failures have been common.

(iii) **Low Potential Zone.** This area covers 56.4% of the district's Eastern agricultural area. These areas are characterised by extensively notable flat areas with open grassland and receive less than 500 Millimetres of rainfall annually. The crops grown include maize and beans but cereals such as millet and sorghum also do well. An example of an area in this region is Yatta Plateau. The soils in this zone are of low fertility. The development potential of the agro-climatic zones in Machakos District is determined by various factors including rainfall, soil type and pressure on land. The high potential areas suffer from population pressure due to the productivity of the area.
The medium potential zones which are areas that are found at the lower slopes of the hill masses have more variety of crops grown.

Most residents of the district practise permanent cultivation of food crops with some livestock. These crops are intercropped with cash crops for both subsistence and sale. Some fruit crops are also grown for consumption and sale. The woodland areas of the district serve as a source of fuel, for instance cutting for charcoal as well as brick burning. Labour manure and seeds are the major inputs to cropland with very little use of chemical fertilizers.

3.4 Population:

According to the C.B.S. 1989, the Machakos District’s population has been increasing at an average rate of 3.9% per annum. This was based on the fact that there has been declining fertility and mortality rates. The District’s projected population by administrative units are given in Table 3.1:
Table 3.1 Populations Projections by division 1979-90

<table>
<thead>
<tr>
<th>Division</th>
<th>Area (sq.km)</th>
<th>1979</th>
<th>1993</th>
<th>1994</th>
<th>1996</th>
</tr>
</thead>
<tbody>
<tr>
<td>Central</td>
<td>898</td>
<td>85,891</td>
<td>131,516</td>
<td>135,580</td>
<td>144,088</td>
</tr>
<tr>
<td>Kathiani</td>
<td>1,068</td>
<td>79,974</td>
<td>122,456</td>
<td>126,240</td>
<td>134,162</td>
</tr>
<tr>
<td>Yatta</td>
<td>829</td>
<td>82,773</td>
<td>126,742</td>
<td>130,658</td>
<td>138,858</td>
</tr>
<tr>
<td>Kangundo</td>
<td>598</td>
<td>128,572</td>
<td>196,869</td>
<td>202,953</td>
<td>215,689</td>
</tr>
<tr>
<td>Mwala*</td>
<td>794</td>
<td>125,579</td>
<td>192,286</td>
<td>198,228</td>
<td>210,668</td>
</tr>
<tr>
<td>Masinga</td>
<td>1,630</td>
<td>69,470</td>
<td>106,372</td>
<td>109,659</td>
<td>116,541</td>
</tr>
</tbody>
</table>

* Study Area  
Source: Machakos District Development Plan 1994-1996

Table 3.1 indicate that the high potential zones continue to have high population growth rates despite that the fact that the low potential divisions are likely to experience influx of population due to pressure on the higher potential land which cannot be further subdivided. The development agencies are however challenged to consider the growing population and make clear policies on how to accommodate conditions of the people in high potential areas.
3.4 **NATURAL RESOURCES:**

**Forestry Resources.**

Machakos District has gazetted forest which occupies 614.2 hectares out of which 300 hectares are under forest plantation, 45 hectares is under bush while 92.7 hectares is under protective forest. The forests have however been under threat of being cleared due to demand for agricultural land. Charcoal burning has also been a threat to forest plantation in the district. The employment in this sector in the last five years has been about 150 persons.

**Mineral Resources.**

The district has large quantities of building sand in the seasonal river beds which has been earning local authorities and individuals high incomes from sand collection. In addition the district has soils suitable the making building bricks. This type of soil is available in all divisions and has been used as a source of cheap building materials. Quarry stones are also available in Kangundo, and Matuu in Yatta. This resource is an important source of revenue to quarry owners and workers besides being an important source of building materials in the district.
Fish Resources.

The construction of Masinga and earth dams in the district has encouraged fish farming in the district. This resource has been a source of employment, income and food for the local community.

Handicrafts.

Generally, the Akamba are gifted in handcraft skills. But this skill has not been fully developed due to lack of incentives in form of an organised marketing and production system to enable wood carving and basket making to penetrate foreign markets.
CHAPTER FOUR
WOMEN AND SELF HELP GROUPS

4.1 Historical View on Women and Development

This chapter addresses the issues of women and rural development. It tackles the concept of women self help formation in Kenyan context. It shows the historical view of women and Development especially in rural areas. This was adopted inorder to review the broad ideas related to research investigation.

In the 1960's, there was little recognition about the role that women play in social and economic development of an economy. There was no clear relationship between these roles and their status as well as their health. According to WHO (1992), the discrimination against women violated the principles of equality of rights and respect of human dignity. This acted as an obstacle to the participation of women on equal terms with men in political, social, and economic and cultural life of their countries. As a result it had an effect on the prosperity of society and the family and made it more difficult to the full development of potentialities of women in the service of their countries and humanity.

In 1965, the commission on the status of women noted the great importance of community development in stimulating the advancement of women. Noting that women constituted of a vast untapped potential of human
resources, there was need to get ways of increasing the scope and content of their contribution in this field. This created the increment of the number of projects that would have a combined aim of advancement of the status of women and their increased participation in National development.

It is moreover revealing that in many countries of the Africa, the role of women in all aspects of development was not recognised in the past years. For instance, the study done by UN in 1972 showed that Ethiopia did not have a personnel in Community Development directly for approximately six years. The first women village level workers did not start training until 1964. According to the adhoc group of experts on community development which was organised by United Nations in 1963, the participation of women in all aspects of development was to be encouraged in the context of total community effort if the contribution of women was to have its optimum impact.

However, the importance of women's contributions to the achievement of national economic and social goals was initially articulated at the United Nations decade for women in 1975. The 1975 International Women's Year which was a period of fact finding, and planning, was meant for action. This year was meant to make it possible for
women to participate more fully in economic, social and political life of their countries and to reap benefits of that participation. This convinced them that the full and complete development of a country, the welfare of the world and the peace require the maximum participation of women on equal terms with men in all fields. This was also to encourage women to participate fully in the formulation and implementation of development planning from the local to the national level. Since 1975, the cause of women studies in Africa has been substantially enhanced through the commendable efforts and research activities in the African Training and Research Centre for women (ATRCW) of the United Nations Economic Commission for Africa.

Established in March 1975, the African Training and Research Centre for Women was charged with the task of doing research on issues related to African women. It was also meant to encourage African countries to promote integration of women particularly rural and poor urban women in development by improving the skills of women and opportunities available to them.

Were (1985) argues that the main objectives of this was the promotion of machineries at various levels (National and Regional) for the integration of women in development, vocational training for women and girls who
have left school, the improvement of women's legal position, education in family life and population, research, publications and dissemination of information on African women, the appropriate technology and development of co-operative and small industries. To him, development is used in the context of society's conscious efforts, plans, processes and activities which principally involve and that are aimed at the enrichment of the material and spiritual life of its members.

According to ILO 1986, the World Employment Conference in June 1976 noted that in many developing countries, rural women are particularly disadvantaged in respect to employment, poverty, education, training and status. The Conference recommended that measures need to be taken to relieve their work burden and drudgery by improving working and living conditions as well as providing more resources for investment. Later in 1979 the International Labour Organisation (ILO) Advisory Committee on rural development urged the ILO to extend its work concerning women in rural development with a special focus on women in disadvantaged groups.

In the 1980's there was strengthening of the focal points for the advancement of women to monitor, programme and co-ordinate implementation of the strategies and to establish new five year targets for the participation of
women in management and decision making positions. Participants at the end of the decade conference held in Nairobi in 1985 emphasised once again on the neglect of women in development planning and how it has many deterrent effects such as aggravating declines in food production in some areas. Many women workers in this case had been marginalised through the loss of income earning in low income occupations. The consequence of this was that rural and urban households often faced increasing impoverishment and difficult in meeting their basic needs.

In the 1990's - 2000, many governments and scholars aimed at setting the challenge for women based on finding the best means to integrate women effectively and fully in the development process. This aimed at making women as agents of change especially in rural areas as a way of improving their living conditions. The goals set were meant to include women's needs and concerns on the agenda's of governments, and non-governmental organisations by assisting in them and establishing mechanisms at various levels which are concerned with women and development. These efforts were aimed at furthering women's rights and encouraging data gathering and to a large extend leading to integration of women in all processes of development.
Despite all these positive steps taken it has become clear that these policies were ignored and to some extent the overall progress has been slow and patchy. It can therefore be noted that the fact that women's contribution to the society remained unrecognised for a long time increased the need to document and highlight their roles in human history.

In Kenyan situation, after independence women issues as relates to development did not receive due attention. The independent administrators continued to be pathetic to the role of women play in development of the country. The period of 1970's saw some changes when the government started to show interest in women development issues as part of United Nations world conference on the status of women. In any case, the issue of women in development was not considered significant and consequently they were not given priorities in Kenyan development plans.

