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**THE IMPACT OF WOMEN'S GROUP  
MOVEMENT IN RANGWE DIVISION: A  
SOCIO-ECONOMIC PROFILE. ↗**

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**BY**

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**A THESIS SUBMITTED IN PART FULFILLMENT  
FOR THE DEGREE OF MASTER OF ARTS IN  
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**1993**

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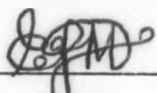


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# DECLARATION

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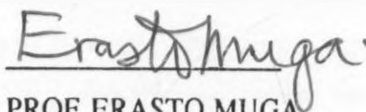
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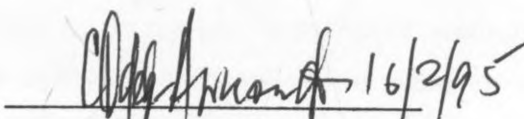
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PROF ERASTO MUGA

Signed



DR. CASPER ODEGI-AWUONDO

## DEDICATION

Dedicated to

**CLEMENTINA THERESA ONGARO MUGA, MY DEAR MOTHER, AND  
THE LATE AUGUSTINE PAUL MUGA, MY FATHER**

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The accomplishment of this study has seen me undergo many anxious moments and incur high costs in time and money. It is therefore my great obligation to express my thanks to those people who lent a helping hand in its preparation until it finally came out in print.

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## ABSTRACT

The central thesis of this study is that the pursuit of economic processes in the rural areas of Kenya through Women's Group Movement causes economic development and thus elimination of poverty among the rural women and their households. Membership of and participation in women's groups, and the provision of external cash / material assistance to these groups form important channels through which the socio-economic impact of the female-oriented self-help development programme on the rural population can be gauged.

Membership of the group, as used in the conceptual framework of this thesis, refers to, among other things, the strength of <sup>id</sup>member's enrolment into the group, his/her economic standing, and general social status. Participation on the other hand is used to refer to the various levels of the group members' share in the group activities which are generally expected to generate group incomes to be saved, invested or earned by the members. The external assistance to the groups which is another study variable covers the external aid from sources outside the groups, and it reaches the groups in form of funds and materials availed to the groups, and is viewed as a necessary supplement to the group member's voluntary efforts towards group development processes.

The other variables through which the impact of the movement was investigated included accumulation of capital and productive investment, self-reliance, and inequality. While accumulation of capital is used to refer to the securing and build-up of productive capital (like tractors, draught animals) as well as general property such (as houses, land), productive investment is used in this research to cover funds spent on the means of raising the levels of production (like in buying fertilizers, seeds or trade merchandise). By the concept self-reliance in the conceptual framework is meant the degree of the group members' dependence on their own rather than external resources to contribute to the growth of their projects and activities, and to meet their group objectives. It also refers to the female group members' husbands, and their social independence from their men in conducting their group chores, like making decisions on group affairs. Inequality as another variable is used as a measure of the extent of differential distribution of group resources and manual labour between husband and wife. Also covered by the concept is the discriminative behaviour like differential meting out of disciplinary actions on

various categories of members. Included in this concept is also the acquisition or increase in the status and/or prestige by the group arising after their recruitment into the groups.

The role of the men in the movement is also viewed as an intervening variable with possible influence on the impact of the movement in rural Kenya.

The research employed data collected from Rangwe Division of the former South Nyanza District to establish whether the assertion of this thesis is true or not. The main aim of the study was to determine whether the establishment of women's group movement in the division is contributing to development both material and non-material. The indicators of development investigated included productivity, accumulation of capital and productive investment, rise in status and/or prestige, drop in oppressive labour, and rise in decision-making.

The study employed multi-stage sampling technique to select respondents. The individual women's group members were the units of analysis. To collect data interview schedules (consisting mostly of closed questions and a few unstructured questions), simple observation, and secondary data were employed. For methods of data analysis the study made use of chi-square ( $X^2$ ), the Gamma test, percentages, means and proportions. The study argued that the success of the Women's Group Movement is determined by among other factors, membership (quality of) of the group, participation in group activities, provision of external assistance, the acquisition of self-reliance and equality by the group members.

On the question of economic development the study found that the movement has not brought about tangible economic development due to its inability to stimulate rapid accumulation of capital and productive investment. It has caused some growth besides supplementing the self-subsistence of the members and their families. The movement therefore does not serve the rural women in Rangwe as a tool for the eradication of poverty among them.

The study established that participation in women's groups contributes to the development of intersex and intra-sex equitable distribution of incomes and labour in the rural areas, and thus serves as a viable tool for reducing economic inequality and exploitation in the countryside.

The study further determined that membership of the women's groups brings

about a reduction in the social oppression of women in the rural areas and therefore serves as a tool for the eradication of non-material indicators of poverty. That is, the movement is promoting the growth of social equality in the rural areas, and should not continue to involve only a minority of rural women as is the case today.

The study also found that the provision of external financial/material assistance to women's groups brings about the development of self-reliance by the women's groups, and the achievement of economic independence by the women in these groups from their husbands. Its provision should therefore be considered as a necessary component in the promotion of the programme.

The study generally finds women's group movement to be contributing to the elimination of socio-economic discrimination between the sexes and among the women but finds it lacking as a programme for rapid economic development and elimination of material indicators of poverty among the rural women.

In order that the application of the Women's Group Movement may imprint tangible and positive impact on the economic development of the rural women the study concludes that there will have to be a critical reconsideration and streamlining of a number of its activities.

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# CHAPTER ONE

## INTRODUCTION

The women of Kenya, alongside their men suffer from poverty, just like their counterparts in the other Third World countries. Almost all Kenya's smallholder farmers are poor by Western usage of the word (Collier, 1980:68). The author (Collier, 1980:12) rank orders rural Kenyans according to the poverty levels as smallholders, pastoralists, landless squatters, and migrant farmers in dryland areas. To Collier the poor smallholders have less land, lower education levels, lower subsistence consumption as well as lower levels of farm innovation than the smallholder average.

Poverty, while it also afflicts the urban dwellers, "is primarily a rural problem and its incidence among the people in the rural areas does not differ much among countries at different levels of development" (Bussink, 1980:63). To Bussink about 60% of the rural population in Africa are poor, and they comprise almost entirely, subsistence and small scale farmers. He finds that poverty measures relating to nutrition and sanitation indicate that rural Africa contains the poorest people in the world, and with respect to nutrition may be retrogressing. The women of Rangwe Division in the former South Nyanza District are no exception to this scourge, the solution to which is long overdue.

Poverty as a concept can be defined in a number of ways, depending on the technical criteria used, that is the measurement unit being used, either by individuals or households. It depends on the choice of the base year, and whether income or expenditure are used as the object of measurement (Scott; 1981:29).

It can be absolute, where those falling below, an arbitrarily chosen level of income, known as 'absolute poverty' line, can only earn enough income to maintain merely physical health, and can barely spend this income on essentials for the upkeep of life. The absolute poverty line in rural Kenya, using a base line year of 1974, has been Kshs. 2,000 per annum, which assigned 30% of the smallholder population to poverty (Collier: 1980:68).

Poverty can also be relative, in which case the condition of the poorest members of society are compared to that of the better - off members of society. It is here defined as relative deprivation of the poor of certain necessities of life like living conditions,

assets, etc. Will and Vatter (1970:11) quote Orshansky as stating that there is no uniformly applicable standard for deciding who the poor is in a changing society. That is the criteria for defining who the poor is will depend on the development level of the society in question. Being a dynamic process the contemporary standards for any society soon become out of date.

The poor are those who lead lower levels of life than other groups in society. In economic terms poverty can be defined as the external circumstances that condition a person's behaviour, especially the behaviour he displays in economic transactions: buying consumption items, selling productive services, and securing professional advice and so on (Moynhan, 1969:311).

Compared to the minority elite groups, the bulk of Kenya's female population suffers relative deprivation, lacking adequate food, shelter, clothing, health care and so on. And as Brown (1975: 32) would say, while conditions of poverty affect everyone, they affect men and women differently, that is, its incidence is greater among the women. This is the problem which the women of Kenya are struggling hard to overcome through among other things, the employment of 'Women's Group Movement', as an economic development strategy. By and large economic development is one sure process through which groups in society can reduce or eradicate poverty.

The study attempted to clarify the distinction between economic growth, which refers to rise in output without increase in efficiency of production, and economic development, which refers to increased productivity per man-hour (Oser, 1967:5), as is viewed by Modernisation theorists. Development is actually taken to involve conscious accumulation of capital and productive investment to expand production through what Were (1985:4) refers to as "effective utilization of national resources and services ...."

These definitions are neo-European in nature, based on capitalism as the classic mode of production. This is development in the model of Western industrialised countries, led by the U.S.A., Western European countries, and Japan. This is the 'Modernization' in economic development whose recipe the traditional and dependent economies of the Third World are expected to undertake through the use of specific Western prescribed economic development strategies in order to achieve their own development. The Women's Group Movement is one development programme through which to assess the success of this recipe for the rural households in Kenya.

Kenya's brand of rural economic development strategy which blends the Western prescriptions with traditional economic institutions is known as 'Self-Help' Economic Development. The concept of 'Self-help' in development in Kenya is interpreted to mean the realisation by the people of their common development needs through their own voluntary collective effort. Its popular Kiswahili version known as *Harambee* can be translated to mean "Pulling together to achieve a specific goal (Muia, 1984:5). Traditionally *Harambee* was a voluntary communal work in which neighbours or kinsmen pooled together their efforts to undertake specific heavy tasks for the individual members of the community who called for the *Harambee*- tasks like building houses, or clearing farmlands. It was meant to benefit the individual in need, and not the entire community, at each *Harambee* operation, as has turned out to be the case study.

The present form of *Harambee* as coined by a one Omolo Ongiro- nicknamed 'Omolo *Harambee*', and promoted by the late President Mzee Jomo Kenyatta of Kenya after independence in 1963 (Mbithi and Rasmusson, 1977:146) to instil in Kenyans the need for collective effort in development tasks in order to achieve self-reliance, has since been used by Kenyans to build various sizes of development projects, ranging from cattle dips, schools, and health centres, to 'Nyayo wards' and colleges of science and technology, and to support a number of philanthropist activities like those of the National Fund for the Disabled, and the Presidential Fund for Poor Students. However with its present political overtones and its use as a means to acquire personal interests by the elite members of society *Harambee* is no longer a semblance of its traditional connotation. It no longer involves labour contributions alone. It also involves cash and material contributions. But in its changed form Kenyans of all walks of life, and especially adults, have raised huge sums of money and materials-supplemented with free labour - to construct thousands of self-help development projects of various kinds and differing values, which might have not been achieved within the period without the people's volunteering of their resources to do so.

To effect self-help development especially in the rural areas of Kenya, various forms of *Harambee* groups have come into existence. Women's groups comprise one form of these *Harambee* groups, and the 'women's Group Movement' or Programme which encompasses these groups is by and large a mere component of *Harambee* or 'Self-Help Movement'. It is this phenomenon of 'Self-Help Development' which the women

of Kenya are trying to utilize to fight the problem of poverty in order to foster their economic development to achieve socio-economic self-reliance, and to eradicate existing forms of inequality. And this study is devoted to the analysis of its application in rural development in one area of Kenya.

Women play a very important part in Kenya's economic development, just as they do in other parts of the world. Loutfi (1983:33) reports that women produce more than half of the world's food. But it should be added that they also play a major part in the production of cash crops as well, especially in the small holdings that characterise agriculture in many parts of the Third World. In Kenya they perform similarly important roles. Over 70% of adults in rural areas of Kenya are Women, often left behind to keep the home and raise the children, while their husbands migrate to the cities for wage jobs (Kneerim, 1980:5). Writing on African Women South of the Sahara, Hay and Stichter (1984:1) aptly remark that the majority of African women are farmers, as it is women who do the greater part of agricultural labour on the continent, toiling in the fields for four to eight hours a day. The same authors observe that the women have been called the invisible farmers of Africa, because their extraordinary labour contributions to farming is regularly overlooked in national statistics and development. Planners too often see them as farmers' wives and household workers, instead of as farmers. The Women's Group Movement should be able to contribute to the reversal of this view of the Kenyan Women.

The women's groups undertake a wide variety of economic activities which also differ from place to place, depending on the availability of markets for group products and the availability of raw materials, and on the level of economic development of an area. The large varieties of commodities produced and sold through the women's group activities can be said to have contributed to the growth of commerce in areas with successful women's group undertakings. Some of the groups' productive projects such as handicraft workshops, bakeries and flour mills may also be viewed as enhancing the expansion of home industries, or small scale industrial enterprises to the village.

Many products of exchange in the rural areas of Kenya today are made by women, either domestically or in their group activities. Both the women's groups' commercial enterprises like retail shop business, running road transport, and the development of home industrial production, such as handcrafting, may through a general

look, be said to have raised the level of income-generation in the rural areas. It should however be noted, as Sorensen (1990:18) observes, that only a small percentage of relatively better-off women in the community are the members of the successful women's groups, which means that any benefit from the activities under the movement still largely remains a supplement to the 'rich'. However, this is still an increase in output, and therefore this contributes to growth. To the households of the members of such groups it contributes to a rise in their living standards and further eradication of the elements of poverty that they may still be suffering from. If therefore it could be proved that the real benefits only go to the few elite members of women's groups in the rural areas then the movement could be looked upon as another means of entrenching stratification within the lot of the women as a social group.

The women form the backbone of *Harambee* activities in Kenya, according to writers like Mutiso (1975) quoted by Masasabi (1987:11). Mutiso observes that 80% to 90% of the unskilled labour force in the *Harambee* projects in the former Machakos District and Nyeri District comprise women. This may be so because Machakos due to its low agricultural potentiality, and Nyeri, probably due to the enterprising attitudes of its population have most likely lost a large number of their men in rural-urban migrations. Hence the said dominance of women in the provision of *Harambee* labour. But still Masasabi reports Kayongo-Male (1979) to have estimated the women's labour contribution to *Harambee* projects in Kenya to be between 60%-90%, although this may appear an odd statistic given the fact that public work in most parts of Kenya is traditionally undertaken by men, and many of the *Harambee* projects are community projects.

The origin of the women's organizations in Kenya dates back to the years before independence. Masasabi (1987:12-13) refers to the findings of a number of scholars who have researched into the topic, such as Monsted (1978), Ogutu (1985), Ouko (1985), and others, and notes the period between 1940 and 1952 as marked the turning point for women in Kenya. Although these authors do not mention it, it was the time of political agitation for independence and change by the African population, a time of protest against the settler domination, politically, socially and economically. On the world scale it was (especially after World War II) the period of 'Containment' of Communism, which was championed by U.S.A. This was the time when 'Modernization Theory' of development

- of which 'Women's Groups Movement' is one of the implementation phases - began to take shape for the same purpose of 'Containment' during the 'Cold War' era (Preston, 1982). Many of the organized women's associations appeared about this time, although some had been started much earlier. They set the tone for later groups. Many other women's organizations emerged upto the time of independence and since then their number has increased manifold with the proliferation of the present-day women's groups.

The history of the modern women's groups in the country dates back to 1971, when the 'Women's Group Programme' was introduced into the country as part of Special Rural Development Programme (SRDP). The project was sponsored by UNICEF, and was organized locally by the then Department of Community Development. It was intended to employ a strategy of development by increasing the women's involvement in community development through the use of local resources. Themes about community development rose in the 1920s. One of them, according to Perlman and Gurin (1972:33-49) focused on groups in the community, and on improving their capacity to deal with each other, most often by encouraging co-operation among them. The value of the small community in a changing world needed to be preserved, for as the authors quote Liendman:

"the future of democracy depended upon the ordinary citizen's ability to regain control over his own destiny through intensive civic associations ...."

in order that he could realise his own potential and resist external manipulating forces that tended to relegate him to the role of passive observer.

But the reference to the notion of democracy could just be used to make the Western- promoted community development programmes acceptable to the Third World communities. Democracy in the Third World was during that period not a major pre-occupation of Western economists, not as much as containing the spread of Communism, and preservation of the Third World as a source of raw commodities and markets for Western industrial products.

Group interactions can be utilized to mobilize resources, and development services for the people. Through interaction, expression of views can be encouraged in the community which would in turn lead toward agreement on how to improve their common environment. Crucial to it is the adjustment among the groups and organizations to facilitate co-operative relationships (Perlman and Gurin, 1972:35-37).

Community development was therefore intended to bring about the advancement of disadvantaged groups, through the use of what the authors refer to Ross as having called 'Community Associations'. This would bring about self-initiated change which is assumed to be more permanent than change imposed from outside, and which can cause fair distribution of resources. This could be achieved by engaging the poor in decision-making process of the community. But as principle is often different from practice not all women's groups can be said to be self-initiated by the relatively poor who form the majority in women's groups that make all the major decisions that affect the process in these groups.

The research on Women's Group Movement reports two major orientations of women's groups: the 'Social Welfare' type and the 'Commercial' type. The latter could be better described as the economic type, because it encompasses both commercial activities as well as productive activities. The majority of the existing formal groupings are found in this latter orientation, whose main aim is the generation of income for the members. This income is used both to expand production and to supplement the members' earnings from other sources. In the former case it would be causing development, whereas in the latter it would be causing growth, therefore only facilitating reproduction of labour. The women would prefer the former while poverty among them probably dictates the latter. This study undertakes to empirically establish which of these is the objective practice of Women's group members in the village.

Whereas the women's groups, especially where they are successful, may be regarded in high esteem by the Government and donor agencies, their (government's and donor agencies') total contributions are small compared to the total of the members' own self-help contributions. For example the estimated national *Harambee* contributions between 1974 and 1978 was K£ 11.5 million, and the Government's estimated contribution to *Harambee* projects was K£ 815,000 only. According to the 1990 District Annual Report of the Department of Social Services for South Nyanza, and the unpublished records in the DDO's Office (though not very comprehensive) total *Harambee* contributions amounted to Kshs 5,968,388.85, of which Kshs 841,200 came from Rangwe Division. The Rural Development Fund (RDF) allocation for the District was Kshs. 6,020,220, of which Kshs, 710,000 went to projects in Rangwe Division, but none to the women's groups in the division. Community Development (CD) fund

allocation for self-help projects from the Department of Social Services was Kshs 36,000 for the District and Kshs 4,000 for Rangwe Division, and none for women's group projects. The total Government contribution was therefore Kshs 6,056,220 for the district, which was a little more than the total sum of cash contributions to *Harambee* projects. This seems to reveal a case of low contribution toward *Harambee* projects in the area, and apparent official neglect of women's group self-help efforts in Rangwe Division. And the study attempts to establish the role external financial and material contributions play in the success of women's group development.

The Kenya Government, as was the case with many developing countries, created the Women's Bureau in 1976, to co-ordinate the women's activities, among them those covered by the Women's Group Movement. Donor countries and NGOs have also shown interest in the promotion of women's economic activities through the use of the movement. The progress of the movement has therefore the likelihood of having been somehow influenced by the amount of external financial support the groups receive, besides external technical assistance.