However, some changes in planning exercise especially in 1974/78, 79-83, 84-88, 89-93, Kenya's development plans showed women as important in development programmes and emphasis was made to integrate them in National Development. In 1979-83 Development Plan, Women issues were addressed indirectly through other basic needs such as health, education, housing, social development and water. This was indirect in the
sense that while the programmes designed for meeting basic needs often benefit women, women were not singled out for any special consideration. This development plan did not also make direct considerations on women issues despite the fact that it stressed on the alleviation of poverty particularly through increasing the incomes of smallholder families. Lack of commitment created weaknesses in Kenyan policies almost two-thirds of the households, women have the major responsibility of food crops and cash crops even though they may not be the heads of the household.

Generally, poverty can cause disruptions on basic changes in family life and so women play a greater role in helping the family to adjust to these changes. Were (1985) argues that the major obstacle in incorporation of women development process is the difficult of planning for women given the structures of National Planning. Mostly, the national planning is done on sectoral basis for instance, education, health and trade. Each of this sector has its own major concerns and the concerns of women transcend many if not all sectors for which planning is undertaken. These sectors have no specific responsibility for seeing that women are included in the development process, and there's no group charged with seeing that the concerns of women have been addressed.
4.2 Women and Rural Development:

Mbithi (1974) argues that rural development is more than an economic or technological process. Its equally a social process that entails rural transformation. Generally, policy makers, planners and researchers perceive their task in evolving a set of related development programs which aim to improve materials and social conditions of the rural people.

According to Anderson (1982) most countries of Africa face a challenge of developing the rural areas. This is because it is estimated that between 70-90% of African people will continue to live in rural areas for several decades. This means that rural development is a priority area since majority of rural dwellers are women. This therefore will mean that overall development of an area will require maximum participation of both women and men.

UNDP (1979) defines rural development as a process of socio-economic change involving the transformation of the agrarian society in order to reach a common set of development goals based on capacities and needs of the people. These goals include a nationally determined growth process that gives priority to the reduction of poverty, unemployment, inequality, satisfaction of minimum needs and stresses self reliance and
participation of all the people particularly those with the lowest standard of living. In this case, rural development is considered as an integral part and driving force of the entire development process.

Women group activities that are intended to improve directly the living conditions of agrarian society should be regarded as projects meant to promote rural development.

In reality women have been active as change agents in the process of rural development. It can be noted that Women self-help group formation organisations is a response to the difficulty conditions of existence in rural areas. Women are responsible for the provision of certain basic household needs and the performance of a number of tasks necessary to their families's survival including child care and cooking among others. At the same time many of these same women must meet the increasing cash requirements that accompany the provision of their families need both for goods they can no longer supply for themselves. These goods include types of food and fuel, and other needs such as education and modern health services.

Among the factors that contribute to these growing responsibilities is the trend towards male-out migration which leaves women entirely responsible for their
families subsistence needs including their agricultural activities, income generating activities, household maintenance and child care. The traditional occupation of women as food providers gives them the responsibilities to feed and care for the family. Because of workload, for instance, they are over burdened since they act as mothers and cultivators. In terms of labour, women constitute as much as 80% of agricultural labour force in some countries despite the fact that they receive as much smaller proportion of income earned (Were 1985). They undertake not only food production but also cash crop production for export markets in order to provide foreign exchange earning to the National economy.

According to UN (1979), the fact that women are the main producers in the field of agriculture, they have been ignored when it comes to training of new skills. This has prevented the agricultural productivity and rural incomes from rising as fast as would be possible if members of both sexes were taught improved farming methods. This has created a growing gap in the earning of men and women which has made women's effort in farming to seem hardly worthwhile. The training of male labour on the other hand is an improvement of family income. The women in the farm may be inclined to give up farm work altogether hence this in turn may reduce the rate of
growth of agricultural production and rural incomes.

Before 1976, the start of the UN decade for women with the goals of equality development and peace, there was little recognition, documentation or concern about the roles that women play in social and economic development nor the relationship between these roles and their status and health (WHO 1992).

Today, the significance of women's health and socio-economic well being is not only increasingly recognised but is seen as a necessity for sustainable development. Considerable interest in women and rural development has been stimulated by the activities of the UN decade and the promotion of principles and approaches of Primary Care which together form the link between women's health and overall progress in health and rural development. The number of people living extremely adverse condition has increased in the world. For women in this case the trend towards feminization of poverty continues. The hardship it creates for individual women is great. This means that there's loss of human potential that no country can afford in face of urgent problems related to agriculture, health, population, poverty and the environment.

Generally, the women's health, their status and their multiple contributions are pivotal links between
the health of a population and its prospects of sustainable development which despite the remarkable progress of the 1960s and 70s has been diminishing in the 1980s. According to the study done by WHO (1992), the increasing economic pressure in the past 4 years has forced 37 of the poorest countries to cut health spending by 50% and education by 25%. Poverty, malnutrition and ill health have become a problem basing on the fact that half of the developing world's annual expenditure goes to defence and the servicing of debts while the number of persons living in absolute poverty increases.

Along with this sense of urgency brought about by economic crises, population growth and environmental degradation, there has been growing recognition that these and the other basic problems of the development have a far better chance of being solved with greater involvement of women as participants and agents of change.

People work at different intensities and efficiencies depending on their physical strength, dexterity, endurance, on their general knowledge, special skills and on their interest among others. According to ILO (1988), physical strength, dexterity and endurance will depend on the nutritional levels of workers, quantity and quality of health care, availability of rest and leisure.
According to their study done in Nepal (India) on rural women, they found out that women have significantly fewer hours of rest and leisure than men. Returns to labour in this case can be often social since some activities may carry high prestige, convey a strong sense of personal pride and satisfaction to the person performing them and may involve considerable social interaction that workers may enjoy. The extend to which certain activities are socially recognised and rewarded are status enhancing. This forms an important element of labour process that differentiates male and female workers.

Human beings are the most important resource for development. According to the UN (1988) 50% of human resource available for development are women. In this case, human resource is referred to as including all forms of labour ranging from unskilled to least unskilled to highly skilled professionals. Development of human resource is determined by the size and the structure of the population, prevailing customs and legal institutions regarding education and employment among others. This development of human resource may necessitate skills, capacities and abilities. Despite the fact that women constitute more than 50% of global race, studies done by UN (1988) have shown that they are found to be less educated and less trained than men.
Ignoring to give importance to female education as one aspect of developing human resource may be a waste of enormous resource in the field of social and economic development. Studies done by various agencies have shown that no development planning has taken account of gender responsive planning especially in developing countries. This is clearly evidenced in most developing countries where by adequate information on women's economic performance is lacking. The existing statistical evidence contain little or no information regarding the role played by women in National Economic Development.

Women have major achievements in production of goods and services which constitute to Gross National Product. Such achievements have not been statistically recorded and categorised to reflect the externality of woman's contribution to the economy. This argument call for the need to create institutional framework for the flow of information concerning women's economic and social activities at all levels of development.

On environmental set up, women in rural areas are said to be nearer to the environment than men. This gives an implication that they are widely affected by the environmental problems despite the fact that they have strategic role to play in natural environment. These roles are in terms of agricultural activities, fire wood
collection and water collection among others. The problems of environmental degradation are intertwined with problems of women. Generally, women are the first casualties of environmental degradation because their tasks involve them in continuous interaction with natural resources.

According to Khasiani (1992) rural women contribute 60-80% of their labour in farm activities and it has been recognisable that development add to growth of Gross Domestic Product. This has adversely affected the natural resource base in terms of deforestation overstocking, soil erosion and water pollution. In this sense women in rural areas have to develop mechanisms against these problems which threaten their base for food production and security. Kenya's economic growth relies to a large extent on efficient management of resources such as land, water, soil forests and wildlife. These resources are exploited directly by poor people in rural areas in an attempt to meet their basic needs. Majority of these poor people are subsistence farmers most of whom are women.

In this aspect, laws, policies and programmes addressing environmental issues should recognise women as front-liners in the utilisation and conservation of environmental resources. This means that any legislative
measures regarding environmental planning must involve women both a primary users and as victims of the environment.

4.3 **Women and Self-Help Groups in Kenya:**

The concept of self-help groups can be traced right from the traditional set up of the African societies. These groups existed in almost all communities but the name differed from one community to another. It is therefore indigenous in all communities, self help generally refer to a collective effort for mutual benefit. It has been seen as a alternative strategy for development especially in rural areas since:

(i) Its a bottom-up development that is, its a community initiative.

(ii) It emphasises on self-reliance and in most cases uses local resources.

(iii) It emphasises on human growth which enables the local people to be trained in order to do and act as leaders. In this context, it helps in raising (improving) the living conditions of the people concerned.

Traditionally, many people joined self-help groups depending on their own reasons. Some joined self-help groups because the community they were brought up
expected them to do so while others joined because of the shared benefits and rewards. In any case, whichever aspect people consider when joining self-help groups, these groups should be encouraged in all communities since different areas are unique in terms of resources. This uniqueness therefore means that in order to bridge a gap which may exist as a result of unevenly distribution of resources, self-help groups should be encouraged.