The bureau was created as per the recommendation of the U. N. World Conference for International Women's Year, held in Mexico in 1975, as a machinery to deal with matters related to the problems of women. This was recommended for all Third World countries. Through the bureau, the International Monetary agencies could channel aid for distribution to various women's groups and other women's organizations whenever these agencies availed any funds for women's development.

The Government's support (mostly technical) and the people's willingness to encourage those programmes of development which appear to have potentialities for the reduction of poverty, has partly contributed to the proliferation of women's groups throughout the country. In areas such as Central Province, with its high potential environment and dense population and which also had an earlier start in implementing the Women's Group Development Programme, the movement is relatively more successful. In such areas the women's group projects today form part of the prominent economic infrastructure in the villages and the rural trading centres. The movement is currently among the most organized manifestations of the women's participation in rural economic processes and hence this researcher's desire for confirmation of its viability as an economic development programme for the country women.



In the movement the women would be the sole owners of the products of group activities, if it were not for the small number of men who are also members of these groups. This is a forum where the men are seen as being unable to exercise their tradition of extracting the surplus at the expense of the women producers, as it happens in many societies where there is sexually designed division of labour. This new development could then be seen as bringing about a check on the phenomenon of economic exploitation of the women by the men, whereby the women are the main contributors to rural production, especially in agriculture, but have little control over the appropriation of the surplus value. The exploitation of the women by the men, though existent in most traditional societies, intensified with the commercialization of agriculture by the colonial government, and the growth of urbanization, which brought about rural-urban migration.

Through the new division of labour (Bader:1975:3) the women have worked on the production of cash crops as well, and the men even when they live away in the cities, do the appropriation of nearly all the surplus values or economic surplus, which is that value over and above the production cost, or simply the profit. It is the men who generally control and expend this excess when it is converted into cash, and often in uses which favour them more than their female counterparts. Bader further stated (p.55) that even where the women owned land in the cases she studied in Tanzania, they still shared the proceeds from these with their husbands. Sacks (1975:233) adds that:

"... even if women own property the state still intervenes to limit what they can do with it publicly ..."

The study tries to investigate whether similar exploitative practices permeate the Women's Group Movement.

The women suffer exploitation at the level of household production for use, just as they suffer the same at the level of exchange, where there operates low commodity prices and high prices of consumer products, which the women have to buy to supplement household subsistence. Furthermore as Sacks (1975:234) states the production for use and production for exchange, all simultaneously, places a heavy responsibility on women to maintain themselves as well as the men (who are mainly exchange workers whenever they are involved in production). The women are also to rear the future workers. Therefore unless empirically verified expanding the women's

domain of social or public work in the rural areas may only be increasing their already heavy burden.

Despite the small size of the women's earnings from group activities, however, the fact that they 'solely' control the proceeds is a pointer to the effort to strive for economic equality with the men, if the movement could boost the women's entrepreneurship. This will not only enable women to produce goods of use value over which they have full control, but also hasten their full recognition as social adults. Women are considered social adults where they work collectively as part of a productive group larger than or separate from their domestic establishment (Sacks, 1975:228). But this trend may be discouraged in Women's Group Movement if there may be an inclination of the minority elite in women's groups to exploit the other members for their own accumulation, as has been the tendency with the men. This can cause apathy among the general membership in women's group activities.

There are conflicting opinions about the viability of the movement as a programme of development for the rural people. As observed by Masasabi (1987:38-42) those scholars like Feldman (1985) argue that the programme is a failure, while those like Ogutu (1985) claim that the woman's groups' provide an effective vehicle for the improvement of the women's socio-economic position. To those like Feldman there would be little potentiality for a development programme which ignores the majority of those for whom it is intended. And as the United Nations Economic Commission for Africa (1980:26) has noted, the activities undertaken by the women observing the programme have low returns and small markets like is the case with handicraft making, raising tree nurseries, small scale beekeeping and the like. Such activities have been largely abandoned by the men, apparently, as being of little economic benefit. The existence of such traits would compromise the suitability of Women's Group Movement as a programme for eliminating rural poverty.

The proponents of the movement see it as the only channel through which the women can effectively put their priorities to the local community and the Central Government. To them the movement may be providing the women with the opening through which to avoid the exploitative tendencies of the men, especially in commercial agricultural production. However it should be noted that these women may also fall prey to exploitation by their own lot among the unscrupulous group leaders.

Besides such contradictions like the argument for or against promoting a movement which caters only for the minority, and concentrating on low income activities, and ignoring possible intra-gender exploitation by an elite minority the movement is fraught with a number of problems. These problems range from lack of enough funds to finance group activities, through the lack of adequate skills for management of activities, to lack of markets for the products of these groups. However, the rapid expansion of the movement throughout the country might have served as an indicator of the general rise in the general level of development of women countrywide, or just a period of euphoria. Therefore this researcher saw an urgent need for reappraisal of its prospects as a contributor to the women's struggle against poverty and economic dependency on the men, and against other socio-economic inequalities in society.

The kind of economic development the Special Rural Development Programme advocates is one which is based on the use of such groups, premised on traditional institutions; this is actually an advocacy for self-reproduction, which is static as far as economic development is concerned. This is mainly because the driving force behind the formulation of this programme was not purely economic but in all intent political. The model of development known as 'Modernization' (of which SRDP is a component) came into being as a consequence of Cold War competition between the U.S.A and the U.S.S.R., for influence over the developing world (Preston, 1982:72). In order to contain the spread of Socialism as a mode of development which was being promoted by the U.S.S.R., the U.S., attempted to come up with a more convincing theory of development that would be more attractive to the Third World. While Modernization theory portrayed the U.S. type of economic development as the model development worth imitating by the Third World, it also outlined the attainment of the U.S. state of economic development as an evolutionary process that could only be achieved in stages. These stages were specified by W.W. Rostow (1960), an American economist and theorist, as pre-modern or traditional, pre-conditions of modernization to be brought into being from financial and educational institutions, to infrastructures of communication, the take-off to modernization, the drive to maturity, and the age of high consumption or mass consumption, currently, being experienced by the U.S.A. (Worsely, 1987:63-70). The Third World countries were to go through these stages in a transitional way with financial, technological, and technical assistance from the West. The idea was to dampen

the Third World's hostility to the U.S., and instead acquire its alliance.

The implementation phase of modernization which was known as Improvement Approach, had the aim of promoting development in the Third World within existing peasant production systems without causing radical changes (Long, 1980:144-147). ~~Statedly~~ it was intended to mobilize the resources for development. The Improvement Approach took the form of various development programmes, one of them known as the Special Rural Development Programme (SRDP), which promoted the present form of women's group. Through these groups, founded on the models of traditional mutual - aid groups among the rural women, technological innovations and progressive ideas could be extended to the village to stimulate economic development, and thus assist in the effort to eliminate poverty.

Thus by stressing on the importance of basing women's development on the use of traditional institutions with their small scale production, the modernization mode of development was actually advocating for self-reproduction for the developing World. But the application of such reproductive programmes at a time when the rest of the world is undertaking major development programmes aimed at technological advancement, and large scale commercialization, seems to give little promise of eradicating rural poverty in the Third World. If anything this kind of approach to development is contributing to self-subsistence rather than self-sufficiency and self-reliance, which would match the standards of the developed industrial world, with its mass production and mass consumption.

While existing literature on women's groups often tend to treat the women's social welfare activities and economic activities simultaneously, it is also recognised that the majority of the activities the groups undertake are of economic nature. Even those predominantly social welfare groups often have as their future plans participation in economic activities. It is partly for these reasons that this researcher deemed it fit to have a more biased in-depth treatment of the women's group activities' economic sector in order to establish the movements' viability as a means of solving the women's problem of poverty in Rangwe Division. Here the incidence of poverty is both absolute (where the affected groups hardly live beyond meeting the basic needs for mere existence) and relative (when we compare the economic conditions of the poorest groups with that of the elite groups who also form part of the division's population). Since academicians are

not agreed on the potentialities of the movement in improving the women's general socio-economic position in the rural areas, it becomes necessary to gather more knowledge that can assist in advising the policy makers whether to continue with the programme as it is constituted now, streamline it, or abandon it altogether.

The need to give a proper assessment of the movement's economic viability calls for taking a socio-economic profile of it. This involves looking at who the actors are, how they are interrelated (contradictions, mutual interests), their goals (both mutual and opposed) and how effective they are. Besides looking at the internal structure of the movement, a good assessment also includes attempts at establishing both long-term and short-term consequences of the movement. According to South Nyanza Development Plan, 1989-1993 by the Ministry of Planning and National Development (1990:21), a socio-economic profile deals with

"how people earn their living, that is what they do for a living, what incomes they generate in the process, how much in the way of incomes generated are produced in excess of consumption needs that may be considered as savings, what the proportion of investment is, and generally how these parameters describe the current and future welfare of the ... residents".

It covers such things like employment, incomes, social-welfare, consumption, investment, problems constraining development and their proposed solutions.

Like their counter parts in other parts of the former South Nyanza District, the women of Rangwe have attempted to join hands in women's groups to try to fight low level of agricultural production amidst relative plentiful land, poor housing conditions, high level of unemployment, general poor living conditions and high mortality rate, especially infant mortality. It is to establish the success of the Women's Group Movement in fighting these indicators of poverty that prompted the author of this work to undertake this study, through a set of relevant propositions and hypotheses, some of which have been confirmed, some disproved, and others inconclusive.

## PROBLEM STATEMENT

The study is addressed to the effects of Women's Group Movement on the Socio-economic development of women in rural areas, especially in Rangwe Division. It takes a view of the contributions the women's group projects and activities have made to development, especially economic development of women's group members and their households. The movement as a feature of self-help development or *Harambee* is assumed to be contributing to the expansion of self-help development programme, especially in those areas where it was adopted early, and which are economically high potential. It has therefore been adopted as a leading programme for harnessing the women's self help efforts in a renewed impetus to eradicate poverty among them in the rural areas of Kenya.

In order to confirm the success of this development programme, this study aims at establishing whether its application has caused development to group members. That is, whether it has enabled the members to accumulate capital and to make productive investment in order to improve the productivity of their labour and services. The study also tries to determine whether the movement brings about improvement in the living standards of the group members, and equally to all of them. In this regard the study attempts to establish whether the movement as it is currently conceived is enabling the members to acquire private property and incomes of their own, and skill development, like training, to enhance their productivity and entrepreneurship for bettering their incomes in order to be able to effectively meet the demands of their lives.

The study further concerns itself with whether the movement has reduced (especially the men's appropriation of economic surplus of farm production) economic exploitation and social oppression of the women who have become members of women's groups. That is, whether the movement has brought about fair distribution of labour, incomes, social mobility, and participation in decision making process at least in matters that affect the women as a social group.

The study, further takes a look at the contribution made by external financial and material assistance to women's groups in the women's achievement of their group's economic self-reliance, and of their own individual economic independence from their husbands as a measure of women's economic development.

The researchers on women's groups have tended to disagree on whether the

groups are beneficial to the women or not. While those like Feldman (1981) state that the groups are of no great benefit to the women, those like Ogutu (1985) and Musyoki and Gatara (1985) believe that the groups hold a great deal of potential for the women to improve their standards of living. The study therefore attempts to find out which view is correct in order to assess the viability of the movement as one programme of eradicating economic insufficiency among rural households.

The rural women's main problem is poverty. Keeping in mind the generally low economic development existing in many parts of the rural areas of this country, resulting in widespread absolute poverty, the foregoing issues have been considered through the basic needs approach to the problem of poverty. That is, the study aims at establishing the effects of the movement on the indicators of development or the absence of poverty. The central aim of this study is therefore to find out whether the women's groups as they are perceived today are altering the women's state of poverty through the pursuit of certain economic goals that are currently being followed in the groups through a wide variety of economic activities, or whether these groups' existence is leading to persistence, or even a rise in the incidence of poverty. Thus the study tries to make a socio-economic profile of Women's Group Movement in the rural areas, and its effects on development, and therefore elimination of poverty.

### **OBJECTIVES OF THE STUDY**

1. To establish whether the women's participation in women's group activities contributes to better standards of living equally for all members of the group in the rural areas.
2. To establish whether participation in women's group activities contributes to capital accumulation and productive re-investment for members of women's groups in the rural areas.
3. To investigate whether membership of women's groups helps to improve the distribution of income and labour in the rural areas.
4. To determine whether the external assistance given to the women's groups by the Government and other organizations brings about the women's self-reliance.
5. To investigate whether membership of women's groups helps to reduce social oppression of women in the rural areas.

## JUSTIFICATION OF THE STUDY

The women in Kenya are playing an increasingly important role in the country's economic activities, especially in the rural areas. Any development programme which involves the economic contributions made by such a prominent group certainly touches on the future prospects of the country's economy. It therefore deserves scientific investigation into its viability as one strategy to solve the country's economic problems such as poverty, which presently afflicts our society in general, and women as a social group in particular.

By appearing to be providing the women with their own independent sources of income and property (Sorensen, 1990:17-18; Kneerim, 1980:1-12), the movement tends to reduce the incidence of economic exploitation of the women by their menfolk, which is especially more intensive in the rural areas. The movement attempts to achieve this through the establishment of the women's own income-generating projects, which range from commercial activities of various types to the ownership of real estate. It is therefore important to establish by scientific inquiry whether the movement contributes to the elimination of inter sex exploitation.

By thus encouraging the women to openly express their ability in enterprises which have for ages been the sole prerogative of the men, the movement is believed to be gradually causing a change in attitude of the men's presumed superior capability as entrepreneurs. The gender aspect of production has for long assumed the character of oppressive division of labour, and male appropriation of the surplus value, especially in cash crop farming (Bader, 1975:3;55). In the wide variety of productive projects (like farms and handicraft workshops) and commercial enterprises (like retail shops, road transport) undertaken by women in their groups men apparently have little control, except those who have become members of the women's groups. However, Bader also observes that even in the case of women-owned property men still share the proceeds. This researcher found it imperative to investigate whether the existence of the movement also contributes to this kind of inequality between men and women in Kenya.

The external financial and material assistance the women receive from the Government and various funding organizations also appear to be playing an important role in the growth of the movement, and this tendency should be verified in order to advise accordingly those who promote the development programme on its contribution



and level of Pro-  
vision.

By appearing to provide the women with opportunity for free expression and decision-making in matters of group activities the movement tends to reduce the level of inequality by enabling them to participate in decision-making process in society, and to acquire status and prestige. This occurs in cases where the men's covert interference in the women's group projects can be shown to be absent. But currently the men's roles in women's group affairs whether direct or indirect, penetrate many groups, influencing their operations, like the search for external funding, and decision-making, and confirmation of men's role in the movement as significant would reduce the pretence of the groups' existence as institutions designed specifically for women.

The contribution of the Women's Group Movement to the development of the women has caught the attention of many researchers. But the literature on some of these empirical studies show contradictions as well as short-comings that this researcher felt called for further studies in order to map out the right course of action for the future of the movement. It is important to establish whether the movement plays a useful role in enhancing the women's search for solutions to the problem of poverty in this country, or whether it is just another unnecessary drain on their valuable energy and resources, especially scarce funds.

The researcher found it important to investigate the problem with a development programme which so far does not seem to have given much tangible benefits to the affected social group, despite more than two decades of its application. Instead it would seem to an observer to be enhancing stratification between the elite women who form the core of the leadership, and the ordinary masses of the women who form the majority of the membership. There is thus the question of who is benefitting from this kind of programme, the majority or the minority. If it turns out to be just a scheme for increasing the marginalization of the majority by the minority, then a proof to this effect would be able to necessitate a recommendation for its overhauling, abandonment, or substitution with better alternative programmes. What I am here referring to is the contradictory pronouncements of researchers that the movement is improving the living standards of the rural women, versus the notion that the movement has proved to be a failure, in other words it is causing the deterioration of the quality of life in the rural areas. Alternatively if the movement can be proved to be viable for eradication of

poverty, then it should be recommended for receiving greater financial and material assistance from the government and donor agencies for its promotion in resource deficient, low potential, underdeveloped parts of the country. In such areas the problem of dependency is likely to be a long lasting phenomenon for the sheer lack of alternatives available to the people. There is therefore a need for validation through research of one view to be able to correctly advise development planners.

Currently many women view the movement as an important means through which they could fight their state of poverty, both relative and absolute, in order to improve their living conditions and status in society. Through it they also hope they can "put their priorities to the Local Community and the Central Government" (Masasabi, 1987:32). The study aimed at finding out whether the women's groups as they are presently perceived can improve the women's economic development, self-reliance, and equality. The persistent rampant poverty in many rural areas of Kenya calls for the verifiability or falsibility of the viability of major development programmes aimed at attacking it.

The greater proportion of women in general seem to be resistant to the official pleas to become members of women's groups, may be because of the general belief on their part that the benefits of such group activities are probably tilted towards raising the living standards of the relatively better-off members rather than those of the poorer majority that predominate the rural areas. Furthermore the gestation period for the meager profits of many group activities to mature into dividends is rather too long for the poor majority whose demands consist of immediate use values. So far for the majority of those in women's groups their economic conditions seem to have virtually remained the same, if not deteriorated, also partly due to the inflationary pressures elsewhere in the economy. The researcher sees the need to find out whether these groups are bringing about development to the members in order for increased effort to bring the majority of the women into its ambit.

Since the movement currently leaves out the majority of the women who also constitute the bulk of the poor in the rural areas, any external assistance from the Government and external aid agencies to the movement appears to be just a financial assistance to the minority who comprises the better-off at the cost of increasing differentiation, economically and socially. The organizations which assist women's

groups would be advised to widen their scope if the groups could be found to be viable tools for women's economic development.

The low returns from many of the activities in which the groups are engaged tend to reduce women's group activities to forums for unnecessary leisure for the poor, whose concern with time is its maximum utilization to acquire relief from stress - in this case poverty. The outcome of this research, if it may bring about a change in attitude, could lead Women's Group Movement to go for bigger economic enterprises, like large scale industries, instead of the multitude of micro-economic projects that currently hold capital in dormant state across the whole country in general, and Rangwe Division in particular - like is the case with many underutilized or disused handicraft workshops, bakeries, fish ponds, and so on. The big enterprises like factories if properly managed could offer employment for the poorer classes among the women, providing them with regular wage income, and larger and more regular dividends. The viability of the Women's Group Movement's current activities after more than twenty years of their application as one programme of eradicating rural poverty without much conspicuous success ought to undergo rigorous empirical testing, which this study aims at achieving.

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## CHAPTER TWO

### LITERATURE REVIEW

One of the biggest socio-economic problems that the women in rural Kenya have to grapple with is poverty, whose incidence is widespread. The definition of the concept, like those of many socio-economic concepts, vary. The Oxford Dictionary defines poverty as "a want of means", while Webster's Dictionary defines it as "the state of one who lacks a usual or socially acceptable amount of money or material possession". Webster's definition leaves out factors like unemployment, illiteracy, or ill-health, which are important in explaining poverty (Scott, 1981:29). But the technical definitions of the concept vary according to the researcher's choice of technical criteria he uses, such as the measurement unit (individuals or households), selection of income or expenditure as the object of measurement, and the choice of the base year and the terminal years and so on.

Those who use the concept of 'absolute poverty line' or poverty datum refer to the poor as those who live below the absolute poverty line. Scott (1981:5) quotes Rowntree as defining absolute poverty line as the "minimum necessary expenditure for maintaining of merely physical health", that is on food, clothing, rent, fuel, plus essential household's sundries. This is similar to a basic needs approach which focuses on the most disadvantaged groups, and stresses on the meeting of the core set of basic needs like food, nutrition, drinking water, basic education, basic health, shelter, freedom, and autonomy, participation, equality and security (Hopkins, 1983:6-7). Development policies based on **Basic Needs Approach** emphasise on meeting the basic needs of the poorer masses within the shortest possible period. But the application of the approach to development hence alleviation of poverty has not changed much the economies of the Third World since its launching in 1976 at an ILO world Employment Conference by a group of 77 developing countries, and its quick adoption by the World Bank (Hoogvelt; 1987:99-100). Many in the Third World countries, especially women still suffer from poverty and marginalisation.

Those who use poverty as a relative concept, compare the condition of the poorest members of society with that of the averagely placed members. They define poverty as "relative deprivation" (including assets, living conditions, and public facilities

- providing services like food subsidies, medical care, education, roads and means of transportation, drinking water, housing and so on (Scott, 1981:30)). The inclusion of assets in the measurement of poverty is especially important in the assessment of the phenomenon among peasant farmers who derive most of their income from subsistence farming, sales of livestock, and occasional wage labour. Income and assets are important components of the command over resources (Will and Vatter, 1970:26).

In a changing society as it has been mentioned, there cannot be one universally accepted and uniformly applicable standard by which it can be decided who the poor is, as it would obviously include some of the rich and exclude some of the poor, as is observed by Orshansky (Will and Vatter, 1970:11). Besides Will and Vatter (1970:14) quote Fuchs as stating that it is "... based on contemporary standards which will soon be out of date". Fuchs views poverty, not only as a condition of economic insufficiency, but as social and political exclusions. He therefore includes in his definition of poverty such indicators of primary basic needs as income, asset (including savings and pension accumulation) and basic services, and secondary needs such as self-respect, and opportunities for social mobility and participation in many forms of decision-making (Will and Vatter, 1970:18-19).

The poor are therefore generally those who are subject to life at lower levels than other groups of society. Many of the women in rural Kenya fall in this category, from which they are struggling to get out. Those in this category therefore suffer from relative deprivation.

Poverty, as indicated above, should not be talked about as a static concept. It is a dynamic concept which in our case is getting worse rather than getting better. It is a process of marginalisation, throwing up new social forms everyday, like the case of street children, child abuse, and so on. As we have seen, women generally suffer the effects of poverty more than the men. They are not only poor but also oppressed and exploited - socially, economically and politically. Politically they are often deprived of leadership positions and inherent power at most levels of society.

One of the important processes through which a country can rid its people of the phenomenon of poverty, or at least reduce its incidence among them, is economic development. In Kenya one of the programmes for rural economic development is that called 'Self-Help' Economic Development Programme.

## Self-Help Economic Development

Although often synonymously used, the term economic development should be distinguished from 'economic growth'. The concept of economic growth refers to the increase in total output without any rise in efficiency of production or the level of living (Oser, 1967:5). This may occur as a result of increasing population; greater capital investment, despite falling per capita income; longer hours of work, or employment of large proportions of the population. It is often associated with falling standards of living, especially where population is growing faster than output.

Oser (1967:5-6) defines economic development as:

"rising output per man-hour of labour with no reduction in employment because of rising unemployment"

That is, so long as the output per man-hour is increasing even if the numbers of those in employment remain the same despite growing population, creating more unemployed people, there would still be development, since development is measured by productivity among other factors. To Oser productivity is increased output per man-hour due to increased efficiency which may result from the application of improved technology or as a result of voluntary unemployment in preference for leisure.

To Long (1980: 10), quoting Smelser, economic development implies "growth of output" per head of population, which occurs through the modernization of technology, the commercialization of agriculture, industrialisation process, and urbanization.

Thus while the concept of economic development may be defined in various ways, the above definitions are technology biased, implying the use of machinery to cheapen production and subsistence costs. It should be beneficial to the majority and not to the minority, with no discernible discrimination/injustice in the allocation of resources. As Henry Okullu, quoted by Nyaga (1985:23) would say:

"not just accumulation of wealth but its fair distribution as well".

Were (1985:4) views development as involving the society's conscious efforts, plans, processes and activities which principally involve, and aim at the enrichment of the material and spiritual life of the members. To him national life must be seen in terms of qualitative and quantitative improvement of life, based on effective utilization of national resources and services for the benefits of its citizens and not just dependence on



foreign resources.

To Boserup, quoted by Nyaga (1985:16), development must be people oriented. This is similar to Okoth-Ogendo's (1981: Introduction) recitation of Ali who defines 'rural development' as:

"... all efforts that aim at substantially changing the way of life of the rural people with a view to increasing their welfare as measured by income and expenditure".

Thus economic development of a community should imply earnings out of activities, more food, better health, better education, better jobs and working conditions, and so on. It should not even be thought of as being synonymous with development of industry, which Boserup (1970:200) observes has resulted in the negligence of both public and private investment in agriculture, and negligence of additional employment in the same. This observation is of importance for rural development in Third World Countries like Kenya, which has the majority of its people living in the rural areas. But it should equally emphasise the improvement of agriculture as well as non-farm sectors, as the latter would accommodate the majority of the people's labour in a developed economy once agriculture is mechanised. To achieve this integrated economic development in its rural areas, Kenya applies, among other rural development strategies, a programme known as 'Self-Help' Development. Applied to the economic sector this would be termed 'Self-Help' Economic Development, or *Harambee*. The phenomenon of self-help was found within many communities in Kenya under various local names. The Luo called it *Saga*, Gusii, *risaga*, the Baluya, *obwasio*, the Kikuyu, *ngwatio*, the Akamba, *mwathya*, and the Kipsigis, *morik*. It was mainly intended to benefit the individual whose needs had called for the collective effort of the work team, and not for the consumption of the whole neighbourhood or community that *Harambee* today many a times is. Traditionally *Harambee* often arose from automatic local need, but today political and personal considerations often influence *Harambee* activities as well as the location of *Harambee* projects (Ngethe, 1977:5). Political elites and other influential persons use *Harambee* to serve their own interests over and above that of their people. Ngethe (1977) sees *Harambee* as having become an arena for elite competition and vehicle for personal ambitions through which to attempt to legitimize personal roles and positions. It is therefore not surprising that people like Thomas (1979: 41) view it as a

way of obtaining cash and labour from the poor to serve the purposes of the wealthier segments of the community. The poor provide more labour and often greater proportions of cash and material for the projects, while it is the well-to-do who tend to benefit more, especially where the use of the projects is to be paid for.

To Mbithi and Rasmusson (Ngethe: 1977:10) the people use *Harambee* as an expression of felt needs in form of project initiation. That is, it is used as a way of expressing dissatisfaction with the ways development resources are being allocated at the centre. It is a feeling that there is no equitable distribution of goods from the centre. To attract these resources you start your own local projects in order to receive external assistance. *Harambee* can that way be serving ideological purpose of mystifying the inequalities that exist in society.

The present day form of *Harambee* contributions are seen as not entirely voluntary, as coercion is sometimes used by chiefs to obtain them. The mechanism of group dynamics also exerts some pressure for individuals to conform.

*Harambee* contribution to the national development is worth noting. Mbithi and Rasmusson (1977:14) report its estimated contribution between 1963 and 1967 to be 11.4% of overall national development expenditure. Between 1967 and 1973 it contributed over 40% to national development expenditure in education, and controlled 62% of all secondary schools in the country. Ngethe (1977:3) reports that the people's contribution during the second Development Plan period in cash and kind amounted to K£ 11.5 million between 1974 and 1978, while the Government expected to contribute K£ 815,000 of the total amount, as we have seen in the last chapter. He also reports that *Harambee* contributions to capital formation would be 30%.

The cash contributions reported by these authors may be conservative estimates since not all *Harambee* contributions, especially minor ones in the villages, are reported or documented. Many of the minor fund raising occasions are informally organized without application for licensing to hold them, and may only raise small amounts of funds and materials, but they are so many that their combined total amount would be sizeable.

All these shows that the self-help development programme pursued by the country under the concept of *Harambee* is making a contribution to the country's economic development. But it is important to establish whether the various self-help development programmes are really meeting the development goals for which they are designed. One

of these self-help development programmes pursued in the rural areas of Kenya is known as 'Women's Group Movement', through which the women of Kenya seek to solve development problems that affect them as a social group - for this study their socio-economic problems. The research aimed at investigating the viability of the application of the phenomenon of *Harambee* in its present form by the women in the rural areas of Kenya to solve the problem of poverty among themselves and in their households.

### **Women's Groups as Economic Self-Help Groups**

The 'Women's Group Movement', under which women's groups fall is a subsection of self-help movement, except that its membership is predominantly composed of women. The phenomenon is referred to as a movement because it generally fits the description of one. According to Turner and Killan (1957) a social movement is a collectivity acting with some continuity to promote change in the society or group of which it is a part (Lauer, 1976:xii). Lang and Lang (1961) are quoted by Lauer (1976:xiii) as having defined a social movement as:-

"a large-scale, widespread, elementary collective action in pursuit of an objective that affects and shapes the social order in some fundamental aspect", just as 'self-help' movement has widened the scope of collective traditional mutual assistance to solve individual's problems, and to solve communal problems, both social and economic.

The concept of 'Women's Group Movement' refers to the collective action by women, through their participation in women group activities to better their lot, socially and economically. To qualify it as a large scale, widespread collectivity, Sorensen (1990:16) notes that the Women's Group Survey held in 1978 reported that 11% of Kenyan women over the age of 20 (excluding Nairobi) were members of women's groups. She also observes that similar survey conducted in six districts is reported by Njonjo (*et al*, 1985) as having estimated the women's group membership to comprise 12% of the total female labour force in the study areas.

The women's groups which comprise this movement would be described by Okofar (1981:2) in Kenya today as being among local organizations, similar to co-operatives and thrift associations, with an income-creating sensitivity. Technically they also fit the description of voluntary associations as given by Perlman and Gurin (1972:76-

78) that:-

"Voluntary associations cover a wide variety of groups and organisations based on a membership whose common interest is achieving some change or improvement in social arrangements, institutions, or relationships .... Some are set up primarily or exclusively to the interests of their own membership ... others are action organizations designed to obtain a service or benefit from the larger society ...."

This description tallies well with the Kenyan's perception of the present day women's groups, if it were not for the distortions that have permeated the movement, very similar to what is found in the rest of the self-help movement. The groups, as will occasionally be seen, often serve the interests of their elitist members more than they serve those of the ordinary members who form the bulk of the membership, and this may partly be a cause for low recruitment into the movement. As Lauer (1975:xv;56) states associations, as social movements, are often most attractive to people who are rising or falling in the stratification system, those who have an emotional attraction (to a leader for example) or those who anticipate personal gain through membership. The movement will continue to recruit members to the extent that its definition generates specific appeal for disaffected groups in society. The rural women's present state of poverty would encourage them to join any organization that gives them hope of relief from their many burdens which arise from it - economic dependency, inequality, and use of low productivity technology, among others.

✓The concept 'women's group', as it is known in Kenya was coined by a Special Conference on Women's development held at Limuru in 1971 under the auspices of Special Rural Development Programme (SRDP), which was sponsored by UNICEF. It refers to different kinds of groupings of women voluntarily formed by the women themselves to pursue specific development activities of their own. However a number of women's groups today also include men, although the operative name remains 'Women's Group', alternatively referred to as 'Women Group'.

Women's Groups in Kenya today, however, form relatively more successful categories applying the principles of self-help development, if we view women aside against other social groups. Their projects and activities comprise a significant percentage of self-help concerns in the countryside. It is the slow rate of the completion

of these projects, and the level of achievement of group objectives that should also indicate the extent to which the movement can be used as a tool for women's socio-economic development.

Like is the case with other traditional self-help groupings, the origin of the women's groups goes far back into the days before the colonization of the country. They were among the large number of local mutual aid groups that performed the communal tasks within the various societies. These indigenous institutions were involved in such spheres as agriculture, home improvement, and other tasks as they surfaced in individual households among the women.

The origin of the more formal women's organizations also stretches well back into the colonial period. These larger associations were started with the aim of educating women on ways of promoting their own development. These, however, were urban based, or professional bodies as opposed to the rural economic groups. But they are worth mentioning as the formalized nature of their structuring was to be imitated by the present day women's groups that appear all over the country today, especially in the rural areas.

Ouko (1985:189) gives the following chronology of their formation; East African Women League (1917), Ismailia Women Association (1925), Maendeleo Ya Wanawake Organization - MYWO - (1952), Nurses Association (1958), and others which emerged as branches of the international movements, like the Y.W.C.A. (1912), and the Kenya Girl Guides (1920). The Church of the Province of Kenya also started the Mother's Union in 1955. While it was started with the specific aim of promoting development among the rural women, MYWO, like its counterparts tended to serve first and foremost, I believe, the interests of the elite women. Since they formed the core of the organization's leadership they controlled the distribution of any resources the organization had for distribution to the women in the rural areas, and financial contributions by the members in the countryside which came to the organization's treasury.

With the attainment of independence many more women's organizations came up, sometimes with a changed focus, having realised that some of the economic benefits some of the earlier organizations had expected to reap from the achievement of political independence did not materialise (Ouko, 1985:289). They had to change their focus to match the new realities, which meant devising their own means of turning the

opportunities offered by political independence into economic gains, and of fighting its short-comings to the women members of these organizations. Still the majority of the larger organizations were urban based. They included Kenya Association of University Women (1965), Mfangano Women's Group (1973), Nyeri Women's Association (1974), Breast feeding Information Group (1973), Kenya Women Finance Trust (1981), Kandito Women Association (1982), and the Association of Media Women of Kenya (1963). For the purported benefits of the members, these associations played various roles -economic, social, and political - although many of their leaders would also ensure that the organizations also served their unstated personal interests, like acquisition of status, political power and prestige. To co-ordinate the activities of these women's associations in the country, an umbrella association with the name of the National Council of Women was formed in 1964 (Ouko:1985:190).

In the rural sector we today find the greatest number of formally organized women's organizations in the country. These are the small associations introduced into the country in 1971, as part of Special Rural Development Programme (SRDP), and built on the foundation provided by the traditional groups. The stated objective of the SRDP was the improvement of rural life through the strengthening of women's leadership and increasing their involvement in development projects. It also aimed at increasing the women's skills in the use of local resources (both personnel and material) and in group management and planning. This would broaden the women's participation in development activities such as improved home industries (or manufacturing), various commercial activities and so on. The groups could also be used as a medium for selling development ideas to the community. But as has been the case with many development programmes designed by the West for the development of the developing countries, including those of Latin America, Africa, and Asia (excluding Japan), the SRDP was part of the West's grand scheme for the 'containment' of the spread of communism during the Cold War era (Preston:1982). Furthermore the elites who directly or indirectly form the majority of the leaders of the groups are likely to utilize the groups to achieve their personal aims than to acquire the stated objectives for the entire membership and the community.

According to the conception of the majority of their members, the groups are formed by the women in an attempt to collectively advance themselves economically and

socially, although the paper mainly concentrates on the first objective. The women's view is quite in agreement with the idea contained in the 'Basic Needs' approach to the development of the poor nations, as is contained in the Modernization model. The approach defines development in terms of people and what they need as expressed by the people themselves, rather than turn to secondary objectives like those of industrialisation, increased trade, and the like (Hopkins and Van Der Hoeven, 1984:4). The definition sounds populist in expression but in practice it is not different from other capitalist designed development strategies for the developing countries. Such strategies have mostly tended to keep the people in such countries mostly able to meet the cost of self-subsistence to reproduce and maintain labour for the capitalist industrialised sectors of the international economy centred in the developed world.

To the designers of the Basic Needs Approach, rural industrialisation, growth, and international trade were secondary objectives considered unnecessary for the Third World, as this would create competition for the West's industrial products as well as robbing it of the market. But with the cost of living labour, having risen in the industrialised world the strategy is now changed to that of taking import-substitution industries to the poor countries where respective governments ensure the existence of cheap labour-force for the profits of the Multi-National Co-operations whose subsidiaries establish and run such industries in the developing countries. Despite such modifications it is not the people of these countries who reap the real benefits, but those who own the Multi-National Co-operations in the West.

In Kenya, the tempo for the formation of the women's groups rose after 1975 (Masasabi, 1987:34), possibly as the effects of the recommendations of the 1971 SRDP began to take root, although officially it may be linked to the formation of the women's Bureau within the Department of Social Services to co-ordinate the women's activities. The U.N. World Conference for International Women's Year held in Mexico in 1975 which called for the formation of women's bureaus in developing countries suggested that governments should set up machineries to deal with issues related to women's problems. It is to fulfil this objective for its creation that Women's Bureau in Kenya tries to make contacts with women's groups in the task of developing the 'Women's Groups Programme'. To Sorensen (1990:22), quoting Feldman (1985), this makes the Bureau: "the focus for policies towards women and a major means of acquiring international

funds for aid specifically directed at women", possibly to enhance the pace of achieving positive changes in problems that afflict the women as a disadvantaged social group, more so in the developing world. According to Sorensen the Bureau, by supporting organized women's group projects should encourage women to engage in agriculture and small scale industries and businesses in order to improve their income earning opportunities. Perhaps she believed that this would improve economic position of this social group that is supporting the international capitalist economy as self-sustaining, hence cheap producers. However, the idea if it can be proved to be viable should be extended to all the women's groups, registered or unregistered, in order to cater for larger numbers of women. Any well-intended programme should cater for the majority of the people for whom it is intended. But there should be a proper evaluation of the implementation of the programme for two decades in the country to see whether it has brought any significant changes to the socio-economic position of the women. After twenty years of implementation the tangible effects of a good development programme should be observable.

As is already mentioned women as a group are generally disadvantaged, relative to the men in terms of economic activities. It is interesting to note that when people talk of development it is 'men' who immediately come to their mind, and when they talk about community they often visualise women and children. And yet development cannot be separated from women. Women form a major factor in the development of countries. Their contribution often extends from the household level to the communal level. In rural production, especially in agriculture, they form the main labour force, both in production for subsistence and for exchange. It is the small family holdings which they work, often with semi-primitive equipment, that support the household food requirements more often than not and pass as unofficial subsidies for urban wages of their migrant male partners. It is also the women who provide the bulk of the labour in the peasant cash crop holdings especially in planting, weeding, harvesting, and temporary storage. Men whenever they are available mainly undertake the primary tasks of breaking the soil and purchasing inputs like fertilizers and seeds. Off-season the women are still occupied with domestic household tasks for the maintenance of their families.