Traditionally, members of the community who had more work than they could cope with requested assistance from other members of the same community. Time was set aside for this activity and depending on the type of work involved, groups composed of any men, or only women or both men and women were brought for the work. These groups were sometimes not permanently organised units but a way of mobilising community labour to perform certain individual and household activities.

According to Khasiani (1992), the mobilisation of women in Kenya can be traced back as far as in the first half of the 20th century. This was so in the late 1940's when women's clubs appeared as formalised structure and they were among to be registered in 1951 under National Women's organisation "Maendeleo Ya Wanawake" (progress for women). The basis for the rapid expansion of these
groups in self-help ideology formulated shortly before and after independence. A major expansion of the groups was accrued around 1970-75 due to the stimulating efforts of the central government. This was based on experimentation of integrated Rural Development in some of the districts in Kenya.

In her 1970-74 development plan Kenya's major objective was the social and economic transformation of all people. (human society). In this case, it stood to reason that human society comprise of community of men and women as well as boys and girls. It therefore gave an implication that human society can only be effectively developed through the combined efforts of all its members. The development plan stressed that the rural areas comprise over 98% of the land area in Kenya and contain more than 90% of the population. As such they development in these areas is important since the population contribute the greater part of the present and potential productivity of the nation.

The government effort to promote rural transformation was faced with financial crisis and in order to meet these problems, the government elaborated a system of registration of self-help groups and developed a simple method for physical and planning projects. This was facilitated through the formation of
women's bureau formed in 1975 which was charged with the responsibility of integrating women in development process. The responsibilities of this bureau was to see that programmes are formulated, designed and that socio-economic activities are productive and that their individual family and community welfare responsibilities are less burden some and more rewarding.

Kariuki (1985) argues that these responsibilities if well followed were to ensure proper co-ordination of activities of all agencies that deal with women self-help. However, the increasing number of women self help groups all over the country imply that there's increase of assistance channelled through these groups.

According to Berger (1975) the women group programme was introduced in 1971 as part of the special rural development programme. It aimed to strengthen leadership among rural women by increasing women skills in use of local resources, group management and planning. This was meant to broaden their participation in development activities. The approach aimed at training selected women's leaders from existing women's groups and develop a supportive structure for women's activities from local to National level. Training of the leaders was planned for each area as a two-phased training session organised by Department of Social Services with

Originally Phase I included two weeks of subjects such as home economics, childcare and nutrition followed by three months in the field with a valuational week at the end. Phase II was held a year later when the same leaders returned from a 2nd session specifically to develop their skills in leadership and planning. At first the focus of activities was on training courses from leaders. However, the evaluation after Phase I training identified problems in basic planning methods and relevancy of training to local needs and development efforts. As a result a greater emphasis was placed on training the trainers as prelude to the organisation and follow up of leaders courses. A major problem was to dissolve the traditional barriers that have often existed between agencies and encourage them to work as a team. Currently most of the donor agencies prefer training all women members in form of seminars on various courses. This has been a success since the weaknesses of training leaders is that some of them may decide to leave the groups or may not be elected again by the members for another term.

Over the last 10 years, the Kenyan government has pursued a policy to stimulate the participation of women
in the process of development. The so called women self-help groups have been the main focus of government policies in this regard. These groups are seen as important in the economic and social development in Kenya. Many of these groups are based on traditional form of co-operation created in response to the common position of women in division of labour. Maas (1991) argues that these women self-help groups have been formed in response to National and International development policies. According to the argument, National governments, donor agencies and international agencies consider these groups to be an important means of getting women to participate in the process of national development as well as means to improve the local living standards.

Self-help groups arise from the motive behind their formation. In Kenyan situation, self help groups in rural areas are based on the government strategy to accelerate development in rural areas. This is based on enhancement of local initiative (Bottom-up approach). This strategy is called District Focus for rural development which was established by the government in 1984. This strategy aimed at correcting the poor and deteriorating situation in Rural areas. Akoth (1992) argues that the Kenyan Strategy for rural areas is used
to achieve regional balance in growth by encouraging group development to ensure self-reliance in an attempt to mobilise the community efforts to meet collective needs. It can be argued that the need to correct the poor and deteriorating situation in rural areas of Kenya arise as a result of the fact that most of rural dwellers are women. The fact that women shoulder most of the problems resulting from inadequate utilities and needs such as housing, water, food, infrastructure and health creates the need for this concern. Ahmad (1983) argues that this situation has forced some women to resolve in participating together in building a collective will and strengthen to change their lives. She argues that women groups should be seen as the core of rural development strategy given their key roles as producers and deliverers of basic needs. Sustained improvement in the health and well being of poor families in rural areas is therefore inconceivable without the active participation of women.

Women self-help groups tailor their programmes directly to helping women achieve goals that are directly related to their socio-economic needs. Most women join groups in order to improve their economic position and to gain support of other women trying to improve their positions. According to Were (1985) women self-help
groups enables women to recognize them as educational change agents for instance, education of proper farming techniques, nutrition and other basic courses. Women in this case learn new skills directly related to a particular income generating activity such as vegetable growing. The mode of learning is through observation and demonstration. Often this can take place through visits to other women's groups that have set up similar projects.

Learning to bank the group's money and keep the records of the group proceeds teaches rural women to plan for the future. The non-formal education provided by the women's groups builds self-reliance and confidence among semi-literate and non-literate who may never have any opportunity to be self-supporting at the responsibility for their own finances. In some cases, learning to keep records and banking may necessitate further education in literacy numerical skills that could be well integrated into women's group activities.

These self-help groups enable women to express a need and to continue the quest for improvement in the quality of daily lives. These groups are expected by women themselves to effect change in public policy promote social welfare, and improve the economic and physical circumstances of the individual in the group and
in the nation at large. Women self help groups through their choice of activities have shown that women have increased substantially their involvement directly or indirectly in the development process in Kenya and in all aspects. The diversity of activities that women groups undertake is a clear indication of the fact that women do not only believe that they ought to be fully integrated in the economy but demonstrate their ability to do so.

There's no doubt that Kenya women groups are experiencing significant success through the income generating projects that their self-help groups undertake. Whichever project they undertake the process of learning new skills and knowledge can then be applied directly to improving economic position of women which provides them with a new sense of achievement and self-worth. Were (1985) argues that women self-help activities cannot be construed as a panacea for all the problems that rural women experience but they do provide an alternative to the planning strategies of urban based education of urban based educators and technical advisors who may not recognise the full potential of rural women.

In conclusion, the focus on women self-help groups participation through organisation does not mean isolating women interests from those of men. Its based
on the recognition that there are particular interests of women which should not be ignored, yet which one often submerged and even harmed in the name of common cause.

3.4 Importance of Local Level Participation:

Participation in community development must arise out of expressed needs of the people. The notion of the response to the felt needs assumes that the local people know what they need and are capable of making optimal decisions in the process of direction the use of scarce resources in their own communities.

The increased involvement of women in development activities at the local level by the people can be traced back to the late President Kenyatta's Harambee call. The late President made it a political slogan soon after independence 1963 which meant pulling together. Academically, it can mean efforts by made by local people to better their conditions. This local, stressed in the sessional paper no. 10 of 1965 "African Socialism" whereby self-help was to be an integrated part of planned development and must be subject to the same discipline as other parts of development.

Generally rural projects aim at improving the way of life of rural household. In directed planning approach, this would involve increasing rural incomes, improving
social welfare (social amenities) and creating employment opportunities. Mbithi (1972) argues that local level involvement in formulation and execution of development project do occur as manifested in Kenya by the numerous self-help projects outside normal government machinery. Local involvement in this case can entail commitment to the development projects and increase local maintenance of the project, mobilise the previously immobile and inflexible traditional resources, and help in utilisation of local resources such as human resources which includes leadership and labour.

Local level participation is also important since it can assist in providing feedback to ensure that a project is running smoothly. From this aspect, greater self-reliance and support may be expected. The projects can also be characterised by local level of identification of needs and local level implementation of projects which may solve local needs. This therefore mean that participation can be seen as both an end and a means for the people to achieve goals they have set for themselves.

According to UNDP (1975), women self help groups has given rise to a well international women specific projects and welfare programmes both governmental and non governmental at local and national levels. The purpose of this had been to help the leaders on a small scale
some of the inequalities and neglect suffered by women in the process of social and economic change. Such projects have generally provided health-related, educational, social services and short term skill for income generation.

However, the need to study special programmes for women often arise because:

(i) Such programmes may be neglected, perhaps because administrators may be unaware of women's special needs and potential contribution.

(ii) In many areas women lag behind men in educational and social status and therefore require special attention to encourage and enable them to advance.

(iii) Much of the success of community development programmes depends on women especially with respect to nutrition, hygiene and consumer education.

Lack of good statistical information and research on women's productive activities in different spheres of the economy is a major problem but to men it may not be the case. The absence of information and analysis inevitably results in the under utilisation or misuse of female human resources. It is in this respect that the
importance of research on women and the relevant data becomes necessary tools for successful development.

However, this problem has not been tackled in many developing countries in the world. The orientation of self help groups towards social welfare activities with the concern of trying to improve the living conditions of the members of the local community need to be assessed together with the benefits accrued from such activities.
5.1 Introduction

This chapter analyses the women activities in Muthetheni location. Women being the backbone of the economy of any given country, and so these activities can be said to be a case study of a rural development programme in the location. Rural Development is very vital since its based on the objective that the local community is capable of participating fully in their own development and assuming greater responsibility in the delivery and maintenance of rural services and projects.

The involvement of local community imply that the community itself know its needs and they can only be met if they are fully involved in all processes of change. In rural areas, the major challenges for women have been that, they have been seen as people who cannot identify their own needs. This aspect is due to stereotyping and traditional attitudes which have prevailed leading to slow change in women’s status thus accounting for low integration and participation of women in policy and decision making in rural programme.

All women group activities are generally intended to improve directly the living conditions of the society as well as projects meant to promote rural development. Participation of women in different groups can be said as
both an end and means for achieving goals they set for themselves. However, the focus on rural women's participation through organisation does not mean isolating women's interests from those of men. Its based on the recognition that in addition to shared interests, there are particular interests of women which should not be ignored despite the fact that women take part equally with men in basic agricultural production.

5.2 Women Groups Activities in Muthetheni Location

The field survey covered 20 women groups in the study area. These groups were started between 1980 and 1993. Table 5.1 shows women group formation in the location.
Table 5.1: Women Group Formation.

<table>
<thead>
<tr>
<th>Year</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1980</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>1983</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>1985</td>
<td>2</td>
<td>10</td>
</tr>
<tr>
<td>1986</td>
<td>4</td>
<td>20</td>
</tr>
<tr>
<td>1987</td>
<td>3</td>
<td>15</td>
</tr>
<tr>
<td>1988</td>
<td>3</td>
<td>15</td>
</tr>
<tr>
<td>1989</td>
<td>2</td>
<td>10</td>
</tr>
<tr>
<td>1990</td>
<td>2</td>
<td>10</td>
</tr>
<tr>
<td>1991</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>1993</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>Total</td>
<td>20</td>
<td>100</td>
</tr>
</tbody>
</table>


The group formation in 1986 can be attributed to the United Nations Women's Decade Conference which was held in Nairobi in 1985. This conference stressed on the equality of women in all aspects of development. The consciousness of women to form groups after such a successful meeting indicate that, women have realised the need to derive emotional satisfaction. This has made them to obtain a sense of belonging through the realisation that problems that individual women face are
not peculiar to individuals but also confront other group members.

These women have realised the need to consider their rights as human beings with increased sophistication, power at social structures and public priorities. These factors affect the rights of women particularly in issues of justice, development and peace.

The groups interviewed were registered with the Ministry of Culture and Social Services. Generally the interviewed groups had 360 members of which some of them were men. The survey revealed that, the inclusion of these men in the groups was due to the demand of male labour and support. The type of activity of the groups determined the requirement of male labour such that women groups which engaged in activities such as construction of water tanks, roofing of houses and bee-keeping required their presence.

These groups are also expected to work under the area administrative officials such that their needs are incorporated in the District Development Committee at the district level.

The activities carried in the study area varied from agriculture and livestock - oriented activities, home improvement activities, small scale business to water projects. These can be outlined in Table 5.2.
Table 5.2 Group Activities.

<table>
<thead>
<tr>
<th>Activity</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Water tanks</td>
<td>5</td>
<td>25</td>
</tr>
<tr>
<td>Roofing houses</td>
<td>5</td>
<td>25</td>
</tr>
<tr>
<td>Posho mill</td>
<td>3</td>
<td>15</td>
</tr>
<tr>
<td>Terraces</td>
<td>3</td>
<td>15</td>
</tr>
<tr>
<td>Vegetable growing</td>
<td>2</td>
<td>10</td>
</tr>
<tr>
<td>Tree planting</td>
<td>2</td>
<td>10</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>20</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>


The two dominant activities in the study area were outlined as construction of water tanks and roofing houses with corrugated iron sheets. The reason for such could be attributed to the harsh climatic conditions found in the district. This area lack surface water drainage and the only rivers which drain the place are seasonal. This situation has forced women to pull together in order to overcome the situation since they are the main drawers of water.

5.3 Analysis of Group Activities

Construction of Water tanks:

This activity has been all through funded by the World Neighbor organisation in the district. This non-governmental organisation decided to send project
coordinators in the location who held meetings and
discussions with women group members, leaders and local
leaders on issues of development. It was through these
discussions that women group members felt that there was
need to be assisted in construction of water tanks.

Water is a basic need. The fact that women gave
first priority to construction of water tanks meant that
women shoulder most problems relating to water, health,
and housing. The members felt that any member who felt
interested in gaining from such projects was expected to
pay Kenya shillings 2,000 to meet part of the cost. The
other cost was expected to be met by the donor agency.
For the members who felt that they were incapable of
raising money for themselves, the women groups normally
arranged for some contributions to pay for the member
where as she was expected to refund the money according
to the agreement made with the fellow group members.

After a member qualified for the water tank
construction, the members of her group organised
themselves and arranged for particular days of harvesting
sand, collection of building stones as well as water for
construction. When all the materials were ready, the
donor agency could send the project coordinator to go
and assess such that the remaining materials are
dispatched to the group ready for use. Once he/she is
satisfied, the report is send back to the donor agency where by the remaining materials are brought and dispatched to the member who is supposed to benefit.

The women group members and their leaders work together in getting constructor on contract basis. This constructor is expected to have undergone training which is relevant to the project.

**Provision of shelter:**

The main objective of starting this activity was to provide shelter to the community and especially assist women in improving their shelter. This is because they encounter problems resulting from inadequate shelter and infrastructural development. In real sense, adequate housing even of a minimum standard directly contributes to human health and productivity which are important both to the quality of life and economic development. It forms a major instrument for creating better environment in both urban and rural areas.

In many regions, with extremely meagre resources available to them, women either build or help build the shelter for their families and are responsible for its upkeep. Shelter provision was given a priority since the area lies in a dry area whereby water is scarce. The study revealed that most women who had no permanent houses, wanted to be assisted in construction of a house
in order to start utilising the rain water catchment. The women themselves felt that it was unimportant to provide the group members with a water tank when an individual did not have a house roofed with corrugated iron sheets.

For any member to qualify for the roofing material, one had to contribute Kenya shillings 2,300 which is meant to cater for transport of the materials. The members of the group normally assisted any member to make bricks and prepare for the building of the foundation. They arrange for convenient days when to meet and prepare all the necessary materials.

On the other hand the beneficiary in this case has to cater for the cost of the foundation. If the member is unable to meet the cost of any material which is required, the members arranged for special contributions to assist. However, women have weekly contributions which they call "merry-go-round". This contribution is expected to benefit two members of the group per week. The criteria used to select the beneficiaries is determined by the members themselves.

The size of the house is determined by the donor agency where by they have recommended for a two-roomed house. For those who felt that they could put up a bigger house, they were required to meet the extra cost.
At least 100 members have benefitted from this programme. The survey revealed that the main objectives of the groups which engaged in provision of shelter and construction of water tanks was to provide shelter to its members as well as avail drinking water for the community. This in return was meant to cut down hours spend in looking for water. Out of the members interviewed, the survey revealed that 80% of them spend the extra time they had in home improvement activities.

These groups revealed that their major objective of ensuring that all the members who had lacked these essentials had benefited had not been met. The reasons for these were:

(i) Inadequate funds: 65% of the interviewed members revealed that this was a major obstacle in achieving what they wanted. The fact that the donor agency specified the number of rooms to be constructed meant that those who wanted a bigger house were not in a position to meet the cost. The members interviewed showed that they were unemployed in the sense that 70% of the group members were peasant farmers and only 30% were employed or operated their own business. Among these, 87.2% of the members revealed that they had no secondary source of income and depended
on selling of the surplus in the farm produce or remittances from their relatives in urban areas. With the unpredictable weather conditions, the yields had been falling and this has meant that all the farm produce was made for home consumption. This shows that most of the members had to agree on the donor agency on the size of the house or tank because they had no choice despite the fact that they were all willing to contribute to the projects effectively.

(ii) Prolonged drought and famine which implied the available money is used in buying food and other basic necessities.

(iii) Suspicion problems. These problems were as a result of some members who decided to leave the groups after benefitting from the programmes in fear that the programmes might collapse. Other members felt that the programme benefitted those who were capable of affording the costs. This brought about the problems in the management of the programmes, as result mobilising of new members has also been a problem despite the efforts which have been tried.