Given the women's meager resources, having collective activities would make sense if running joint economic enterprises can be proved to be a viable tool of



development among them. Undertaking joint activities includes the necessity of pooling together funds to get a working capital for particular purposes.

Presently those women who have organized themselves into women's groups in the countryside sit in these groups to plan together for a course of action. This includes the mobilization of their own resources, and those which they obtain from their men and from the larger society, into various kinds of endeavour. Such are the establishment of income-generating projects to uplift their living standards, especially in the rural areas. But as Ngethe (1977) states, self-help groups often serve the interests of the specific strata in the group, especially the elites. Thus one finds that even the development ideas discussed at group meetings and adopted as objectives by these groups are often those arising from or supporting the interests of the elitist leaders:

"*Harambee* appears to be predicated on the wealthy individuals, and it can serve the collective interests of the wealthy stratum" Ngethe (1977:12). He observes that *Harambee* also serves the interests of a particular stratum of the political system. The women's groups as *Harambee* groups tend to suffer the same fate.

But according to the undistorted version of Women's Group Movement, the groups should provide women, not only with the opportunity to discuss their common problems but also to work out solutions by themselves which they understand. This is the creation of awareness of their own situation, and a sure method of enhancing their socio-economic survival. Apparently believing in the feasibility of promoting the activities of the movement among the women Justice Anne Jigge (World Council of Churches, 1983:10) recites this proverb:

"Wisdom is like a baobab tree. A pair of arms cannot encircle it. Several pairs of arms are necessary".

Membership of the women's groups, as Okafor (1981:28) observes is on voluntary basis, validated by payment of membership fee, and subsequent subscriptions. The fact that so many women are not members of the groups is an indication that group dynamics, often articulated in form of group pressures is not operative in Women's Group Movement. Or else it is the existence of certain negative factors in the movement which more than counteract the effects of group dynamics. Such could be the factors like mismanagement of group funds, and the low, uneconomic returns from group activities which militate against pressures to join the groups coming from the bearers of the ideas

like the national leaders and local elites.

Membership subscription for various groups are standardized for all members. Observations have revealed that women's organizations' are particularly attractive and useful to women in low-income households as these organisations' objectives tend to address themselves to the needs of the poor. But because the membership of the groups is conditional on monetary contributions those women who join the groups are usually better-off than the majority of the non-members, especially where high monetary contributions are pre-conditions for membership. They are either those with their own small incomes or who receive regular supplies of money from their working relatives, including sons and daughters. Economically they form the middle stratum in the rural areas. This category leaves out the young and the poor, who cannot raise the money needed or do not have the time to participate (Sorensen, 1990:18). The membership of women's groups thus becomes a function of the women's economic resources.

Ouko (1985:194) also observes that many young women also seem to find themselves uneasy to join the women's organizations due to the nature of the leadership of these organizations, and yet one third of the Kenyan women population consist of the young under twenty years. The leadership of the groups are sometimes characterised by dictatorship. Important group decisions, including committee policies are often determined by the chairman in agreement between her and one or two other key members. The others often concur unwillingly and in silence. This leadership is often composed of less literate women than the young educated women of whose opinions they are not very tolerant. And yet there are no separate groups for the young women where they could exercise their more enlightened capabilities.

Another often unobserved reason for lack of the young women in these groups as Diamond (1975:38) noted in the studies done in China, is the fact that women in Kenya's rural areas are either in-marrying strangers or temporary residents. As in-marrying strangers, they need time to make acquaintance and settle down in their new environments before they can think of joining women's groups. As temporary residents who will eventually marry away, and have no inheritance rights in the place of their birth, there is no incentive for joining the groups in their natal villages. The problem of residence is thus an important cause of the absence of young women in the groups.

The membership of the groups is not strictly for women, and many groups have

overtly participating male members. By the regulation of the Department of Social Services, these men cannot, however, hold office within the groups, and the name remains 'Women's Group'. Being occupied mainly by the middle strata groups, there is only a small percentage of the elites (like civil servants, politicians, outstanding-business women, etc), observes Lauer (1976:xvi). Their openly stated roles in these organizations are mainly those of patrons or liaisons for external aid, and giving expert advice. But there are often also among many of their objectives hidden personal motives, for example by politicians, of legitimising their roles and personal positions by identifying both with the people and with the particular political stratum that *Harambee* serves (Ngethe, 1977:12). This brings into play an aspect of patron-client relationship of exchange.

The concept of 'Clientelism', Ngethe (1977:15-16) explains operates on the principle of unequal reciprocity, where the patron provides the goods and services which the client needs for survival and well-being. It is based on asymmetrical linkages between individuals of unequal wealth and power. Political control is, for example, exchanged for tangible socio-economic projects. Being against any shift in resources that might move the relationships toward equality in bargaining positions, clientelism is a relation of domination, perpetuating the inequalities between patrons and clients. But to maintain the loyalty of the clients, some resources and benefits must be distributed to the clients on the basis of reciprocating with continued support to the patron. Failure to reciprocate may end in the dismissal of the client, as the patron can afford to do without a small number of clients without feeling much loss. The client as Ngethe (1977:15) observes is not in a similar position.

This is not different from the role played by *Harambee* donations by leaders and external assistance forwarded to women's groups by the Government and aid agencies. But Ngethe adds that some people argue that clientelism can be developmental in so far as it is premised on stable reciprocal relations of exchange despite the inherent inequalities and the political functions of such an exchange. The continued flow of funds donated by political leaders, to *Harambee* projects to maintain the women's support, may eventually contribute to development by increasing capital accumulation in these areas.

The normal size of the registered women's groups vary from a low of fifteen to fifty members, as per the requirement of the Department of Social Services (Women's

Bureau, 1991:7-8), and may rise to several hundred. In each group two categories of membership can be observed. These are a small regular dues-paying or 'official' membership and an irregular non-paying and much larger or 'unofficial' membership. But the large size of the group does not indicate its level of success. Pala (et al, 1975:9) aptly observe:-

"It should not be assumed that groups with large numbers are more successful ... Women's groups like harambee groups tend to be larger, better organized, and more active in areas with sedentary populations where cash cropping and dairy farming flourish and ensure steady cash returns to farmers. Secondly group membership tends to be higher in areas of high population density, and lower in less populated regions. Thus membership figures should be interpreted with reference to general development and population density of the area where the groups are located".

Thomas (1979:43) in an assessment of Kenya's experience with *Harambee* also quotes the observation of Winas and Haugerud that "the prior levels of development substantially affect self-help activities". The magnitude of funds raised is substantially higher for the more affluent locations than for the poorer ones. Though most parts of Rangwe have fairly high populations, the level of economic development is very low. There is neither any significant economic farming of cash crops nor rearing of dairy cattle, which result in low frequency of important economic projects. The level of development of groups in Rangwe is therefore not commensurate with their sizes.

The research by Masasabi (1987) also reveals that small groups, preferably with no more than fifty members, are more successful because of their ability to minimise conflict and to maximise co-operation and effectiveness to achieve greater success. This prompted him to recommend a policy of limitation of women's group membership to allow for effective participation of individual members. But incidentally, it is presently the large groups, some combining groups from whole divisions that have embarked on ambitious projects like bus transport, huge multipurpose buildings which now seem to promise yields of better earnings for the women from the group activities. It is therefore the feasibility of meeting group objectives that seem to determine individuals' participation in group activities.

The initiation of women's groups and/or their projects, results from a number of

motivating factors among the women who become group members. These factors include:-

- a) The creation of awareness in their daily circles so that they begin to think critically (Nyaga, 1986:2). This is often enhanced through the training of women group leaders, through group tours, attendance of educational *barazas* often held by the Government extension workers from the ministries concerned with the women's development matters.
- b) The existence of objective felt needs of a group of women, or occasionally of the community at large (Nyaga, 1986:2). In many cases the local leaders, including politicians and administration officials, and opinion leaders, often come out to mobilize the women in starting projects for local development. These leaders can be men or women. Workers from voluntary organizations have also been important initiators. The trend, however, confirms the general deviations from the traditional forms of women self-help mutual assistance groups in which felt needs were normally spontaneous and local.
- c) The need for diversification of their activities by the members of social institutions, like a church (Pala, *et al*, 1975:8), to include economic, money-generating activities. These members form the nucleus of the modified and enlarged groups. As Nyaga (1986:53) has stated:

"all the groups view their activities in terms of generating income, other than contributing to community welfare".

But it should also be noted that while these activities aim at realising more income to the members through self-help work, they also play the latent function of contributing to the lowering of wages for males or females, paid by the capitalist sector, since these incomes only help to enhance the rural women's ability to support their households. The women's increased ability to maintain family reproduction of labour reduces the strength of demand by workers in the capitalist sector for the payment of living wages, enough to cater for the whole family. Thus the establishment of women's groups in the village can be seen as the West's logic of maintaining status quo in relations of capitalist production in the Third World.

In fact Sacks (1975:231) brings it to our attention that because of the women's isolation and exclusion from the public sector, they can be used as a conservative force,

unconsciously upholding the status quo, in their commitment to the values surrounding the maintenance of home, family and children, the future generation of exchange. To Sacks the family is "the necessary labour for rulers but women are forced to perform it (reproduction) without compensation".

The diversification and expansion is frequently a result of internal dynamics of existing groups whose members see the need to organise themselves for collective bargaining, though very often feeble and indirect, for access to services obtained through the Government, the politicians and other elites, or through the Non-Governmental Organizations (NGOs).

d) As a reaction on the realization that men do not fully appreciate their views, do not take them into account, or consistently act in their best interests, and therefore they cannot depend on them. Among other things the women use the groups and group activities as opportunities to meet other women and share their views (Wachtel and Wachtel, 1974:2).

The motivation to join the women's groups vary with individuals. But the reason cited by many of them is to secure a future source of income for supplementing subsistence for the majority, and for enhancing capital accumulation and productive investment for the minority elites, whose whims also often control the group policies. Watchtel and Wachtel (1974:19) note:

"... the women's orientations are by and large not towards quick profits, even where some profit is made but secure income. So women's groups do not generally distribute it as dividends, but rather reformulate their goals and choose more ambitious projects, and reinvest earnings".

This could be one of the factors causing low membership of the groups, as the majority of the women in the rural areas are relatively poor, and would prefer engaging in activities whose products are characterized by immediate use-value. How can the poor justify spending her much valued time and money in an investment whose maturity period is indefinite, in the face of her many unmet daily needs. After all the women join the groups with the hope of improving their economic positions and escaping from the life of poverty.

To Feldman (1987), quoted by Sorensen (1990:18), the motive for which the women join these groups is to get away from economic subordination to the men. Yet

observations reveal that this trend continues much unabated in the poor households in the rural areas. The women still tend to provide the bulk of the labour needed in farm production, and in the domestic sphere, regardless of whether they have joined the women's groups or have remained outside them.

Feldman also states that women also join the groups just because participation in group activities gives them status. It is in this sense taken as being progressive to join women's groups. In that sense the influence of group dynamics, which here means the pressure by the other members of the group or society on others to comply, may be said to operate. Women in this sense may join the groups just not to look out of place when being a group member is fashionable.

The application of many of the development programmes for change usually imply the use of local resources, especially money. The Women's Group movement is intended to mobilize women for income-generating activities which if successfully applied should be able to raise the general level of community income. But the success of the activities also depends on the social context in which they occur. For example projects in areas with higher general level of education would be more successful as the members are able to combine the skills imparted by their education with any available productive capital to improve the productivity of the activities, hence their profitability.

Development should be accompanied by the acquisition of new skills and enlightenment which are necessary for efficient production of commodities, goods and services. This becomes very necessary where the availability of labour is falling, as is the case with agriculture in the research area. The decline in the availability of labour has come about with increased youth migration to urban centres, and the shunning of farm work by literate women and men, both of which have made farming in the area less labour intensive, without increasing in being capital intensive. As Odada and Otieno (1990:257) have stated "generally labour is not cherished in South Nyanza".

If the movement can be proved to be an appropriate medium for imparting instructions on the application of farming skills and knowledge, and the introduction of appropriate farm technology, then it should be pursued as a component of rural development programme. This however was not covered in this particular study. The burden of the women in the research area is often made worse by the continued application of the semi-primitive farming techniques, applying the economies which

would probably be described by Odegi-Awuondo (1990:86) as:

"... remnants from the past unsuited for the modern age".

The widespread incidence of poverty in the research area seem to militate against the development of productive forces in general. Even in the moderately high potential parts, the land is there but there is no sufficient accumulation of productive capital like farm machinery to make it productive. Such problem with land-use is widespread in the former South Nyanza District, just as it is found in some other parts of Kenya, which were far removed from modernised 'settler' farming areas. Important exceptions are found in Central Province and parts of Rift Valley Province, where both intensive and extensive modern farming form important features of land-use. The cultivation of export crops like tea, coffee, pyrethrum, maize, wheat and temperate fruits, and dairy farming have brought much more wealth to the inhabitants of these areas than their counterparts in other moderate rainfall farming areas like Nyanza and Coast Provinces. The Government extension work is therefore naturally concentrated in these areas and act as further incentive to the commercialization of farming.

As stated in the introduction the Women's Group Movement can be separated into two main types of orientation: the social welfare type and the commercial type, which currently predominates the movement. The social welfare groups are mainly concerned with the improvement of the living conditions of the household and the local community. The main activities of the social welfare type of orientation include: child care practices, home improvement (like roofing members' houses with corrugated iron sheets, buying utensils, and so on), and production of support activities such as developing water supplies, and contributing in recreational activities such as singing and dancing for community entertainment.

While women's groups are multi-purpose in their objectives, commercial motives dominate their nature. The commercial type of women's groups has its primary focus on the generation of income. Currently the majority of the active women's groups fall under this category. Talking about women and *Ujamaa* villages in Tanzania, Bader (1980:82) observes that there is inclination for commercial undertakings, since that is how profits are realized, and women can "liberate" themselves only when they have wealth of their own. Women in patrilineal societies like Kenya, have been for ages, especially with the commercialisation of some commodities with the advent of



colonialism, subordinated in the possession of productive property. This can also provide an explanation of the proliferation of women's group projects and activities in rural Kenya today. They have given the women hope of possessing their own property.

The women's groups attempt to achieve commercial goals through a variety of small enterprises which include: retail shop business, posho-mill operation, running passenger bus services, or acting as savings and credit societies in a form of revolving loan system, where members can borrow in turns without repayment with profit or interest. Lacking the ability to obtain credit from banks, the women fall on their own resources to organize informal credit devices without interest- the so called 'merry-go-round'. The women use the money they pool together in these savings-cum-credit systems to acquire some of their daily requirements like kitchenware, clothes and other necessities they are in urgent need of. Sorensen (1990:14) notes that this makes them less dependent on their husbands, especially the poor women.

But this will surely depend on the size of these loans, the kind of use they are put to, and the duration of repayment among other factors. In many cases, despite the small sums that comprise the borrowing, the loanees are expected to start repaying immediately in the following month, to fulfil their contributions to the next loanees. A period of grace would be very appropriate for the loan to relieve the borrower of the problem of poverty, especial if it is put to some sort of trade, which often themselves yield low returns because of their petty nature. It is therefore open to verification as to whether these loans significantly reduce the women's economic dependence on their husbands as of now.

Again when the women spend the money from these savings-cum-credit enterprises to fulfil family needs like buying kitchenware, clothes, and the like, the end result of the activities become meeting the social welfare need of home improvement. This reduces any sharp distinction between purely commercial and social activities. In fact while the women's groups are categorised into two types, this depends on the dominant features of the orientation a group depicts. It should therefore be noted that the two orientations are complementary rather than mutually exclusive. The two orientations actually co-exist as different activities of each group. The group is however categorised according to the dominant orientation.

The emphasis given to the orientation varies from one area to another. Pala (*et*

al, 1975:7) has noted that the commercial orientation is most pronounced among groups located in well developed areas whereas social welfare activities are pronounced in less developed areas, although the emphasis on this often changes to commercial ones with time. Thus the type of activities the groups undertake vary with the resource base of the community and the level of affluence of the group members.

The concern of this study was the commercial category of the women's groups. The study investigated the effects of this category in solving the socio-economic problems of women, which arise from their state of relative poverty for some and penury for others.

The groups undertake a wide variety of economic activities which have kept on rising in numbers and diversity since the days of SRDP in 1971. The range of these activities encompasses making of handicrafts (including fibre baskets, mats, manilla baskets, ropes, wooden tools and utensils - often made with the help of local craftsmen - earth ware, etc), sewing and knitting, making building blocks, growing and selling of agricultural produce, keeping livestock - dairy cattle, pigs, goats - and poultry, operating flour mills and petrol stations, running retail shop business, bakeries, and fish rearing. The list also comprises running real estate investment (such as in residential buildings, community halls, handicraft workshops), public transport vehicles, labour teams, and the list is not exhaustive.

The type of activities in an area is influenced by the market, raw materials, and the applicability of the activity, and the availability of the expertise to undertake them. It should be noted also that the market orientation of the women is increased by these group activities, since the groups produce for exchange, and not for domestic use in the members' own households. It is also worth realising that often the influence of the elite leadership, or the mere attractiveness of certain projects have carried the day in the initiation of projects regardless of the suitability of its siting. Such are the establishment of bakeries in the rural areas where the low consumption of bread makes such projects unprofitable enterprises.

Sorensen (1990:17) while studying women's groups in Kericho district recorded examples of registered women's groups which own shops and grinding mills, hire out rooms, own tractors and other means of production, and buy land on which they grow vegetables for sale. This is an expansion of property ownership among the women. The

question is whether the women will utilize this aspect of the movement to acquire equality with the men in property ownership. The traditional mode of inheritance makes the duration of these newly acquired property in the hands of the women of temporary nature in nearly all parts of Kenya. The inheritance of property, whether acquired by the wife or the husband passes onto the male descendants. As Bader (1980:8) puts it in the case of Bukoba District of Tanzania, which condition also reigns across the length and breath of Kenya:

"The women reproduce both the labour-force and the family inheritor" which is male. In fact Sacks (1975:17) adds that "wives provide heirs, raise children, and do the bulk of the domestic work under the authority of the husband and his kin"

In the research area, even if there is no male heir in the immediate family, the property, especially land, will go to someone in the extended family. The rationale behind the perpetuation of male inheritance is that the sons will stay in the village while the daughters will get married and go away. To borrow a leaf from Diamond (1975:375) talking of pre-Revolutionary China:

"The villages and hamlets were often composed of large clusters of male kinsmen whose sisters and daughters left the community at marriage".

This is still applicable to most of Kenya. Even with the growing incidence of daughters remaining unmarried, while raising female-headed families of their own, the custom regarding inheritance has not changed in Rangwe. It therefore remained to be established whether the use of Women's Group Movement had brought about any appreciable change in this attitude or the talk of intersex equality merely passes as an ideology. Otherwise the current acquisition of property by women through the women's groups today is just "the strengthening of future inequality of property ownership" between the sexes in a changed form.

All income-generating activities are encouraged by the Kenya Government as long as they are thought to be feasible and viable in particular environment. The income-generating projects could be split into two types (Berger, *et al.*, 1975, Appendix 1.A3):

- 1) Those directly and immediately benefitting the population, like crop husbandry projects, handicraft- making, posho mills, bakeries retail shops, etc.
- 2) Those indirectly benefitting the population like roads, soil conservation projects, and forest preservation (including afforestation) projects. Most of these are

economic infrastructure necessary for the stimulation of production in the country.

But the distribution of successful women's groups projects, as is already stated, depends on the level of economic development of the particular area. But currently it also depends on the influence of the local elites (including the politicians) and on the external sources of funds and other resources - external to the locality of the project.

The production of certain varieties of articles like handicrafts, tends to constitute the development of home industry in the rural areas, if we can adopt the definition of Bookman (1973:27) that home industry:

"in some areas ... means production for the middleman, and in others it may mean production for a factory or a large market".

But as it is often the case of economic transactions that involve a middleman greater benefits are reaped by the middleman, who buys cheap and sells dear at the market price. Such organizations as Maendeleo Ya Wanawake Organization, and the Partnership For Productivity/Kenya are currently engaged in playing the role of middleman for the women's groups although their scales of involvement are minimal.

The women in the rural areas have actually remained independent home producers rather than wage earners, since home production does not need much competence, for example a foreign language or training. Most of the skills required in undertaking production of various articles are passed down to the young girls from their female relatives as a matter of course. After all the rewards of most labour in the rural areas in developing countries is piece-work. If the SRDP was designed for the true promotion of rural development in the developing world, the Women's Groups Movement should be able to enhance these skills by attracting the training on improved production techniques from external sources, both public and private, in order to raise the quality and the quantity of home manufactures, and thus raise the earnings of the women from them. As to whether this has appreciably been the case can only be established in a scientific evaluation of the last twenty years of the application of the programme in the country, and in Rangwe Division in particular, although this was not investigated by this study.

The large varieties of commodities produced and sold through the women's group activities have no doubt raised the growth of commerce in those rural areas where we

have successful women's group projects. This is despite the duplication of many products, some of which are produced by individual craftsmen, farmers and businessmen. The duplication, however, has the effect of keeping prices low, and driving the weaker entrepreneurs out of the market. The application of the movement may however, be in a sense said to be to some degree enabling women, though only a minority, to earn money of their own through group activities. As Bookman (1973:74) puts it:

"While only some women earn cash, every-woman in the community spends cash-received either from their husbands or working sons".

The women need to raise their own money.

The movement may be said to be promoting entrepreneurship among members, but the diffusion effect spreads into the rest of the community. The increased commercial activities in the countryside means increased cash circulation, and therefore the expansion of cash economy into the countryside, although this also means further capturing of the peasant by the capitalist economy. But if its success can be assured, the movement would be a good tool for putting money in the hands of the women and assisting them in battling the problem of poverty amidst their lot.

The generation of operating capital fund remains the central concern of all women's groups. These groups attempt to achieve this through membership and share contributions, and *Harambee* fund-raising. Through their group leaders and influential local individuals, including politicians and senior Government or private sector employees, the groups solicit funds from either external sources, including politicians and senior government employees, the Government, NGOs, and even from wealthy individual businessmen. They also utilize their operative income generating activities to raise funds. Such activities include performing as dancing groups, or working as labour teams and so on. Dancing gains a commercial aspect when a group is paid to perform at a particular ceremony. It has become a much used fund raiser, especially during the periods of electioneering, particularly in the less economically developed areas of the country. But this only seems to inculcate among the women an attitude of dependence on an unreliable source whose occurrence and returns they cannot control. The handicraft industry in which many groups are involved has not found markets for regular bulk sales, as of now. It still depends, especially in the urban centres, on the meager purchasing done by tourists, thus encouraging the emergence of what may be described as a 'tourist culture'.

As long as lucrative external markets cannot be found, and the local market is saturated with handicrafts, the movements' concentration on their production will unlikely bring quick relief to the women's problem of poverty.

Cases have been recorded where women's groups generate income by working as labour teams, based on the model of traditional communal working parties. However, its income generating potential is low due to the constraints on the group members' time, given the array of other work on their hands. Sorensen (1990:12-14) has reported that many Kipsigis women join together in rotational labour teams called *morik* to handle their increasing labour burdens. The *morik*, she adds, has become monetized (a distortion from the old money-free form), and a woman may decide to hire out her 'morik' for money when her turn comes. The groups also undertake to function as hired casual labour teams on neighbouring farms to raise money for the group.

Mamdani (1984:47-49) has also reported similar communal workteams, comprising both men and women, among the Langi of Northern Uganda. The groups known as *Awak* (struggle), and *Akiba*, have been used, or rather abused, in the development of cash crop farming in Lango District. Their original form, was known as *Wang Tic* (pronounced Wang Tich), a voluntary free labour team through which the Langi used to offer mutual assistance to individual members of the community with demanding tasks, like weeding and building houses. But both the colonial government and subsequent independence governments started using it as free or cheap labour for the advantage of the state and the rich members of society, until it disintegrated into the two distorted, highly commercialized forms. If similar abuses could be avoided, women group labour teams could be useful in enhancing farming in the division, as the groups work in turns in the members's farms.

Alternatively they could assume the commercialized forms of 'Awak' and 'Akiba' and be used as a source of income for the members by working for pay. Loutfi (1970:46) has stated that about 90% of the road construction in Lesotho was done by women in exchange for food. Many Kenyan women have also worked in the construction of the 'Rural Access Roads' of recent times. Sorensen (1990) as already seen has reported the money earning role of the women's 'morik' among the Kipsigis of Kericho District. The women's groups could therefore be offered employment as work teams on labour intensive projects such as road construction and soil conservation, to

enable the women in the rural areas to earn regular income. In the impoverished, low potential areas like the semi-arid parts of the country, where food is scarce, the teams could also provide labour for food that may alleviate nutritional problems which exist in such areas. Such regular work teams would be more convenient for the women than being engaged in irregular agricultural labour on farms, which is made worse by its seasonality. Such labour teams, where they are paid, currently serve as disguised employment for the women members of the groups. They somehow also serve to maintain agricultural production, if not appreciably increasing it.

The official planners have continued to promote Women's Group Movement as an economic self-help development programme to eradicate poverty in the rural areas. But there are a number of inherent shortcomings and contradictions that feature in the movement.

### **Shortcomings and Contradictions of Women's Group Movement**

The Women's Group Movement is characterised by shortcomings and contradictions that seem to seriously compromise its viability as a strategy to effectively tap the women's potential to contribute to self-help economic development. These shortcomings and contradictions bring doubt as to whether women are making real gains from the movement. Many of the women's group activities suffer from poor management that compromises their ability to continually and consciously operate with real profit, yet they consume so much of the group members' time and resources. Masasabi (1987:35-36) reports the findings of the study conducted by Musyoki and Gatara (1985) on women's groups in Kenya as having expressed concern as to why the women should pursue an activity even when no tangible benefits may be derived from the activity which may actually be financially and time consuming to members. He observes that some groups may hold substantial sums of money which they use to meet their projects' running costs, and keep the balance as savings. But the interest earned from such savings may be of little benefit to members as individuals, when it comes to sharing it out as dividends because they often involve very small sums. Hardly are any accounts kept to establish whether the groups make profits or losses out of their activities. Mraru Women Group (Kneerim:1980) is one of the few exceptions employing the services of qualified accountants. This makes it very imperative for the Department of Social Services to

include mandatory audit checks on women's group funds as a means of preventing possible misuse of group funds. The relevant officials of these groups should also receive, at least, elementary training in accounts and bookkeeping.

Where women's groups make profits, as in the case of Mraru Women Group studied by Kreerim in Taita-Taveta District, they run into problems of re-investment. The new investment like Mraru Women's Shop-building and retail shop business may not earn the members similar benefits as their first investment, and thus serve the members' broader needs while maintaining a strong economic base.

Due to improper planning, groups often start very costly projects at the same time, which often lead to reduced completion rates and reduced benefits and often to the total collapse of groups. The projects rarely tally with the ability of the women or their local community to meet the stated objectives. The projects are 'open-ended' necessitating timeless contributions by the members, which frequently cause apathy among the members and their abandonment of groups. The projects the women's groups undertake can be divided into four main categories including real estates (like residential and commercial buildings), crafts, agriculture (both crop growing and animal rearing), and retail trade and services. But the most expensive projects are often the real estates which often remain uncompleted and frequently become tiny 'white elephants'.

The characteristic of most of the groups is the reinvestment of any profits made into new activities, and only occasionally are small amounts of money distributed among the members of the groups (Sorensen, 1990:17). But is this an indication that the groups' economic activities in these projects create enough capital for the expansion of these activities to the levels that they promise the members the obtaining of benefits that can sustain the women's drive to achieve economic self-reliance as a social group?

The majority of activities in which women's groups are engaged are those of low productivity, with certain social and economic consequences. Men have mainly avoided these activities because they are generally tedious and often of little profit, and instead have mainly opted for the more remunerative wage employment in the industrial sector. A report of the United Nations Economic Commission for Africa, held in Addis Ababa, Ethiopia in 1980, on handicrafts and small-scale industries, advised that governments must be made aware of the problem in order to guide women into more profitable activities (United Nations Economic Commission for Africa, 1980:26). What the report



should have added is that the products of these activities are more profitable to the middlemen who sell at market prices, and encouraging the women to cling to their production should also involve facilitating their direct access to the final markets for the products. Otherwise the women should be discouraged from being content with enterprises which have been abandoned by their male counterparts as uneconomic, unless such enterprises can be revitalised to yield increased benefits.

Many women groups are found engaged for example in the making of handicrafts. But as Dhamija (1981:21) has noted:

"crafts which yield good returns to craft person, for example bronze casting, metal engraving, jewellery, lapidary, glass blowing, brocade weaving, etc. rarely are practiced by women .... Usually women practice crafts associated with domestic life".

These feminine crafts, he argues, are generally time consuming, provide little income, and are not easily upgraded to yield high prices, and cannot prove to be a stepping stone to profitable small scale industries which would offer greater incomes to women. And whenever such activities are commercialized, the more remunerative part of the work is generally taken up by the men. Such is the trade in women produced craft, where the men use money accumulated from other sources, like wage employment, to buy these commodities in bulk and sell at low prices. This keeps the poor women traders away from the market, as the profits from the meager quantities of the products they can sell as separate individuals or small groups cannot sustain them in the trade. Besides, competition from similar manufactured products further keeps prices of indigenous crafts low, as the demand for factory produced products is generally higher (Remy, 1975:365;370), apparently due to their relative cheapness.

This calls to question the encouragement of the women to engage in handicraft production, which is currently considered as one of the ways of improving their economic position. Yet handicraft making is only one of the many low earning activities scholars have identified in which also men dominate in the distribution of the materials for production (like in provision of cloth and yarn) and in the bulk sale of most products. Such activities do not seem to be pushing the rural women into the realm of progress and eradication of dependence on the men and the external sources of support.

Observations have also been made to the fact that the majority (upto 90%) of

women living in rural areas of Kenya do not belong to these groups (Masasabi,1987:39). As is already stated elsewhere, the young and the poor remain out of these groups for socio-political reasons and for economic reasons respectively. After realising that there are no short-term-economic prospects, even those who have joined the groups often opt to withdraw, taking what Goran Hyden would call "exit-option" (Migot Adhola,1984 :221).

Also often overlooked is the role of the men in the movement. Naitera (1984), while studying the role of women's groups in Kenya's rural development, is referred to by Masasabi (1987:43) as having argued that where men have negative attitudes towards women's groups development has mainly lagged behind. This brings to attention the question of male chauvinism. This still affects many women in Kenya, especially in the rural areas. It refers to the male sense of supremacy over the women, and spells big socio-economic problems for the women. Its effects are felt from the household level to the local community level. Traditionally women in the male dominated societies have been considered socially subordinate to men, so much so that when a Kalenjin man talks of his children, he includes his wife as well. The women have had no direct social power from household level to community level, "until death when they were commemorated as ancestors" (Diamond, 1975:376). Among the Luos of Kenya, where the research area is situated, they are considered to be having the most benevolent spirit after death, which softens a little their total mistreatment by the men. Socialization makes them accept their subordinate positions. Even the Christian religion condones the male supremacist attitude, when women are in most churches not allowed to hold pastoral posts; and in Islam it is not only unimaginable that they can enter the mosque but they must be veiled and secluded.

Economically they own no productive assets, especially land, both in their natal and marital homes. In the process of division of labour in the countryside, their work is confined to domestic sphere (Remy, 1975:362), and is unrewarded as it is considered 'non-work' (Diamond,1975:385). Most of the work they do outside the household circles is either domesticated, or is undervalued compared to that of the men. Engels is quoted by Sacks (1975:215-227) to have believed that the economic inequality between the sexes resulted from the ownership of productive property, especially land, by the male in the family. It should be added here that even male children have more property rights than

their mothers in the household in the area of the research.

Sacks (1975:230-234) believes that it is the definition of public and collective labour, mainly done by the men, as social labour, and that done by women as domestic labour, which also contributes to the male thinking of supremacy which makes women not to be considered as social adults. But Engels' linkage with property is more convincing, since a person dispossessed of property-ownership in both world of birth and marriage has no choice but to be subservient to the person who controls her source of livelihood.

Although this is a little outside the range of this study, it is worth noting that politically to this day, there are very few women who occupy positions of leadership over the men in the countryside, just the same way as in Socialist China. In fact Lin Piao, a one time Defence Minister in the regime of Mao Tse Tung, is quoted to have remarked:

"Women only think about how to get oil, salt, soy, sauce, vinegar and firewood"  
Sacks (1975:390)".

The low recognition of women as social adults often gives men the leeway to interfere in the women's socio-economic activities to this day, more so in the rural areas of developing countries. Therefore the question of the part men play in the organization of women's groups deserve to be established because of its possible connection with the power base of the Women's Group Movement. From another socio-economic dimension, since women in many parts of the world are either illiterate or only marginally literate, leadership roles of such groups even if not overtly, often falls in the hands of literate men (Dhamija,1981:12). Furthermore some of the activities of women's groups, like block making, operating flour mills, driving buses, and the like, require skills that are currently generally possessed by men. Many men in the rural areas still exercise some degree of control on the incomes of their wives.

The findings of Sorensen (1990:18) that many members of the women's groups: "are primarily better-off and elite women, who first and foremost identify with their men's interests", make it

obvious that men play a role worth recognizing even, if that role is indirect. This calls to question the contention of scholars like Stamp that contemporary women's organizations in the countryside are a source of radical consciousness and a basis for women's resistance to both sex and capital exploitation. It may be so with the urban

based professional oriented women's organizations, but not seriously so with women's groups in the countryside. There may be occasions, during appropriate conditions like electioneering period, when these groups tend to exert collective pressure for extracting funds from politicians, but this is very intermittent.

For such reasons like ensuring of political backing, organizations may be tolerated and abetted even if they are not meeting their set objectives. Such a scenario seems to give credibility to Lauer's (1976:58) notion of partial legitimacy, which in our case is being utilized by the men in the phenomenon of the Women's Group Movement:

"... it may be defined as having illegitimate or questionable goals which are however pursued through legitimate means ... in this case the movement while maintaining a certain tension with the larger society may be formally tolerated".

This tallies quite well with the use of women's groups as sources of both conscious and unconscious support for political gains, or for attracting funds from external sources for personal aggrandizement by many of the leaders. Self interest in most cases supersede collective interest. The recognition that men do play a part in the activities of the movement seems to be a recognition of the view of Slattery (1979) as reported by Masasabi (1987:149) that the Western style of development in Kenya, as in all 'Third World countries', has been male dominated and male oriented'. Hence the need to specifically identify the role the men are playing or should play within the Women's Group Movement, when it is apparent that such a role already seems to be significant. Again this was not much investigated by this research.

It also appears contradictory when the activities of the women's Bureau seems to be concentrated on registered women's groups, when there is no doubt that there is also a large number of unregistered women's groups. These groups also play similar roles in self-help economic development and the struggle against the problem of poverty to those of formal groups. The women mainly register their groups, or frequently renew registration, in anticipation of receiving external assistance in the short run. Those who see no immediate hope <sup>would</sup> rather preserve the registration money, while they continue to conduct group activities on their own resources.

Despite the existence of shortcomings and contradictions in the movement it has also made some discernible impact on the socio-economic life of the rural people.

## The Socio-Economic Impact of Women's Group Movement

It is a known fact that women are the main contributors to work in the rural areas of this country, especially in agriculture. The men mainly do the earning, even when they reside away from these rural areas. The women's activities make a sizeable contribution to economic and social development of any country. Nyaga (1985:24) summarises this role of the women thus:

"... women contribute their work economically to the well being of the family and thereby to community and national development .... The role of the women is thus no longer to be seen in isolation, but rather to be conceived as benefitting all members of society".

The women therefore contribute to the cheapening of the reproduction of labour, both for the rural sector and the urban sector.

A positive view presented by a section of the scholars on Women's Group Movement implies that it has a potential for improving the life styles of the rural women by reducing poverty through factors like reduction of unemployment. Masasabi (1987:53) expresses this contention as a suggestion that:

"The groups need to be helped to start effective income-generating projects that also provide employment opportunities for women", at least helped by the Government

and the NGOs, and all those interested in women's development matters.

The United Nations Economic Commission for Africa (1980:30-31) report states that in the rural areas handicrafts could provide employment and good income to girls unable to continue with their education. The report sees handicrafts and small scale industry (in which many of the groups are engaged) as potential and significant areas for employment which could deal to a large extent with the problem of unemployment. But this report seems to assume the possibility of unimpeded undertaking of handicrafts-making and the establishment of small scale industries in the rural areas of the developing world. Many negative economic and social factors inhibit their growth, especially in the impoverished areas of Sub-saharan Africa. One of these is the problem of market, where women could trade in their group products in bulk and direct.

Continuing to use simple technology for women's group products greatly reduces the groups' productivity, amidst high competition with exotic products, often more

attractive and convenient to use. With non-availability of markets, the women end up becoming the consumers of their own group products, turning the whole process into cheap production of use-value. With the stagnation in production the women are also unable to develop to the full the skills needed for self-reliance and independence that the initiators of the movement expected it to bring about. And as Hay and Stichter (1984:xiv) while discussing the role of the African Women in the economy assert, the innovations such as co-operatively owned corn-mills have in some cases lightened women's labour, but in other cases machine powered mills have threatened to displace cottage industries and create unemployment.