On the technical staff, the group members felt that this was adequate since they relied on their own contractors they have employed on temporary basis. They
felt these were efficient together with their support group. During the field survey there was no complain on the already completed projects. This aspect was quite encouraging since they were not depending on the Government or Non-Governmental Organisation for support staff.

These groups, however suggested various ways in which these problems could be solved. 60% of the members interviewed saw the need for organising mini-harambee within their groups in order to raise money for the support of those who were willing to benefit from the programmes. As such, they suggested that the money could be banked under women's account where by two members could be entitled for withdrawal when necessary. This idea aimed at solving the financial problems given that most people in the area did not have viable source of income.

The members also felt that there was need to educate the members and non-members of the groups the importance of self-help groups. This was to be an encouragement for the sake of group development and ensure self-reliance in an attempt to mobilise the community efforts to meet the collective need.

The group members who failed to attend the group meetings for two consecutive days without genuine reason
were expected to pay a fine as decided by the members. Others who interfered with the group management had a disciplinary action taken on them which could lead to expulsion from the group for a given period.

Running of posho mills.

The Catholic diocese of Machakos was the main agency which donated the posho mills to the groups. According to the survey, the members revealed that their major objective of this project was to uplift the standards of the community through income generating projects. When the groups formed and were officially registered, the women felt that there was need to keep themselves busy with activities outside their homes. This was brought about by the fact that there was that aspiration to learn from others.

The Catholic diocese of Machakos decided to donate these machines to various groups in order to train women as an attempt of making them to manage the projects independently. They required the groups to meet part of the cost whereby KSh.10,000 was contributed by each group that was willing to get the machines. The members of the groups were expected to contribute effectively in meeting part of the cost. These groups organised themselves and the Catholic diocese took the task of installing it.
The group members decided to employ technicians for the machines. These were supposed to be trained in order to be effective. Later on, the women felt that there was need to train their fellow members in running the machines. This was a step forward since the machine could be operated in absence of the technician.

The members agreed on having two members who were expected to be going to manage the project daily. This was done on rotation basis and so the two women members are expected to monitor the functioning of the mill and collect the money got on daily basis. At the end of the day, the money collected is taken to the treasurer with the duplicate receipts. This money is recorded and a copy is given to the chairlady. At the end of the month, the members are informed on the total amount collected for the group. The money collected is used to pay the technician while part of it goes to servicing of the machine in case of any failure. The remaining amount is kept in the bank and withdrawn at the end of the year and shared equally among the members.

The major problem which faced this programme was lack of land. After the machine was given to the women, the women did not have a piece of land to install it. The fact that they required land, meant that it was to be located in an area which is accessible to the community.
This was to be a centralised place whereby it was to be either at or near market or a local centre.

It was through the local leaders and the Municipal council of Machakos who tried to secure a plot for them. The operation of the machine at first was a great problem. The women did not know how to operate it and when the machine needed to be serviced. This was however overcome by training some of the women. Already, some of the posho mills are operated by the women themselves. The operator is paid with the money collected on monthly basis. The salary is determined by the members themselves.

Digging of Terraces

Terracing was a new activity in the study area, the women groups interviewed said that they preferred this due to the fact that the area has not been productive. This is due to the harsh conditions of the area which has resulted to lack of vegetation cover in the area thus soil erosion has been a problem. This therefore hindered agricultural production in the area. This activity was encouraged by the fact that out of the members interviewed 33% said that they frequently attended seminars on farming techniques. These women group members revealed that they also used farming techniques. Out of the 40 members interviewed 70% used modern plough
while 50% used either tractors and artificial fertilizers. Others used the combination of a modern plough as well as artificial fertilizers to improve their yields. The terraces that are dug in this area are 'fanya juus'. These normally done by women members who rotated to each members farm until all have benefited from the programme.

The programme was also encouraged by donor agencies who wanted the support of the community on soil conservation measures. The members who had benefited had gone ahead to plant fodder for their animals. The major problem facing these groups was lack of implements. Most of the members argued that the group did not own enough equipments collectively. This showed that there was need for the members to come with their own implements. This has been straining since some of the members could not be in a position to afford extra implements.

The survey revealed that this problem could be solved by monthly contribution of each member such that the money contributed can be used to purchase these implements at a particular time. Other members felt that this was a very encouraging activity since whatever they could not afford to do for themselves was possible in group basis.

However, those members who had no farms which could
be terraced were free to choose any other farming activity to be assisted. Some members opted for brick making.

Vegetable growing.

The survey revealed that the women groups wanted to have an activity which could generate income through selling the produce. This was mostly practised by the groups which were near to a reliable water source. Most of the vegetables were grown near river banks. The women leaders allocated duties to the members who could weed, water and even sell the produce if it's ready. The money collected which was collected on daily basis was supposed to be given to the treasurer or the chairlady. This money is expected to purchase chemicals and seeds. These groups depend on the government for the support staff, this is in terms of seeking advice on how to improve their produce. The money which is collected is banked and the products are sold locally to the members of the group as well as non members.

The major problem facing the activity is lack of enough land. This is due to the fact that the land which is being used was given by some of the members on lease grounds. This only applied to those members who are nearer to the water sources. This therefore gives an
implication that women have no security of land and this has hindered progress as far as they are concerned.

Another problem that hindered progress in these groups was lack of ready markets. The groups basically depended on the local market. These products are locally consumed and so they have been forced to sell them locally since high prices will mean low purchasing power. The members felt that the problem could be solved if the Non Governmental Organisations around and the Government officials could organise for the local institutions such as schools to be buying from them the produce. They felt that if this was not possible the hotels around could utilise these products such that the project is made sustainable. Losing market indicate that the produce is wasted and this may lead to low turn out and lack of motivation to enable them contribute fully to their own groups.

**Tree nursery.**

This was one of the main activity of the groups. The survey noted that most of the groups that were engaged in tree planting were also interested in digging of terraces. The main objective of this was due to the fact that the Non-Governmental organisation such as World Neigbor together with the Catholic Diocese of Machakos
wanted to encourage this activity in order to promote afforestation in the region as well as the district in general. This activity proved to be effective in soil conservation measures for women themselves and earned income for them.

The survey revealed that the donors encouraged this since the area experiences low rainfall hence low productivity. Tree planting in this case enabled the control of soil erosion since most areas lack vegetation cover. This activity also encouraged agro-forest where by women were able to get firewood from their trees. This in turn saved the women from wasting many hours looking for firewood. The exact figure of the money earned from this project could not be got. This was due to the problem of book keeping. The major problems of this activity was lack of land for tree nurseries as well as lack of polythene bags for the tree nurseries. The women groups depended on the land near river beds or leased land. The leasing of land tended to be expensive and there was no security since the owners of land could demand to utilise their land when conditions are favourable.

The trees are sold to the members as well as non-members. Assistance on use of paper seedlings has been sought from the officials of Ministry of Forestry and
Natural Resources. The forest officer in the area has also educated the women groups on the importance of tree conservation. This exercise has been extended to most primary schools where land has been set aside for proper tree nurseries and demonstration plots.

5.4: The Profile of the Women Groups and Contribution/Impact on Community Development:

5.4.1 Socio-Economic Factors.

The distribution of the marital data differed. It included married women and widowed who accounted for 80% and 20% respectively. This is shown in Chart 1:

Chart 1.
The majority of these women group members were married (80%). This gives an indication that they have seen the need to unite since they are aware that working together will be a way of improving the society not only for themselves but also for the future generation.

The group members gave the reasons why they decided to form the groups. They argued that traditionally these groups existed which were called "Mwethya". These groups were based on the concept of mutual assistance. Today the concept of "Mwethya" has been broadened. These groups are self-help and form around a common need. The activities are generally initiated by group members or as a response to the local administration efforts to mobilise labour to address a community need. Out of the 40 women group members interviewed 95% responded that they were responsible for the groups formation while 5% revealed the local community Development Assistant was responsible for their group formation. This gives an implication that the women in the study area know their needs. This therefore mean that in joining together, women derive emotional satisfaction and obtain a sense of belonging through the realisation that problems that individual women face are not peculiar to individuals but also confront other group members.

However, the ages of these group members varied and
ranged from 28 to 55 years. This is an implication of people who are still strong and productive in the society. This therefore imply that these women are capable of getting more skills to improve and run their projects independently. The average household size for this group is 6. This is an implication that to some extent they have adhered to family planning control methods. The survey revealed that the members of the group decided to have such a family having recognised the consequence of a large family. They went further to suggest that the primary Health Care Programmes had educated them on the need to have a small family. This was very effective in the sense that 90% of the members who were productive revealed that they had adopted different family planning programmes.

This can be concluded that these health care programmes which have been directed to the society through women groups have influenced the community since proper family planning measures do not only benefit women group members themselves but a positive step in the proper utilisation of the society's resources.

The fertility rate was however noted as follows.
Table 5.3 Household size of the Group members.