It is therefore imperative to establish whether the one intended aim of the movement to provide the women with employment is being achieved. After all it is true that the majority of the people who live in the villages in this country are poor and uneducated, with job opportunities hardly in existence. These poor have a potential for self-employment, which the movement has tried to exploit among the women for overall community development and self-reliance by attempting to revive old skills and teach new ones in more systematic ways.

One of the economic activities where the Women's Group Movement has been applied is agriculture. Although agriculture is the biggest economic activity in Sub-Saharan Africa, it is not a major growth area. Its income and other opportunities are generally less than in other occupations, although it employs upto three quarters of the population. In Rangwe Division, the traditional and half-mechanized techniques in use continue to demand for female labour in the farm, despite the low returns derived from agriculture. And yet an increasing number of educated women are becoming reluctant to toil in the field, preferring to do non-agricultural or domestic work. This creates an increasing demand for hired labour. Women's groups already participate in this to a limited degree. They could make use of this changing situation to earn money for group activities and for family use. This could provide disguised casual wage employment for many of the unemployed group members.

The work the groups do in turn on the members' farms, itself helps reduce the farm labour load on the women whose husbands have taken to non-agricultural work in the urban centres. This therefore ensures continued peasantry's productivity. However, Sorensen (1990:4) notes that the existence of women's groups in Kericho District has

enabled the women to withdraw their labour power from their husbands' fields, and: "resist the appropriation of their capital through the agency of the husband", as women re-channel their earnings into self-help groups. But such labour withdrawal, it should be noted may be possible in Kericho because the earnings from tea farming and dairy cattle rearing enable the men to employ hired labour, and thus release the women's labour from the family farms. Besides, their close proximity to the commercialized settler farms has enabled the men to learn that profitability of farming depends heavily on the use of hired labour. It may not be the case in low potential areas, with their subsistence farming. Such withdrawal of labour by the women would only cause domestic strife within the households.

But even if there is some release of the women's labour from the family farms, this does not minimize the women's contribution to agriculture. Even in developed countries like Japan, U.S.A. and Canada, the modernization of agriculture has generally increased the number of women involved in it, as it is undertaken through wage labour (Boserup, 1970:18). Therefore serious attempts to supply the group members with improved agricultural know-how and modern farm machinery should be made by those who give donations to women's groups including the Government and NGOs. The movement could then act as one channel for fostering agricultural innovation in rural areas in Rangwe Division, that could contribute to the modernization of the area's agricultural economy, and creation of farm wage employment, especially for women. However it should be noted that the modernization of agriculture in Japan, the U.S.A. and Canada, has occurred almost concurrently with industrialisation, one augmenting the other. This scenario is lacking in the Third World countries and is likely to delay the development of a situation when agriculture in the rural areas can become a big wage labour employer, and stem the flow of the rural labour force to urban industrial enterprises, even though these also have a very low rate of expansion in this country, just as in the rest of the poor countries.

That the women's burden as rural producers in East Africa has remained heavy can be partly attributed to colonialism in the region, which has encouraged the persistent non-use of modern technology by the women. Boserup (1970:24) remarked that colonialism has contributed to decline of labour productivity as a result of the discriminative type of economic development that has taken place in the region. The

European settlers, administrators, and technical advisers assumed that men's farming techniques were superior to those of the women, and that male farming must replace female farming. Hence men were taught modern farming methods and given new technical aids (including fertilizers, better seeds, new tools and machinery) while the women were left utilizing traditional farming techniques and appliances. The men were thus enabled to better their economic capability in agriculture than the women, as they were encouraged to purchase more of the appropriate technology. The buying of tractors and other farming implements as reported by Sorensen (1990:17) can only be viewed as contributing to the women's farm burdens, since they do not include weeding and harvesting equipment.

Concerning the movement's effect on general employment opportunities, it is an established fact that typically men have greater access to employment opportunities because of their easier mobility, and the discrimination that has existed against women in education, training and hiring. It has often been the case that where female labourers are preferred, it is because they are cheaper and expected to be docile. Talking about women in Nigeria, Remy (1975:347) observes that they are docile because they frequently have numerous children to feed, often with minimal assistance (or none at all) from the father of the children. Women's groups, wherever they have the opportunity would employ their members without consideration for their being docile workers.

While they may not have large capacity for employment, where given good entrepreneurship a number of self help productive projects established by the women's groups, have provided jobs for group members or non-members. Such are the posho mills, bakeries, petrol stations, and handicraft workshops among others. In the more successful, profit making projects, like retail shops, bus transport, etc, the members work in turns and are paid specific casual wages for the duration of the turns. In general, it can be said that women belonging to groups with successful projects already have avenues where they can gainfully spend part of their time outside the traditional daily chores.

The women's group movement has attempted to bring about specialization in certain forms of rural production. It is not difficult to observe that most of the articles sold by women in the rural markets in this country are home-grown agricultural produce, and home-crafted products like pots, baskets, mats, etc. These are in existence due to



the women's endurance in working long hours to satisfy their household needs and the home market. The undertaking of the production of some of these articles by the women's group, sometimes under technical advice, and using modern technology, has to some extent transformed the nature of production and brought about a certain degree of specialization within women's groups. The specialization has changed the production to be more market oriented, rather than for household use. In this sense the movement has contributed to the development of manufacturing industries in the rural areas.

Pearson (1969:62) defines manufacturing industry as all productive processes which are included under the International Standard Industrial Classification (ISIC) categories 2 and 3. According to this classification, manufacturing includes: food processing, drinks, tobacco products, textiles, clothing and footwear, timber products, furniture ... leather and fur, rubber, chemicals ... manufactures of clay, and miscellaneous. According to the author the first industries, known as 'Janus'(two headed') industries are often those which process local materials for both domestic consumption and export. Some of the women's groups' projects could be injected with the capability to play such a role. To ensure exchange, the availability of markets for group products, especially external markets, should precede the establishment of such industries, however.

The women's entrepreneurship should also be improved by such things like exposing them to speculation and profit-making. Because the present situation in commerce seems to demand racketeering in order to make profits and succeed in business, the exposure requires relatively high level of training in business management. Various Government Ministries and NGOs are already organizing Business Management courses for certain members of women's groups, although it is mostly elementary.

By boosting the production of home-made commodities for exchange in the local market, as well as for export the movement has, where this has successfully occurred, tended to enhance commercialization of the rural areas. The women's groups are in a number of cases engaged in a variety of commercial activities with more efficient trade than when the women carry out these individually when they often have the problem of finding external markets for bulk sales and buying. But cases of women's groups with well established external markets for sale of group products are very few if any. This has actually had the effect of flooding the local market with similar goods, reducing

prices and making the group enterprises economically non-viable. This in turn calls to question the continued encouragement of the women to form groups and produce articles for sale. The reproduction of goods not only affects the women's group members whose meager funds get held up in unsold articles, but also the traditional producers of similar products, who are forced to sell cheap, or abandon their enterprises altogether.

As Kneerim (1980) has observed in the case of Mraru women's bus project and Sorensen (1990) has noted in her studies of groups in Kericho District the movement may be said to be already playing a positive role in increasing the women's ability to generate income of their own. This would tend to improve their standards of living by improving their purchasing power for the acquisition of some of their needs. But in general the small size of the group incomes in most cases make the dividend's to members too small to significantly improve their purchasing power. And since many of the groups, as already stated, prefer to accumulate their incomes for further investment, the indefinite duration of waiting to receive dividends makes participation in women's group activities to appear as wasted effort, to learn entrepreneurship and other skills which can hardly be gainfully employed, for those with immediate economic needs to satisfy.

Both the Government and financial aid agencies often provide, albeit generally in very small amounts, some support in cash to women's groups within the movement. There is also technical and entrepreneurial advice given through extension workers from these bodies. Thus the movement has been able to attract funds and the propagation of new skills to the rural areas as has been outlined above. This research made an attempt to establish as to whether this is beneficial or detrimental to the local effort, especially in the case of external funding of projects. That is, whether the women's morale to make their own financial contribution to meet their objectives is enhanced by the reception of external assistance. Furthermore, it goes against the notion of the principle of self-help, which implies use of own resources. But as reality of the situation seems to dictate, poverty and dependence go together, and the groups can only reduce the incidence of the latter by eliminating the former, as they are attempting to do now.

The priority objective of the movement is to promote the improvement of the level of living and the general welfare of the community, rather than the adjustment of the individual or special groups (Nyaga, 1985:25). It aims at sensitising the groups to seek ways of generating money to meet the wider range of family needs through

participation in these groups. In this objective it can be said to be succeeding. Money carried by the women is normally spent for the social welfare or for the economic improvement of the family, not for drinks and leisure, but rather for expansion of reproduction. The latent effect of this goes beyond the local community, for example, to industry and other forms of wage employment, as the extra income for family maintenance keeps the wages low in the other sectors, as they improve the women's ability to self-reproduce, and to maintain future industrial labour.

While this trend is a distortion of the principle of self-help on which the women's groups are said to be predicated, the funds raised in the urban centres for women's group projects is said to be contributing to the distribution of economic equality between town and countryside, that is between the local 'centre' and the 'periphery', as the dependency theorists would describe it. Barkan (1980:21) states that:

"... half of the funds for rural projects come these days from outside the community, either from the big politicians or successful migrants living in urban centres".

The urban centred migrants somehow do not regard their contributions as something from an external source because the majority of them have firmly anchored roots in the countryside, where they eventually intend to retire. Their urban life is for economic earning for the village.

The movement has also tended to reduce inequalities between the sexes, especially in economic matters, but the degree of its success in this aspect is questionable. Inequality always exists in society to some degree (Tumin:1967:13,27). Economic equality may not eliminate male oppression, especially within the household, which the women in general have come to accept as normal, due to long established tradition. Hay and Stichter (1984:xii) cite Margaret Strobel to have observed that :-

"the traditional rites of passage, so prevalent in Africa, transmit the ideology of female inferiority to the initiates and socialize them to play their proper roles as wives, while at the same time giving them a sense of value and the importance of womanhood. The rites often express the contradiction between autonomy and submission".

Reiter (1975:11-12) also observes that the subjugation of women is a fact of our daily existence, that does not only undervalue their labour contributions, but also regard

whatever they talk about as gossip. It is against such background that the movement is supposed to bring about gender equality.

Generally women's access to resources is inferior to that of the men in one way or another, as Hay and Stichter (1984) observe: small farms, less fertile land, less opportunity for occupational mobility, and less wage employment. Even in subsistence agriculture they do the bulk of the labour without totally controlling the surplus it generates.

Through the use of the movement the women are already challenging the economic imbalances by investing in formerly male dominated activities like growing their own cash crops, buying land (Sorensen:1990), buying tractors, buses etc. The movement can then be seen as a power base from which the women can fight the existing gender relations of production, together with the gender structuring of society. This however is compromised by the observation of Stamp that even some elite members of successful women's groups exploit other women by receiving disproportionate share of group savings, and diverting resources intended for community development for their own use (Sorensen:1990:20). Socially these elite who form the core of the groups leadership, often tend to gain in status disproportionately to the general membership who form the majority. To this extent the movement can be said to be enhancing inequality among the women as a social group; with an incidence of patron-client relationship between the leaders and the led, especially as regards group patrons.

It is unlikely that the movement will solve the economic problems of women 'overnight' because these are rooted in thousands of years of exploitation. Patriarchal households remain the prominent feature of households in the rural areas. The oppressive labour of the women does not appear to ebb despite the introduction of the movement. The increasing pressure on land and the accompanying deforestation has increased the time women spend in collecting firewood. The new crop varieties and the new farm technology - ploughs, tractors and fertilizers - have amplified the weeding, the harvesting and the storage tasks. Add this to the housework and the frequency of pregnancies. And yet there has been a tendency to class women with children and people of unsound mind, as is remarked by Everlyn Mungai, quoted by Omenda (1984). Even contemporary state institutions, such as producers co-operatives, and export crop marketing agencies reinforce patriarchal dominance over the labour and earnings of

women (Hay and Stichter, 1984:117).

The Women's Group Movement however shows some tendency of correcting the gender inequalities. It has enabled women to outpace the men in the development of joint self-help economic projects, although there may be contradictions when the covert roles of the men in these projects are investigated. In many areas with poor resource development and employment potential, like Rangwe Division, the women are increasingly becoming the breadwinners in many households, as they are more easily able to engage in a greater variety of petty commodity trade than the men, and earn income amidst scarcity. In Rangwe Division, the production of the main cash crop, cotton, has collapsed due to problems of marketing; and the fish population has dwindled due to a combination of several factors, among them over-fishing, the Mbuta (Nile perch) menace, and construction of the Mbita Causeway. The one time Kenyan Minister for Regional Development, Onyango Midika (Daily Nation, July 26, 1991:5) has remarked that:

"the causeway linking Rusinga Island and the mainland wreaked havoc on fish and fishing around the lake ... the causeway had interfered with the natural environment of the lake's waters, thus affecting fish breeding".

This confirms the observation by Aloys Achieng', a fisheries scientist with Lake Basin Development Authority (Daily Nation, April 3,1991:III) that:

"... in the long run this (causeway) will interfere with the conductivity of water ... the composition of water will become different ... a large number of fish also die when they unexpectedly find a wall in the form of the causeway".

Income earned from women's activities in this division has therefore tended to contribute to the sustenance of its economy from sinking to worse proportions. The women here are apparently gaining greater economic independence from their husbands, and greater ability to participate directly in the economic or social life of the community. To Remy (1975:359,366), "a woman is economically independent if she pays for her own food, room, and clothing, or would be able to do so should her husband die or leave her". She considers a woman as participating directly in the economy when she buys and/or sells goods and services without the intervention of a third person. Simply she participates directly in the economy as a consumer, a trader, or a producer as well. Anything that supplements the economic activities of the women has therefore a big bearing on the living standards of the people in this region.

Through the movement the women have found forums for meeting, knowing and supporting one another through the opportunities presented by coming together during group activities and meetings. Traditionally the women's opportunities of movement are much curtailed, leaving the real meeting places as "the market and the river bank ...." (Rubbo:1975:339). The meeting forums resulting from the movement enable the women to build mutual trust and support for their aspirations and hopes, as they make their own mistakes and learn from them. In these groups women are expected to choose their own leaders and make their own rules. Where this is the case the movement has confounded men that women's gatherings in this new form of grouping are not for gossip but for real constructive thinking and action. But in many groups these gatherings are just occasions for bickering and confusion between and within different strata of women that comprise group membership. Among the causes of disagreement are the decisions reached at these meetings which in a number of cases are tailored to the interests of the leaders outside the groups, either through their wives or their supporters within the groups. It depends on the personal motive of the leader who influenced the establishment of the group, whether social, economic or political.

The movement has also negative effects in the rural areas. The fact that successful women's groups are concentrated in some regions more than others increases regional inequality, considering the fact that support from the Women's Bureau and from donor agencies, is mostly concentrated on those women's group projects considered as economically viable and those already relatively more successful.

Often programmes designed to bring about changes tend to have latent negative effects, which need to be guarded against. Such consequences can cause severe disruptions in the social and cultural milieu of the people, without causing much improvement in their socio-economic status. There may be disruptions in traditional activities important to the individual's well-being, like food production and nutrition. This might have already occurred in Rangwe Division in so far as the attraction of the movement's programmes has diverted some of the women's attention and time to new non-subsistence agricultural ventures like tree nursery preparations, yet, as it is in the rest of the country in the rural areas, the women are the sole food producers in the division. The reluctance of many women to concentrate any longer on farming may be partly the cause of the apparent collapse of food production in the division today.

By attempting to improve the economic status of the rural women, while disregarding the deteriorating economic state of the rural men due to a combination of factors such as low commodity prices and unemployment, there is likely to arise inequality between the sexes in the reverse, unleashing a new set of problems.

The fact that the movement is permeated with shortcomings and contradictions even where it is supposed to exert positive impact prompted the author of this work to undertake a further research to establish the real viability of the programme for fighting poverty and inequality in the rural areas, especially among the women as a social group.

The movement is not only fraught with shortcomings and contradictions. It is not free from a variety of problems, economic, social, and political.

### **Problems Affecting the Growth of Women's Group Movement**

#### **a) Economic Problems**

A Number of factors have been attributed to the variations in the level of development in the Women's Group Movement in different parts of the country. These include the general economic development of the area. Highly developed areas have far greater numbers and cases of successful women's groups. The groups in less developed zones depend more on external financial and material aid for meeting their objectives. Yet external donors are more interested in providing support to projects already showing greater likelihood of success, and thus have the potential to alleviate some of the community's problems and needs. But as is already discussed in the section under self-help economic projects, this is mainly a method of diverting the people's demands from the centre to the local community. Without such external assistance, many groups cannot even make a successful start. Dhamija (1981:12) actually states that:

"Whether it is co-operatives, associations or registered societies, or traditional women's groups, it is important that the women be assisted in forming themselves into viable economic units which prevent exploitation",

both by men and women.

Barkan (1980:21) attempts to justify the Government's reluctance in providing aid as capital to groups. He says:

"... peasants will readily accept external assistance and provide nothing in return if given the opportunity to do so".

He however, fails to give a counter argument for those who truly have nothing to provide for a start.

Muzaale and Leonard (1982) are reported by Masasabi (1987:14) to have found that external aid has a potential for undermining self-reliance, or it may lead to political manipulation. But as they should also agree this assertion should be flexible to suit various situations in which different groups find themselves. Groups in impoverished, low potential regions will often find it very difficult to establish viable self-help projects without initial external assistance to stimulate the use of available local resources. Thus instead of discouraging the provision of external aid to women's groups on the grounds of preventing the development of dependency complex, remedial measures should be found for preventing the groups from becoming so dependent on such support, so as to hamper the entrenchment of self- help attitude within the groups. Otherwise the disparity in the development of the movement between various parts of the country will last a long time to come. But aid alone without proper management and financial control will not ensure the success of a group. The real determining factor for group success is the socio-political-administrative framework of the groups, and of course the larger community.

The embezzlement of group funds and the personalization of projects' funds and management are yet another set of the problems the groups experience. There is also the high cost of completing some of the groups projects, as well as the shortage of funds for the implementation of the groups' objectives. The lack of adequate markets for group activities' products does not auger well for increased production. Even partnership for productivity, an indigenous Kenyan NGO and local buyer of women's group products has been unable to find adequate external markets for the products.