<table>
<thead>
<tr>
<th>Household size</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-5</td>
<td>20</td>
<td>50</td>
</tr>
<tr>
<td>6-10</td>
<td>18</td>
<td>45</td>
</tr>
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<td>11-15</td>
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<td>5</td>
</tr>
<tr>
<td></td>
<td>40</td>
<td>100</td>
</tr>
</tbody>
</table>


On the other hand, the non-members of self-help groups had a house hold size which was slightly smaller than of the members. This was an indication that the group members were burdened by their families and that may be one reason why they found it wise to join together in order to attempt to solve problems which an individual woman may find difficult to solve. This difference is illustrated in Table 5.4.

Table 5.4 Non-group members.

<table>
<thead>
<tr>
<th>Household size</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-5</td>
<td>24</td>
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<tr>
<td>6-10</td>
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<tr>
<td>11-15</td>
<td>1</td>
<td>2.5</td>
</tr>
<tr>
<td></td>
<td>40</td>
<td>100</td>
</tr>
</tbody>
</table>


Education Level

The level of education of a given society has implications on development. In cases of self-help
groups, education level has an implication on the type of activities to be carried out in any given area. The study showed that majority of the women group members had primary education. This is shown in Chart 2 below.

Chart 2.

The Chart indicate that the group members have low education, implication than most of the women with higher education level have moved to urban areas for white collar jobs. The level of education of this group indicate that these people may not have formal income and so this may affect the full contribution of the women to the groups. This was indicated by their occupation where
by 70% of the members were peasant farmers. Other occupation ranged from teacher/clerical and others operated their own business. This accounted for 20% and 10% respectively.

This has greatly affected the type of activities in the area. The activities were geared towards having the ones that are less demanding in terms of skill and money contribution. The income of this group members ranged from KSh.500 to 4000. This has also affected expenditures on food, fuel, health, education and labour. The importance of these vary greatly and contribute to the development of any given society. A healthy and educated individual lead to proper utilisation of human resource which is viable in national development.

Despite the fact that the area is not productive in terms of agriculture due to climatic conditions, farming tends to dominate the activities in the area.

5.4.2 Benefits Accrued:

The study sought to establish the benefits if any which have been accrued by the members. The group members had different reasons why they decided to join the groups. Out of the 40 members interviewed 52.5% showed that they joined the groups in order to help each other in their needs. They felt that since the area is not well endowed with natural resources, there was need
to make use of the available resources. This was justified in the findings where by 95% of the group members revealed that they were responsible for the groups' formation while the 5% of the others said that it was through the local community Development Assistant that they realised the need to join together and articulate their needs.

The concern for participation in the development issues was another motive behind group formation. The members felt that since most of their male counterparts had migrated to urban areas in search of income, there was need to directly involve themselves in development programmes.

The reason for this arose as a result of the fact that women are the targets of problems in rural areas. Any programme which is directed in rural areas greatly affects women in one way or another. This has brought about the consciousness of being in the forefront of development-oriented activities whereby women are seeking to make the world in which they live a better place for the whole of mankind through their self help activities.

Other conclusions that have been made from the study which have instigated the group formation was common language and common origin of the people inhabiting the area as well as the district. This brought about a
relationship where by groups could be formed on area basis for convenience purpose. The district has also benefited from assistance not only from the Ministry of Culture and Social Services but also through the local Non-Governmental organisation which assists most social service oriented activities. The district as a whole has a large number of extension workers employed by the Social Services Department at the Machakos Municipal Council and the Non-Governmental Organisation who are based at the location, division and district levels. This being the case, the guidance and services in women self-help activities is readily available.

The benefits accrued by women group members varied depending on individuals. On education, the group members revealed that the seminars they have been attending have been so useful such that they have tried to educate their children. 90% of the people interviewed revealed that they attended barazas and seminars weekly. This has given them the challenge as far as education is concerned. This is so since their children have tended to acquire a higher education level than what they achieved. This is justified by Chart 3 which shows the education level attained by the most educated child in their families.
Chart 3 above shows that some of these people have children in school and so the education level may keep on rising with time. It clearly indicate that this may be a good start in developing human society. Generally, educating the youth does not only benefit the parents but the society or community. The benefits accrued in the sense that these youth have acquired skills and knowledge which can be applied in different sectors of the economy.
The seminars and Barazas have also helped in improvement of farming techniques. These groups have been educated on proper farming techniques where they use modern plough and for those without manure were using artificial fertilizers. This was justified when the 70% of the members revealed that they attended seminars on farming techniques. The food production in this case has been a major concern as indicated by agricultural-oriented women group activities. By focusing on this activity women have tried to make sure that their families and community have not only constant supply of food but balanced diet.

On shelter provision, the group members were impressed by their own efforts in home improvement. This was guided by the dictum that charity begins at home. Shelter in this sense can be viewed as important since it contributes indirectly to the health of an individual. The contribution of this health individual to community's programmes can be said to be an important step in utilising this resource.

The study revealed that most of the members have permanent houses. For those who had semi-permanent houses, they were willing to adopt any innovation that would change improve this state.
By attempting to provide water at or near their homes, women have been trying to reduce the amount of labour, energy and time spend in water collection. This can also be said to be an attempt to clearly supplement the Kenyan Government plan (1979-83, 84-88, 89-93) which aimed to provide water to homesteads by the year 2000.
This can be shown in table 5.5 below.

Table 5.5: Water Source.

<table>
<thead>
<tr>
<th>Water source</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rainwater catchment (water tanks)</td>
<td>26</td>
<td>65</td>
</tr>
<tr>
<td>Community tap</td>
<td>12</td>
<td>30</td>
</tr>
<tr>
<td>Other sources (dams, river)</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Total</td>
<td>40</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field survey, 1993

Table 5.5 above shows that most of the group members have benefited from the water provision programmes. The water consumption in average per household indicated 100 litres per day. This has indicated that the average household size is six while the daily consumption is 17 litres per person. This quantity might be lower than the expected water consumption per person in rural areas. This consumption pattern could have been influenced by the climatic conditions of the area. This figure also varied with that of the none members of the groups in the sense that their consumption was 15.7 litres per day. This can be concluded that the group members have an advantage on water consumption over the non-members. This could be explained by the fact that most of the members had water structures in their homes.

The study also revealed that the distance they used to walk to the water source has reduced since they joined
the groups. The average distance to the water source before joining the groups was 6Km. This has greatly reduced to 3 Km and this is an implication that with time this distance may be reduced. This has not only benefited the women themselves but the community in general.

On conclusion, groups are important because they act as instruments through which individual members hope to strengthen their capabilities in meeting the challenge of being key providers of family welfare. These groups act as forums whereby women exchange new ideas and skills of coping with their day to day problems. This forming of groups bring emotional satisfaction and sense of belonging to the members.

5.5 Factors Affecting Women Self Help Activities:

The problems affecting the groups are related to the members education level, income level as well as occupation. The income of an individual is very important since it enhances persons contribution to development programmes. The major occupation of these women was farming which accounted for 60%, while 40% of the rest were either employed permanently or owned business stocks. This has implied that their contribution to groups varied. The women group members
who were not employed earned income from the surplus got from agricultural activities. The socio-economic profile of the rural areas do vary widely with those of the urban areas due to the fact that the produce in rural areas do fluctuate with the climatic conditions of the area. Others sought their income from their husbands and relatives. This has meant that income has hindered financial contribution to their groups and so they have been forced to contribute labour. The low income has also contributed to low morale in development activities. However, their response to how they contribute to their groups was very encouraging, since 77.5% of the members argued that they contributed money while others contributed material and labour. This accounted for 12.5% and 10% respectively.

Education was also another factor that affect the women group activities in the area. The fact that majority of the group members had primary education indicated that education is important since it contributes to the choice of activities as well as the skills to be used. Low education has contributed to poor management of the projects. One aspect which was noted as a result of this was leadership problems. This aspect brought about role conflict within the groups such that the roles of the chairlady and other officials merged.
In most cases, the money collected on daily basis for different activities was handed over to the chairlady who then could hand over to the treasurer.

The choosing of officials was greatly affected by factor. All the groups relied on the members who knew how to read and write. This resulted to training problems in the groups. Training of manpower in any given community contribute to utilisation of manpower. Training in this case give rise to skills which enables proper management of projects. The survey revealed that most of the officials had not been trained on bookkeeping. Bookkeeping is important for the records on the activities. This has meant that failure to train women on bookkeeping has brought about problems which have interfered with previous trends of the projects. Any form of training is crucial in determining the part the group activities will follow. This failure to train women leaders has affected the leadership the direction in which the groups will follow.

Training of the leaders is important despite the fact that it should be geared towards the members perception of the leader and to the fulfilment of their needs.

Generally, low education level has showed that the potentials of rural women are not fully utilised. Women
in rural areas are engaged for long hours on their farms in a slow and laborious process of preparing their farms. They spend hours in the farms and they return home to face household chores. They have less help both in the field and at home as many of their children go to schools. This has contributed to their low participation in self help projects. This low participation can also be attributed to the pressure of excessive child bearing and frustration by the frequency of ill-health and the high rate of infant mortality in the family. Living at a great disadvantage in relation to her male counterparts and urban women, rural women are inaccessible to new ideas and external influence.
6.1 Introduction:

The goals of development in any given area are geared towards improvement of the living conditions of the community, reduction of poverty, access to dignified employment and reduction in societal inequalities among others. In rural areas, majority of people who live there are women who in most cases are poor, unemployed and underemployed. This gives an implication that women are socially and economically disadvantaged.