#### b) Social Problems

Although there is only a thin layer between economic and social problems, it has been found necessary to attempt to separate the two in order to have a distinction in the understanding of each type as far as they affect women's groups. While all self-help groups-male, female, or mixed - suffer from many social problems a number of these problems seem to be more specific to the potential development of the women's groups, or to the chance of their successful formation and action. Among these problems is that the women suffer relative isolation and immobility because of their domestic



responsibilities. Their social circle is therefore generally limited. Their contact with leaders is less frequent, since many of these people often informally hold their discussions in bars and restaurants, or in clubs. These places are often less accessible to most women. The women's low, relative educational background, and their relative lack of business know-how and experience in handling money and negotiating loans make it difficult for them to undertake important business ventures. This also partly contributes to lack of record keeping, which in turn encourages embezzlement of group funds.

According to Ouko (1985:193) there is evidence from all over the world that women make up the majority of the poor. The women leaders often do not belong to this bracket, by the standards of their communities. This makes it questionable as to whether many of them do have vision and sympathy for the plight of the general membership of the groups, and are intent on bringing about improvement for all. The stated goals of the movement, especially the bringing about of development for all women, seems only an ideological expression which keeps the majority in endless hope for the coming of the good days, and is an obstacle to aligning the movement according to the reality of the situation.

Many members of the women's groups still lack self-confidence and commitment necessary for effective handling of group affairs. There is still lack of competent leadership, both due to its general low quality, and the conflicting roles of the leaders. Masasabi (1987:201) has found from his research in West Kenya that groups dominated by women with high socio-economic status are more successful than those with less fortunate women. If this is the case then it calls for more effort to be put by the relevant agencies to give technical training through courses and seminars, both for group leaders and ordinary group members. This will generally provide the women with the required confidence needed to increase their effective participation in group activities.

There is also the problem that those who show or possess good leadership qualities or have good education and good business experience and independent sources of income, and who show financial responsibility, are in demand all over. They get recruited by many groups for different posts both in town and the countryside, which makes their leadership too thinly spread out to be effective (Wachtel and Wachtel:1974:21). Such women are faced with the problem of juggling their different

roles while also trying to put up with their domestic demands besides those of the community, and even the nation at large (like in the case of some of the group patrons). Many of them are also employed full time and belong to various class positions by virtue of their marriage, occupation, birth or education, with very demanding social lives (Ouko;1985:193). But there are also those who seek the posts as a way of filling the gap in their time and lack of activity that they experience after retirement from regular occupations like employment and political posts. Many members of the committees are often oriented to the positions than to the tasks, merely to secure status and prestige. They give very little room for election of other leaders to replace them, whether they are effective or not. Hence no new ideas or energy exist in many groups, as they also monopolise decision making and skill learning process. To add to the problem there is in some areas a pervasive leadership often dominated by a few families (Diamond,1975:379). That is members of a few families are elected leaders in so many local groups.

The ineffectiveness of the leadership of many groups calls for the deployment of greater numbers of extension workers or development officers in the countryside to supplement and/or strengthen the effective participation of the available leaders. But these workers should be female priorities-oriented with good sensitivity to women's plight.

Urbanization has robbed the communities, and by extension the women's groups' projects, of would-be young, dedicated, enterprising and understanding leaders. This is a kind of local brain drain, which needs correction for general development of the rural areas of the Third World countries, with their high rates of urbanization.

#### c) Political Problems

As Ouko (1985:193) has reported in her article on Women Organizations in Kenya :

"... political affiliation and commitment put women leaders at each others' throats all the time, and this is a pity".

And yet the problems which cause the bickering are often male dictated, and more directly serve the males' own interests.

Women's groups are not free from this kind of problem affecting other *Harambee* groups, which has the danger of dividing the members' efforts aimed at achieving group

objectives. The problem becomes worse during and immediately after electioneering for political offices, since the members differing affiliations multiply and intensify with the number of contestants, and the heat each campaign generates.

Many groups also suffer from taking less technical advice from politicians, opinion leaders, and unqualified artisans, due partly to the shortage of relevant extension staff in the country, or the desire of particular leaders not to lose touch with the groups, which serve to them certain economic, social, or political functions. Political influence is known to have brought about positive change in some areas and abandonment of certain development activities in others, or the purchase of materials which the groups were not ready to use, or just the misdirection of specific group-assigned materials and funds to persons or projects outside the groups. This makes the groups take their real form as microcosms of the larger society in which they are found, characterised by 'white elephants' born of the effects of political influence on economic planning and implementation.

The women's groups are also affected by lack of sufficient co-operation from all the relevant Government Ministries, which makes the administration appear top-heavy when it comes to running women's groups' programmes. Many of these Ministries either view the movement as the sole responsibility of the Ministry of Culture and Social Services, or they just do not appreciate the importance of the women's activities. The co-operation of the Ministries of Agriculture and Livestock Development, and Co-operative Development, among others, is necessary if sound project proposals are to be made and implemented, especially in Rangwe Division, where the women's groups show a very low level of development.

The Multiple problems that affect the Women's Group Movement often result in apathy and general lack of interest in participating in women's group activities as a means of alleviating poverty among the rural women. This provides partial explanation for the larger number of women who have decided to watch the activities of the movement from the sideline. It may also partly account for the small percentage of truly active and successful groups among the 30,000 women's groups which currently exist in the country (Ambuka:Daily Nation, Wednesday, September 25, 1991:5), and for the low level of their success in Rangwe Division. Passivity may not only arise from economic disenchantment, but may also be a political response by a group to a programme which

the group disapproves of but yet it is being conditioned to adopt.

The research attempted to establish whether some of these factors which exist within the Women's Group Movement in Kenya's rural areas in general, also apply to Rangwe Division in particular. In other words the research was an attempt to fix Rangwe into the overall national mainstream of the economy, society, and ideology.

## **THEORETICAL FRAMEWORK**

The promotion of the present form of women's 'self-help' efforts in development is not just a unique development programme independently decided upon by Kenya. It is part of the implementation phase of a model of development known as 'modernization', which has been promoted by the West, especially the U.S.A., since the end of World War II. The theory of Modernization came about as a result of Cold War competition between the super powers - the U.S.A. and the former U.S.S.R. - for influence, especially in the Third World (Preston,1982:72). Modernization theory was the ideological child of Cold War, and was formulated by the U.S. theorists, operating within the ambit of the notion of "containment", to seek secure allies for the U.S. within the Third World (Preston,1982:72). To outwit the U.S.S.R; the U.S. attempted to disguise its interests by offering to the Third World "modernization" and membership of the free world' as opposed to Socialism. Up to 1953, following the disintegration of the wartime Grand Alliance, the U.S. regarded the world as split into two hostile camps, and the notion of non-alignment was viewed with no favour, although the Bandung Conference of 1955 asserted it on a group of Asian and African countries (Preston;1982:73). Up to that time the U.S. alone of the two super powers was giving development aid as part of the modernization programme. When in 1956 the U.S.S.R. decided to imitate the U.S. in giving development aid to developing countries there ensued competition in aid giving between the two super-powers, with emphasis on socialism, or on membership of the 'free world', with its capitalist free market. The U.S. presented the latter within the ambit of development studies known as 'Modernization Theory'.

A situation now arose where each of the great powers had to confront and accommodate each others' interests. With the Soviet occupation of Eastern Europe, the U.S'. concern was focused on Europe. But when the disintegration of the European empires set in with the decolonisation, the focus was extended to the new world

(Preston,1982:75). By extension the other Western colonial governments in the closing days of imperial rule instituted measures that would serve in the interest of the policy of containment and continuation. In Kenya for example, as Migot- Adhola (1984:202-203) observes counter revolutionary policies were formulated as in the case of land reform commissions, such as Swynerton Plan (1954), which dealt with land congestion in the African reserves. Having concentrated land in fewer hands, the process of polarization would become muted by the residual customary ties and obligations.

In Western Europe the U.S. policy of containment from the late forties took the form of disbursement of development funds under the Marshall Plan, and military presence in the form of NATO (the North Atlantic Treaty Organization) formed in 1949. Elsewhere, as deemed 'necessary', the U.S. intervened, militarily, like in East and South-East Asia, in Central America, Southern Europe, Central Africa; or covertly as in the Philippines, Indonesia, the Middle East, and Latin America (Preston;1982:79). As Myrdal says:

"When the process of decolonisation came to be, long established relations had to be reworked; power is to be handed over; there is a continuity of government procedure, and development is to be ordered authoritatively", (Preston;1982:26).

These policies would be effected in the new states by the 'reasonable men' in charge of the new states' planning machinery.

The US intellectuals, especially the social scientists played the role of producing what would be an appropriate theory of development to back the US intervention in the developing world, and the expansion of American interests throughout the world. The theory was to present the American state of development as the 'modern' and the desirable one for all countries, and its history as the only sure route to development, to be imitated by those who wished to develop and industrialize. It is generally held that economic development occurs in a succession of capitalist stages and that today's underdeveloped countries are still in original stage through which the now developed countries passed long ago (Frank, 1970:4). As Wertheim (1976:315) quotes Lerner (1958) modernization was a process moving from tradition via a transition to the modern society similar to the American society. It thus means gradual development.

Development in the Third World was still in the traditional stage from which it had to evolve to reach that of the U.S. The Third World was actually to be made to

appear responsible for their conditions "to damp the tempo for revolutionary change (which in the case of Kenya could easily accompany the bitter struggle for political independence) and to accept that their state of development was only a transitional stage through which all countries had to pass". The Third World societies' 'conditions' had to be described in such a way that would permit manipulative intervention.

The Modernization Theory reached the zenith in its popularity in the 1960s following the publication of a book of the same title written by W.W. Rostow, an American economist, and who was also part of the establishment. In the paper, first presented in 1956 in the 'Economic Journal' under the title of 'Take-Off in Self-Sustained Growth', Rostow described the following stages in economic development:

- 1) Pre-modern or traditional (in which rural production in Third World countries was still found)
- 2) Pre-conditions of Modernization to be brought into being from financial and education institutions, to infrastructures of communications.
- 3) The 'take-off' to modernization
- 4) The drive to maturity
- 5) Age of high consumption where consumption has become a mass phenomenon, as is the case with the U.S.A (Worsely, 1987:63-70)

In the sequence the period of take-off in which most of the developing countries were, would take about twenty years, a long enough period for peaceful intervention. Besides, the scheme, as Brookfield (quoted by Preston, 1982:96) puts it:-

"seemed to give every country an equal chance, ... offered clear path to progress ... identified the requirements for advancement with the virtues of the West; and suggested that the communist countries were in fact following Western recipes, with a difference".

In Russia, says Rostow, the take-off had already occurred before the First World War. The Russia Revolution was superfluous to the initiation of the next stage: the drive to maturity, the process of industrial differentiation, advance to modernization on a wide front (Wertheim, 1976:316).

With external financial and technical assistance from the West, the 'enlightened men' in the Third World - the ruling elites - would be used to promote progress to modernization, while at the same time protecting the hidden interests of the West-like the

provision of markets for Western industrial goods, and preservation of the source of raw materials for the West's industries, and 'containing' the spread of communism. The Women Group Movement while emphasizing the use of appropriate technology imported from the West, also implies market-oriented production of commodities for the international capitalist market.

Modernization Theory of Development is part of the paradigm based on diffusion or evolution, called Structural Functionalism. In the structural functionalist tradition, society is seen as a social system which develops in an evolutionary way through stages of growth. It is gradualist not radical. That is changes inevitably occur in the social institutions, through a process of differentiation as the society becomes more complex but without causing disruptions in the system. Change is constant, cumulative, and coherent. It takes the form of evolution in stages, each stage arising out of the preceding one, and in its turn, being pregnant with the next, and each expressing a higher, more developed, and more complicated state of the system (Kumar, 1976:331).

The new Self-help groups, while preaching the sanctity of their traditional predecessors promised such a gradual and controllable change. Structural Functionalist school of thought developed at a time of fundamental changes in the world. It was a time when major revolutions were occurring in Europe and America, and the theory was partly developed to contain the destructive effects of these changes and keep society together. There were the Agrarian Revolution, the French Revolution, the Industrial Revolution, the Urbanization, and Colonisation. All these were threatening to cause upheavals in society, which had to be maintained from potential devastation and disintegration. Thus Structural Functionalism has as its policy implication the control of men by external forces - the institutions. The institutions of society, like religion, the law, etc are to be used to manipulate man to comply.

In Structural Functionalism, stratification in society is assumed to be a natural phenomenon, which is functional in stabilizing the social system, as it stimulates and motivates competition, as long as there are constraints, often imposed by those who control the state institutions. Extension workers' support to 'progressive' elites in the rural areas would stimulate rural development on a similar note. The institutions like the courts, the police, etc have to be used to control or even to eliminate deviants, like those

openly voicing criticism against the tenets of modernization programme. After all, coercion is justified for the sake of maintaining status quo. Society is supposed to be cohesive. Social life is based on solidarity of the members of the society and the structures which counteract any division. There is supposed to be intra-group consensus to enhance persistence (Cohen, 1978:14) and relative harmony between the various parts, like when the members of self-help groups democratically initiate development projects guided by their self-need for the communities' progress. Any threats to the persistence of society are to be controlled by use of state institutions, and support for the structure is restored. There is also to be recognition of the ultimate authority, accepted by all parties within the system. Thus self-help groups, like women's groups are to be encouraged to adopt autonomous principles in their daily activities, while accepting the authority of the extension workers and state policy makers and planners.

Functionalism also sees society as an integrated system with its institutions similarly integrated through their conformity to the basic value orientations. The values and the norms of society are its basic elements which every individual member of society must learn through the process of socialization conducted by the social and political institutions which inculcate commitment, for example, for maintaining stability of society. On this note rural Kenyans had for ages used communal self-help work teams as a matter of course for their economic upkeep.

Structural Functionalists see society as positivistic, that is the relations can be observed, tested (and falsified), and even be generally predictable. However, functionalism is said to be conservative, by emphasizing the need for the maintenance of status quo, like is the preservation of traditional methods of production through the use of the women's group movement, which only advocates their modification to fit the modern age, that is, to better hook the rural peasants onto international capitalism. It is also said to be looking at society as being cybernetic or homeostatic, that is self-regulating. There are also accusations of teleology, where the effect of a process is regarded as its cause, like when we view felt-needs of the peasants as the cause of the initiation of *Harambee* groups when infact it is the coming together in *Harambee* groups that enable the peasants to identify their communal 'felt-needs' when they pool together their ideas.

While Structural Functionalism is a Grand theory, Modernization is a Middle



Range theory based on the same paradigm of Functionalism. Modernization, according to writers like Wilbert Moore, quoted by Long (1980:9) would denote total transformation of traditional or pre-modern society into "the types of technology and associated social organizations that characterise the advanced, economically prosperous, and relatively politically stable nations of the Western World". The development which would take the form of modernization of technology, commercialization of agriculture, industrialization, and urbanization would entail differentiation, that is, the process establishing more of the specialized and autonomous social units, as would appear with typically successful women's groups of today. There would follow a process of integration to unite these differentiated structures on a new basis. Such is the case when the women's groups get combined into co-operative societies and unions.

But accompanying the process of differentiation and integration is the spasmodic occurrence of social disturbances, like the outbursts of violence and the emergence of religious and political movements (Long, 1980:11). The effect of external forces, as well as the policies adopted by the ruling elites would both affect the pace of modernization. Such in our case, would be the external assistance to self-help groups and projects as exemplified by the Rural Development Fund allocations and Grants-in-Aid.

Smelser suggests that the introduction of modern technology and commercialized agriculture will tend to produce similar types of social change in the countryside (Long, 1980:19-20), although Epstein believes that some types of new technology and commercial production tend to have more immediate and radical effects. Others like Lewis (1951), referred to by Long (1980:36) note that changes in technology and the commercialization of agriculture can also bring about a restructuring of rural social systems. The ideas of economic independence from their husbands, and autonomy in decision-making taught to women by the Women's Group Movement have probably wrought the beginnings of fundamental changes in the rural communities' social relationships.

Apart from idealizing the history of Western economic development, modernization also implies the existence of economic dualism (Foster-Carter:1986:22). At the local level economic dualism refers to the view that there are two distinct sectors within the developing nations: the modern, capitalist, industrial sector, which is receptive to change, and is market-oriented, and the traditional agricultural sector, stagnant and

subsistence-based, with little surplus for market, as is still largely the case in Rangwe Division where this research was conducted. The two are only linked by the flow of unemployed labour from agriculture to industry (Long, 1980:39). Development in the rural sector depends on the transfer of skills and technology from the modern, industrial sector - the process of diffusion. Likewise at the international level of economic dualism, national development in the poor countries requires diffusion of techniques, funds, and expertise from the West.

One of the implementation phases of Modernization Theory of development was known as 'Improvement Approach'. The development strategy was promoted by the World Bank for the economic development of the Third World. As one of the approaches to development of the Third World, it aims at encouraging development within existing peasant production systems. It concentrates upon improving productivity and organization of production of peasant farmers without any change in traditional production, and legal system (Long, 1980:144-147). That is, it allows for the continuity of prevailing social institutions and land tenure arrangements. Such is the emphasis the Women's Group Movement stresses on the continued use of traditional work teams, albeit in a modified form. The approach aims at the commoditisation of production by commercializing the products, that is by increasing market orientation of production, like the women's Group Movement attempts to do with some of the Women's group activities. The approach is to be applied through the community development programme, which in itself is an integrated approach to rural development, aimed at all sectors of the rural economy. This is what is embodied by community development division within the Department of Social Services.

The Improvement Approach had been pursued by the British colonial government in Africa, India, and in other British colonies, as extension work, backed by administrative reinforcement through what was known as the principles of persistent persuasion. The approach continued to be pursued in the Third World after independence, through the use of extension workers to reach the peasants, spreading technological innovation and "progressive" ideas, especially to the rural elites. The extension work was to be concentrated in densely populated areas, where scarcity of land would persuade the peasants to adopt more productive methods, and where people had already shown themselves to be more receptive to innovation. But this led to the

enhancement of socio-economic inequalities in the countryside between the rich and the poor, in our case the elite in the women's groups and the majority of the members and non-members, who are generally relatively poor. In its application in India, wherever co-operatives were set up, leadership positions were taken up by the elites of the socio-economic status.

The generally stated idea was to mobilize the village populations to achieve greater utilization of the local human and natural resources, what Long (1980:149) calls the movement for "village uplift". It was aimed at communal control of production, which is actually the essence of *Harambee* or 'Self-help' development in Kenya.

Long (1980:155) quotes Dube as stating that the acceptability of Improvement Approach projects depends on the economic advantage and utility, the kind of prestige and power that the project might offer to the social group concerned; the curiosity value; their novelty, just to be abandoned later if they offered no practical benefits; or on compliance with the wishes of the government or influential village leaders - the poor in the population in many cases would merely respond in a subservient way to the demands of the government and the elites. Such is apparently the case in decision-making in women groups, and ownership of group property in giving power and prestige respectively to the rural women.

The policy of Improvement Approach strategy tends to reinforce existing economic stratification and leads to the emergence of more marked patterns of stratification, based on differential access to the new technology and facilities (Long, 1980:156). The rural elites are said to benefit more because they are the ones with the resources and incentives necessary for participation in the projects of the programme. This tends to be the case with the relatively rich members of the women's groups.