Women work in rural areas whether in groups or as an individual is very vital for the survival of the community. This is in terms of food production, fuel gathering, water fetching, and health care. Therefore any programme that has to suit a given area should be geared towards meeting the needs of the local people.

6.2 Policy Approach.

In the study area, the needs of the community are as a result of the climatic conditions of the district. The area lies in the low potential zone which receives 500mm of rainfall per year. As result of this, water has been the major problem since there's been no surface water bodies in the area. The rivers which exist are seasonal. In this sense, given that water is life, agricultural activities in the area have been low. This situation has
meant that women being the target of problems in rural areas they have been forced to look for alternatives in trying to alleviate the problem.

The study revealed that 100% of the women group members interviewed joined the groups in order the help each other and solve general problems facing the society. Their efforts were geared towards solving the problems by giving priority to the needs which are very important. They felt that their needs can be met if not fully in self-help groups. Their engagement in shelter provision and construction of water structures was a way of giving priority to their pressing needs. These groups also aimed at having income generative activities inorder to improve their income. The low income in the area is attributed to the low productivity of the district.

Inorder to meet these needs, the women realised the need to phase projects which could fully utilise the local resources given that the area is not endowed with many natural resources. This factor imply that the groups did not have alternatives other than using what is available and affordable in terms of resources. These efforts have enabled these groups to achieve their goals despite some problems identified.

Any attempt therefore to improve the role played by women self-help groups must be perceived within the
context of both women and the society. Given the socio-economic characteristics of the members, the policy programmes should be geared towards addressing all women problems in the rural areas. The common problems in rural areas are related to provision of basic needs which include health, food, nutrition, education, housing, water and social advancement. In this situation women should be singled for special consideration despite the fact that these problems affect the community. The reason for this is as a result of the fact that they are affected more by these problems.

Women should not be isolated as a target group in planning. It is important to encourage and support them in order to enable them solve the problems they experience without necessarily relying on others.

The Kenyan Policies as stated in 1984-1988 development plan opted for increased participation of local people in development process (planning from below). This process should be gender specific if support services have to be realised. In this case women groups should be the ideal for grassroots institution building for sustained development in rural areas. The projects undertaken should be geared towards improving their quality of live and the content and orientation got from these activities should not be labelled as women
activities but rather activities to promote Community Development.

In conclusion, the group structure is important in developing a supportive structure for women's activities from local to national level.

6.3 **Role and support for Women Self-Help groups:**

Non-Governmental organisations and the Government of Kenya should play a major role in giving the necessary support to these groups. They should work together in making the groups effective by providing the required support staff who are related to their projects. This support should also be in monetary form to enable the running of the projects effectively.

On the other hand, the officials concerned with these groups should involve all women members in all planning stages and leaders selection such that they can be in a position to understand the projects well.

They should offer training courses for the Women leaders and the members, engage themselves in fieldwork with the groups and monitor group progress and problems. This in return will ensure proper co-ordination of activities of all agencies that deal with women self-help groups.
6.3.1 Role of Non-Governmental Organisations:

Generally, the efforts of the NGOs are usually directed towards Community Development. They cater for the needs of the local people which are not sufficiently met by the Governments. The NGOs normally have a belief that participation of the target group is important in achieving goals.

The importance of NGOs especially in women projects is due to the fact that they tend to operate flexibly with lower operational costs and direct involvement with the people. This ideally enables them to deal effectively with the interests of the women. This in return leads to greater attraction of the society at the local, national and international level to the needs of these groups.

In conclusion, NGOs should continue assisting these groups due to their innovative role in developing specific solutions for the needs of the women.

6.4 Recommendations:

Women self-help groups have important potential for acceptance of new ideas, techniques and technology at community level. Participation in decision making can be a major means of inducing attitude change and increasing group productivity. The women self-help group members should be involved in all stages of planning. This
action should involve the women in identifying their needs, the goals they aim to achieve, the available resource they have, the means to achieve the goals and the alternatives they have in undertaking the activities.

These measures will ensure that there is adoption of new ideas and a form of co-operation which will ensure the success of development projects. This is due to the fact that the potential for educating rural women in Kenyan society lies in the existing women self-help groups. The already existing organization structure gives way for the implementation and acquisition of literacy skills which could be integrated with the goals of existing programmes. These programmes should however demonstrate that they are already explicitly related to the needs and priorities of local women.

In order for women groups to have viable projects which can generate income, the problems of poor management, selection of viable projects and lack of technical advise and supervision should be put in consideration. This can be solved where by a feasibility study should be done by Non Governmental Organisations in close co-operation with locational and divisional technical personnel in the relevant ministries. This should consider the choice of technology, daily running and budget breakdown of expenses and income. This should
also include a thorough discussion to give the members realistic expectations concerning the financial gains.

If the study is done and group decides to start the project, there should be planned seminars on management and record keeping together. This should involve close supervision and follow up from relevant ministries, staff or Non-governmental organisation to enable the group run their projects better and get some income. However, it should be kept in mind that projects can be introduced and run for the purpose of teaching certain skills to the members. If this is the case, the aim should be clear from the planning stage and there should an effort at income generating as an encouragement.

On the managerial and skills training, all women group leaders and members should acquire skills. For the leaders, it should be noted that the success of any organisation is determined largely by the character of leadership. There's need for those who have been trained for different skills as related to women activities to transmit crucial skills (Management, book-keeping and Marketing) to women groups, practical rather than theoretical training in needed that would fit socio-economic conditions of women's life in time flexibility, seasonal differences in time availability and literacy skills.
In many cases, Non Governmental Organisations could effectively train women groups in skills which should be related to the type of productive activity. This is important in enabling women to sustain development activities after the completion of projects without having to depend on government and Non Governmental Organisation employees for guidance and supervision.

Generally, the groups had rather ambitious plans for future activities. These ranged from simple intensification of current activities which ranged from buying plots and developing them for the groups which had not done so. This exercise requires a lot of finance to facilitate it. Lack of finance seemed to be the most fundamental problem confronting the group given that the area lies in Arid and semi-arid part of the country.

In order for them to become viable organisations and be able to build the scope of their service to the members and realise meaningful objectives, the groups must be able to have a strong financial base. This can be solved by increase funding by the Non-governmental organisations and women efforts to engage in selling hand-craft products. This could be extensively utilised despite the fact that it may be difficult to sell the products locally since local market offer little demand.
This situation may be worsened if there is replication of many craft items.

To fully exploit these possibilities, there should be a close co-ordination of craft production between groups as well as the establishment of Division and district wide marketing channels which can enable selling of bulky products to the outside market. This financial base can be strengthened if the existing customary laws which denies women access to own land are revised. This can enhance easy accessibility to credit facilities and create and economic institution where women can have access to personal land rights and this can enhance and accelerate development in all levels.

There is also need to recognise and give incentives to women groups for their contribution to the society's enhancement. Women groups are essential for the success of development projects that require active community participation and the contribution of labour. It is therefore important to provide these groups with incentives and rewards such as participation of women leaders to the decision making bodies at local level and other fields. In projects that require women labour, provision of labour saving technologies can be a good incentive. Projects that make the basic needs which women spend more time trying to cater for are in and of
themselves an incentive.

6.4 Conclusions:

From the analysis, it can be concluded that despite the formidable obstacles women face, it has been clear that through group action women can make the most vital contribution to community development. Increased efforts and assistance need to be channelled to them to enable rural women to learn from each other and achieve solidarity and collective strength so that they can ally themselves with their menfolk from a position of equality instead of dependency.

It can be noted that, in most Kenyan societies women are not owners of property. The self-help movement has therefore made it possible for women to own property on group basis. The implications of this are far reaching in as much as women especially rural women are beginning to financially provide for the needs of their families. This by itself should amplify their role in general family decision making process. Better and permanent houses for the members of women self-help groups have saved them labour whereby they do not carry out repairs especially during the rainy season. These groups have enabled them to learn about the healthy environment.

In their participation in health nutrition
programmes they have been able to prevent diseases resulting from unhealthy environment. This has saved them on medical expenses and as a result can be said to be an improvement in the quality of labour.

Generally, groups provide source of identity through which valuable information is transmitted, new ideas exchanged and various issues discussed. The social interaction derived from group membership gives women a chance to break from individual isolation and related activities. Group participation improves women self-confidence and develop leadership abilities which enable them to derive psychological feeling of ownership since most of the movements in Kenya continue to be dominated and controlled by men at the level of membership and leadership.

However, from the findings it can be noted that:

(i) Even with the creation of women bureau, women have not been given proper attention in the planning system in Kenya. In most cases the plans have a broad focus not specifically on women.

(ii) Dry zones, that is Arid and Semi Arid lands, should have any special programmes specifically designed to help women self-help groups in their movement.

In this respect, if the potentiality of women has to be recognised, their role in community development should
not be seen as subsidiary to that of men but rather it should be complimentary. Much of what women do is generally held in contempt and many communities have always viewed this role of women as second class despite the fact that their role should be given due appreciation. This is a clear indication that past policy has tended to ignore the real place women have in subsistence and development activities. This is reflected in the channelling of information, organisational and material facilities needed to capitalise on locally available development resources.

Despite all the obstacles women face, their desire to participate in development programmes which are aimed at improving their living conditions is reflected in their high level of participation in self-help groups. This therefore can give an implication that women in Kenya can be referred to as life line of "harambee" self-help activities and guardians of health and wealth of rural families.
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APPENDIX

QUESTIONNAIRE FOR WOMEN SELF-HELP MEMBERS, LEADERS AND NON-MEMBERS:

Name of Respondent ..................
Questionnaire No: ..................
Interviewer ..................
Date ..................

A: GENERAL CHARACTERISTICS:

1. Age of respondent ..................
2. Sex: 1. Male [ ]
   2. Female [ ]
3. Marital status
   1. Single [ ]
   2. Married [ ]
   3. Widowed [ ]
   4. Separated [ ]
   5. Divorced [ ]
4. Household size ..................
5. Number of children in school .......... 
6. How many children have dropped from school ..........
7. Educational level of the respondent
   1. No education [ ]
   2. Primary [ ]
   3. Secondary [ ]
   4. Post-secondary [ ]

B: SOCIO-ECONOMIC ASPECTS:

8. What is your major occupation
   1. Peasant farmer [ ]
   2. Teacher/Clerical [ ]
   3. Business [ ]
   4. Others (specify) ...........
9. If employed, state the terms of employment
   1. Permanent [ ]
   2. Temporary [ ]
10. Do you have any secondary sources of income
   1. Yes [ ]
   2. No [ ]

11. If yes, list them
   1. ____________________________
   2. ____________________________

12. What is your monthly income Kshs. ..............

13. Please give your monthly expenditure on the following
   1. Education Kshs .............
   2. Health Kshs .............
   3. Transport Kshs .............
   4. Food Kshs .............
   5. Fuel Kshs .............
   6. Labour Kshs .............

14. What is the size of your farm ............. acres.

15. What are the major crops grown in your farm
   1. ____________________________
   2. ____________________________
   3. ____________________________

C: QUESTIONS RELATING TO COMMUNITY DEVELOPMENT:

16. Are you a member of any self-help group
   1. Yes [ ]
   2. No [ ]

17. If no, give reasons.________________________
    ____________________________
    ____________________________

18. What type of a house do you live in
   1. Permanent [ ]
   2. Semi-permanent [ ]
   3. Temporary [ ]

19. If your house is temporary, could you adopt any
    innovation meant to improve it
   1. Yes [ ]
   2. No [ ]
20. What is your source of water
   1. River [ ]
   2. Community tap [ ]
   3. Rainwater catchment [ ]
   4. Shallow dug wells [ ]
   5. Dam [ ]

21. What is the distance to the water source...........kilometres

22. Before you joined the group what was the distance to the water source.............kilometres

23. How much water do you use daily...........litres

24. What is the quality of the water
   1. Good [ ]
   2. Bad [ ]

25. What level of education did your most educated child attain
   1. No education [ ]
   2. Primary [ ]
   3. Secondary [ ]
   4. Post-secondary [ ]

26. How often do you attend to the following:

<table>
<thead>
<tr>
<th></th>
<th>Not at all</th>
<th>Weekly</th>
<th>Monthly</th>
<th>Yearly</th>
</tr>
</thead>
<tbody>
<tr>
<td>Barazas</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Agricultural Shows</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Visit to relatives in Towns</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

27. How far is the nearest dispensary.............kilometres

28. Who do you consult when you are sick
   1. Doctor [ ]
   2. Traditional doctor [ ]
   3. Any other (specify).............................
29. How many meals do you have per day
   1. One [ ]
   2. Two [ ]
   3. Three [ ]
   4. None of the above [ ]

30. Do you have enough food in the store
   1. Yes [ ]
   2. No [ ]

31. (a) If yes, give reasons
       ...............................................................
   (b) If no, give reasons
       ...............................................................

32. Do you use any modern techniques of farming
   1. Yes [ ]
   2. No [ ]

33. If yes, tick the appropriate
   1. Artificial fertilizers [ ]
   2. Tractors [ ]
   3. Modern Plough [ ]

34. Do you attend seminars on farming techniques
   1. Yes [ ]
   2. No [ ]

D: Questions relating to the group formation and leadership:

35. What is the name of your group
       .............................................................

36. When was it started
       .............................................................

37. Is it registered:
   1. Yes [ ]
   2. No [ ]

38. If no, give reasons
       .............................................................

39. What were the main reasons for forming the group
   1. .............................................................
   2. .............................................................
   3. .............................................................
   4. .............................................................

40. What activities do you engage in
   1. .............................................................
   2. .............................................................
   3. .............................................................
   4. .............................................................
   5. .............................................................
   6. .............................................................

41. Why did you prefer the above activities
   1. .............................................................
   2. .............................................................
   3. .............................................................
42. Please give the advantages of each activity
1.................................4.................................
2.................................5.................................
3.................................6.................................

43. Is your group engaged in construction of houses
1.Yes [ ]
2.No [ ]

44. If yes, how many has it constructed.................

45. Is your group engaged in construction of water tanks
1.Yes [ ]
2.No [ ]

46. Who was responsible for the formation of the group
1. Women themselves [ ]
2. Area administrative leaders [ ]
3. Community Development Assistants [ ]
4. Others (specify) [ ]
5. Don't know [ ]

47. When did you join this group............................

48. Why did you join the group.............................
1.................................2.................................
3.................................

49. What role do you play in the group
1.Ordinary member [ ]
2.Committee member [ ]
3.Chairperson [ ]
4.Treasurer [ ]
5.Secretary [ ]

50. If you are the chairperson, how long have you been holding that position
1.Less than a year [ ]
2.A year [ ]
3.More than a year [ ]

51. How do you change your leadership
1. Not at all [ ]
2. Once a year [ ]
3. Twice a year [ ]
4. Any other (specify).................................

52. How often do you meet the members
1. Weekly [ ]
2. Monthly [ ]
3. Any other (specify).................................

53. How many members does your group have in total............

54. Since the group was formed has the number increased
1.Yes [ ]
2.No [ ]
55. (a) If the answer above is yes, give reasons ...........................................................................
(b) If no, give reasons .....................................................................................................................

56. Since you joined the group have you and your family benefited
   1. Yes [ ]
   2. No [ ]

57. If yes, say how ...........................................................................................................................

58. Do you have any problems facing your group
   1. Yes [ ]
   2. No [ ]

59. If yes, which are the common ones
   1. .................................................................
   2. .................................................................
   3. .................................................................
   4. .................................................................

60. What do you think can be done to solve the above problems
   1. ........................................................................
   2. ........................................................................
   3. ........................................................................

61. Whom do you consult in times of problems
   1. Community Development Assistant [ ]
   2. Area administrative leaders [ ]
   3. Any other (specify), ........................................

E: QUESTIONS RELATING TO RESOURCE MOBILISATION:

62. Do you wish to expand these projects
   1. Yes [ ] 2. No [ ]

63. Does the Government give support in your projects
   1. Yes [ ] 2. No [ ]

64. If yes, what is their contribution
   1. ........................................................................
   2. ........................................................................

65. Did you require any support when starting your projects
   1. Yes [ ] 2. No [ ]

66. If yes, what was the nature of support
   1. Money [ ]
   2. Material [ ]
   3. Labour [ ]
   4. Ideas [ ]
   5. Others (specify) ........................................
67. Where did this support come from
   1. Government [ ]
   2. NGO's [ ]
   3. Both [ ]
   4. Others(specify).................................

68. Do you still get the support
   1. Yes [ ]
   2. No [ ]

69. If yes, from where
   1. Government [ ]
   2. NGO's [ ]
   3. Both [ ]
   4. Others(specify).................................

70. Does your group sell any products
   1. Yes [ ]
   2. No [ ]

71. If yes, which ones........................................

72. Is the profit shared among the members
   1. Yes [ ]  2. No [ ]

73. Are there any problems you experience when selling the produce
   1. Yes [ ]  2. No [ ]

74. If yes, which ones
   1. ...................................................
   2. ...................................................
   3. ...................................................

75. What do you think can be done to solve these problems
   1. ...................................................
   2. ...................................................
   3. ...................................................

76. How do you contribute to your group
   1. Money [ ]
   2. Materials [ ]
   3. Labour [ ]
   4. Others(specify).................................

THANK YOU FOR YOUR CO-OPERATION.