The Improvement Approach took the form of various development programmes, among them, the 'Special Rural Development Programme' (SRDP), which devised in Kenya the formation of 'women's groups' as they are presently perceived, under what became known as 'Women's Group Programme' or 'Women's Group Movement'. As Etzioni (1964:106) would say the process of modernization is one in which old functions are more efficiently served rather than one in which new functions emerge. The SRDP which instituted the Women Group Programme stressed the need for maintenance of traditional mutual aid groupings, which operated on intra-group consensus in undertaking

various tasks. The traditional institutions must not be discarded. It is on them that the ideology of *Harambee* came to be based.

The SRDP while advocating for the use of local resources, also stressed the need for provision of external assistance to those groups which could prove themselves viable in achieving self-uplift through the use of these resources. The assistance can come from the Government, or from voluntary organizations. Government allocations through the Women's Bureau, and donations of cash and materials from NGOs to the groups fall in this line.

The initiation of a good development programme should anticipate possible adverse consequences that the programme would give rise to. The SRDP's emphasis on retaining traditional institutions as the means of development in the Third World sounds cybernetic. In this logic the Third World must keep reproducing themselves while the West is moving on and on in industrial sophistication and enormous wealth accumulation, that seems to have known no bounds. This seems to be a way of inducing the Third World to keep an industrial reserve labour-force in its rural areas, as the promotion of agriculture and other forms of women-related rural development activities would take a long time to be able to absorb the whole of the rural labour-force. This would be forced off to flee the rural areas to look for wage labour in the urban centres, where because of the low availability of job opportunities in a labour plentiful economy it will have to be content with low and depressed wages. The women, with slightly improved rural farm production, would keep sustaining this urban labour, while also maintaining themselves and the future labour force - the children, This tends to fall in line with the processes that sustain the capitalist economy for which it was schemed.

The introduction of new technology often generates competition between unequals for social and economic relations in society (Pearse, 1976:187). The elite members of the women's groups are the ones who seem to be able to utilize the earnings from the group activities for personal accumulation and productive investment, unlike the poor majority who mainly convert these earnings to immediate use to supplement their subsistence needs. Socially the elites' ability to accumulate more through direct earnings from group activities, embezzlement of group funds and materials add to their gains in prestige and status. These are enhanced by their holding of leadership positions in many voluntary associations within the community, occasionally involving a number of

women's groups and other community organizations simultaneously.

The other leaders outside the groups attempt to achieve their personal interests by trying to institute more women's groups. These leaders include the politicians, rich businessmen, and influential senior employees of the public and the private sector. They use this to gain prestige and power, especially when this means identifying with the wishes of those at the centre of power and authority. Like the elite within the groups this only helps to exacerbate their access to, and control over resources and opportunities for social mobility. The flooding of the market with better quality and often cheaper products coming from women group activities has possibly thrown local artisans of similar products out of the market to join the ranks of the village poor. All these have combined to exacerbate rural poverty instead, and it is the women who seem to bear the worst of the brunt in this seemingly paradoxical circle. The Women's Group Movement can thus be viewed as playing the role of keeping the village as an activated reservoir of cheap labour for the international capitalist economy, which is locally run by the local subsidiaries of the Multi-National Co-operations.

Like Pearse (1976:198) noticed with the Green Revolution in India the introduction of Women's Group Movement activities has not caused perceptible improvements in the levels of livelihood for the majority of the women as a social group. But as Kadat (1976:3) quotes Wertheim (1976), without the active participation of the dominated majority, development is not possible. To further express Pearse's (1976:202) sentiments any social or economic interplay which tends to strengthen the rich and enrich the powerful, as well as to weaken the poor and impoverish the weak should be avoided as it induces polarization in society. A good development programme should also strive to effect equitable distribution of incomes rather than increased capitalization of the initially well-to-do groups at the expense of the poor majority, making them victims of modernization. The uneven introduction of new technology in the countryside through the Women's Group Movement portends disparity in the levels of success of the women's struggle against poverty which generally afflicts them and their households in increasing intensity.

**RESEARCH HYPOTHESES**

- H<sub>1</sub> The benefits accruing to women upon joining the economic activities-oriented women's groups tend to be determined by the member's economic condition at the time of joining the group.
- H<sub>2</sub> Participation in women's groups' economic activities only tends to supplement self-subsistence for the women group members in the rural areas.
- H<sub>3</sub> Participation in women's groups economic projects/activities tends to enhance capital accumulation, property ownership, and productive investment for women's group members in the rural areas.
- H<sub>4</sub> Participation in economic - oriented women's groups helps to establish more equitable distribution of income and labour between the sexes within the members' households, and intra-gender among the women members themselves in the rural areas.
- H<sub>5</sub> Membership of women's groups is likely to improve the status and/or prestige, and decision-making prowess of the members of women's groups in the rural areas.
- H<sub>6</sub> The provision of external funding to women's groups tends to raise the members' ability to raise more funds for group activities and for the members' own use.

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## CHAPTER THREE

### METHODOLOGY

#### INTRODUCTION

"All research is involved in the never-ending fight against error", so says Oppenheim (1979:20). And research methodology is an argument about the types of error, how to detect them, and most importantly, how to reduce them employing particular research techniques. Thus methodology is the reduction of inaccuracy through the application of certain procedures that would enable the researcher not to draw inaccurate conclusions on his research findings. It therefore calls for planning in advance how to conduct the research, what to observe and how to record, and a general anticipation of findings and conclusions. All these depend much on the use of appropriate techniques that suit the purpose of the particular research, and the nature of the population being investigated, not on just blindly applying the formal standardized methods that are found in many text books concerned with the methods of investigation. The use of appropriate and systematic techniques must also be accompanied by thought and sound judgement in order to avoid "self-deception ... and deceiving those who rely on the findings" (Prewitt, 1974:2). Thus the researcher does not only utilize appropriate research methods to avail data for the research aims, but also to attempt to provide his readers with accurate information.

This chapter therefore deals with the techniques used in this particular research. It concerns itself with the description and explanation of the research site and sample design. It also covers justification of the techniques used to collect data, to analyze and to interpret them, and giving the operational definitions of the main variables of the study in a way that suits the aim of the study. That is, to examine the impact of women's group activities on the socio-economic standing of the women of Rangwe Division- the effect on the problem of poverty. The chapter also touches, where it is relevant, on the assumptions and values that were used as supplementary to the rationale used to analyze and interpret the data to come to the conclusions that prompted the accepting or rejecting of the study hypotheses; and extraneous problems encountered in conducting the study.

## SITE DESCRIPTION

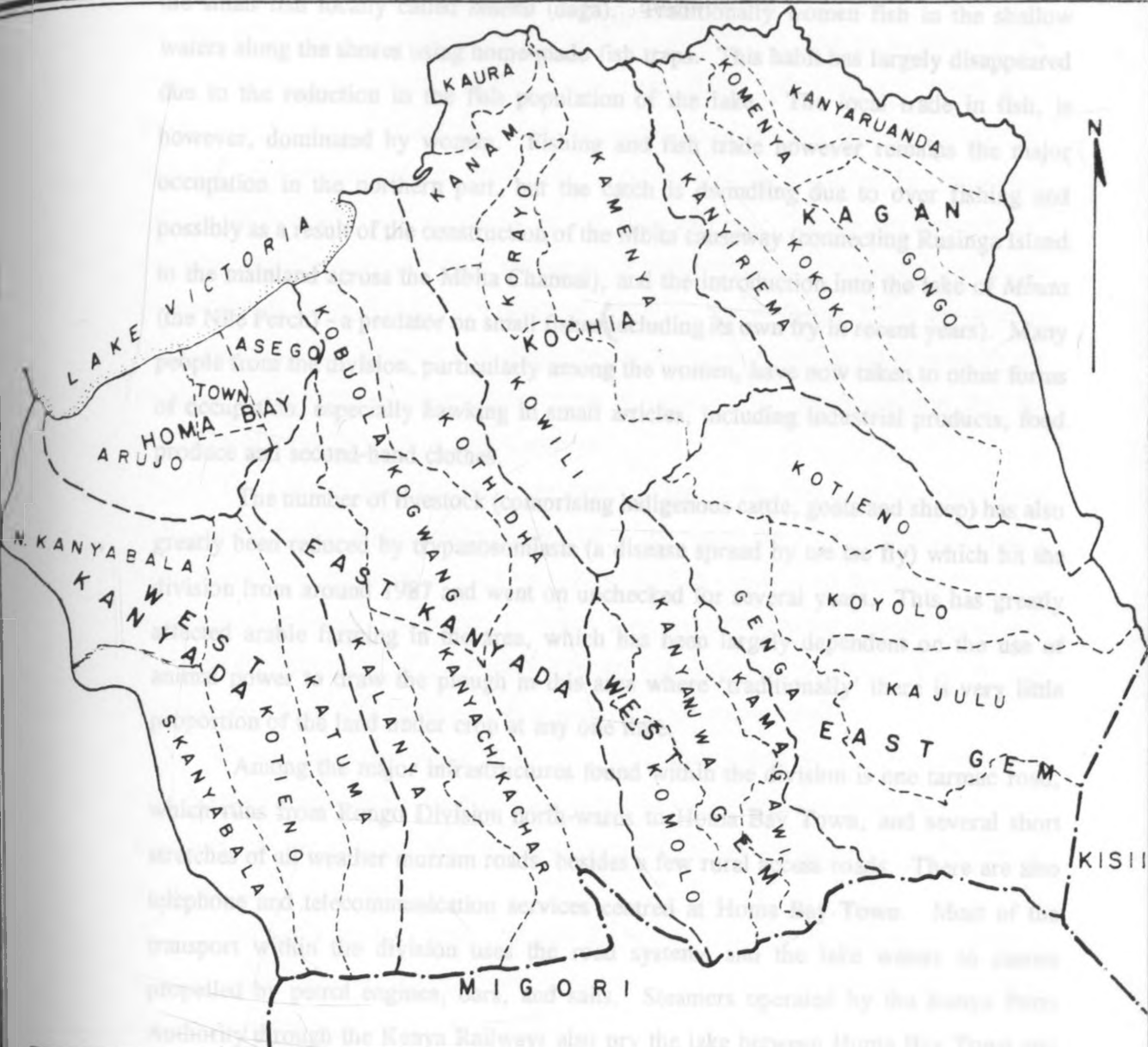
Rangwe Division is one of the nine administrative divisions of the former South Nyanza District (now Homa Bay District), the others being Kendu Bay, Oyugis, Rongo, Migori, Macalder, Kehancha, Ndhiwa, and Mbita. It has seven locations and twenty five sub-locations. The locations are Kochia (now Kochia West and Kochia East), Kagan, Gem East, Gem West, Kanyada East, Kanyada West and Homa Bay Municipality. It has a population of 151,948 according to the 1990 estimate (South Nyanza District Development Plan 1989:154). It borders Lake Victoria and Kendu Bay Division to the north, Oyugis Division to the East, Rongo Division (now Migori District) to the south, Ndhiwa Division to the West and Mbita Division to the north-west (see map attached).

Like is typical of South Nyanza District the climate of the division is basically an inland equatorial type, modified by the effect of altitude, relief, and the cooling influence of Lake Victoria (Odada and Otieno, 1990:147). This climatic type has slightly lower temperatures and rainfall than in the true equatorial climate. The northern part bordering the lake has an annual rainfall of 700-800mm, whereas the eastern and the southern parts border the moderately high rainfall zones of South Nyanza with annual figures of 1500-1700mm. There are two relatively wet seasons - between March to May and between October to November - just as there are two relatively dry seasons between December to February, and between June to September (Odada and Otieno, 1990:147).

The agricultural potential varies depending on the soil type and rainfall. The relatively dry northern lowlands bordering the lake have rich alluvial soils in most parts and sandy loams in others. The southern parts vary from black clayey soils in the west to loam soils in the east, whereas the north-est has mainly sandy loam soils. Due to its higher rainfall the southern part is a moderately high potential area.

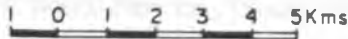
As is the case with the rest of South Nyanza, Rangwe Division is characterized by intensive labour farming and marginal use of modern farm machinery and agricultural inputs. The main cash crops are cotton in the north and sugar-cane in the south, although there are few cases of tobacco and coffee. Cotton, however, has in recent years failed as a major cash crop because of poor marketing procedures, including late payment to farmers. The staple food crops are sorghum and maize. Millet, groundnuts, pulses and green vegetables are other crops grown in the division for subsistence.

RANGWE DIVISION : HOMA BAY DISTRICT, ADMINISTRATIVE BOUNDARIES



**LEGEND**

- District Boundary
- Divisional Boundary
- Locational Boundary
- Sub-Locational Boundary



Fish forms an important part of the diet, especially in the north. The main fishing is done by men, using canoes and fish nets and line for gill fish, and trawling for the small fish locally called *omena* (daga). Traditionally women fish in the shallow waters along the shores using home-made fish traps. This habit has largely disappeared due to the reduction in the fish population of the lake. The local trade in fish, is however, dominated by women. Fishing and fish trade however remains the major occupation in the northern part, but the catch is dwindling due to over fishing and possibly as a result of the construction of the Mbita causeway (connecting Rusinga Island to the mainland across the Mbita Channel), and the introduction into the lake of *Mbuta* (the Nile Perch) - a predator on small fishes (including its own fry in recent years). Many people from the division, particularly among the women, have now taken to other forms of occupation, especially hawking in small articles, including industrial products, food produce and second-hand clothes.

The number of livestock (comprising indigenous cattle, goats and sheep) has also greatly been reduced by trypanosomiasis (a disease spread by tse tse fly) which hit the division from around 1987 and went on unchecked for several years. This has greatly affected arable farming in the area, which has been largely dependent on the use of animal power to draw the plough in this area where 'traditionally' there is very little proportion of the land under crop at any one time.

Among the major infrastructures found within the division is one tarmac road, which runs from Rongo Division north-wards to Homa Bay Town, and several short stretches of all weather murrum roads, besides a few rural access roads. There are also telephone and telecommunication services centred at Homa Bay Town. Most of the transport within the division uses the road systems and the lake waters in canoes propelled by petrol engines, oars, and sails. Steamers operated by the Kenya Ports Authority through the Kenya Railways also ply the lake between Homa Bay Town and other piers within Nyanza Province.

According to the Department of Social Services, (South Nyanza District Annual Report 1990), Rangwe division has 400 women's groups with a total membership of 14,000, which is 9.2% of the division's total estimated population of 151,948 (South Nyanza District Development Plan, 1989-1993:154).

## SCOPE AND LIMITATIONS OF THE STUDY

The research covered only those groups modelled on the definitions of women's groups as outlined by the Special Rural Development Programme, which was adopted by the then Department of Community Development in 1971. It covered a section of the commercial type of women's groups that met the SDRP definition, and which were formally organized. The groups which fall under social welfare orientation were not included since the research was principally concerned with the impact of the commercial type on the women's socio-economic position in the division. The concept 'commercial' was here used synonymously with 'economic' to include productive projects, such as the women owned farms, handicraft workshops, bakeries, and so forth. These are projects that turn out new products for exchange as opposed to the commercial projects which are engaged in exchange of commodities (such as retail shops, petrol stations) and the provision of services (such as road transport).

The research was confined to women's groups in Rangwe division, due mainly to the shortage of financial resources and due to the researcher's familiarity with it as a home division, a thing that would help reduce research expenses as the researcher was to operate from home. The groups, however, were properly sampled to make the sample as much representative of the overall Kenyan population as possible. That is, the intention was to draw a population inferences from the study sample.

If the resources could allow the researcher would also have included a comparison between group members and non-group members that would have gone a long way into investigating the detailed reasons for the non-participation in the groups by the majority of women.

While the research was originally intended to include unregistered women's groups in the sample, the problem of shortage of locational Social Development Assistants who would be able to supply the information about them to make possible their inclusion in the sampling frame prompted <sup>me</sup>to abandon the idea.

The research was limited to its five objectives. In the first objective the study was confined to investigating whether participation in women's groups brings about improvement in the living standards of the group members, and in an equitable way to all of them regardless of each member's socio-economic position. That is, the study was concerned with attempting to establish whether participation in women's group activities



affect the member's financial incomes and food production.

In the other objective the research tried to find out whether participation in women's group activities contributes to capital accumulation by the groups and individual members, and whether it improves the individual member's ability to save and invest incomes earned from group activities in productive enterprises so as to bring about economic development to the members and their households.

Pursuing the third objective the study made efforts to find out whether membership of women's groups causes a fair distribution of labour and income in the rural areas. It was concerned with intersex equity of labour distribution within the households of group members, as well as ~~it was~~ with intra-sex distribution within the groups. In the fourth objective the researcher strove to investigate whether the external financial/material assistance that comes to some of the groups from the Government, NGO's and individual personalities bring's about improved pace of the development of group projects, and thus enhances the groups' self-reliance, and by extension the women members' economic independence from their husbands.

As for the last objective the investigation tried to establish whether women's group membership contributed to the reduction of social oppression of women by improving such indicators of gender equality as a rise in the women member's social status and/or prestige, and in their decision-making capabilities.

## **SAMPLE DESIGN**

Homa Bay Municipality was left out in the study because the women's group activities here are mainly of social welfare type, and therefore not the concern of the research. However the sampled sector was assumed to bear the parameters of the population. The research used the multistage sampling technique to sample women's groups in the remaining six locations. This is a sampling technique in which the sample is drawn in stages in a sequential fashion (Harnett and Murphy, 1985:319) by, for example, stratifying the population into exclusive strata or groups, each stratum carrying the primary sampling units, and then randomly sampling the required number of groups from each stratum. The individuals or items in the sampled groups are then listed and further randomly sampled to obtain the required sample size of the primary sampling units (PSU).

For this research the technique was chosen for several reasons. For one, the women groups that formed the population were involved in markedly varying activities and a sample representative of the various activities could only be drawn by using multistage sample design that would employ stratification of the population into the inherent groupings and randomly selecting from each group or stratum. The method was mainly preferred for the purpose of drawing representative sample, not for its other qualities like concentrating the sample and reducing the cost, as where it involves stratification by region (Moser and Kalton, 1979:108). I had actually intended the sample to cover the whole division to take account of the variations in socio-economic development in different parts of the division which must have also affected the levels of development of the movement across the division. But I had to make all attempts to ensure that the groups were stratified into practical categories which were fairly exhaustive and exclusive. I had also to minimize the number of sampling stages to the lowest convenient level (two) to minimize the level of sampling errors as selection at each stage gives its own sampling errors (Moser and Kalton, 1979:109).

The documentary records of the Department of Social Services kept at Homa Bay District Headquarters, and at Rangwe Divisional Headquarters were supplemented with information from a Locational Social Development Assistant (SDA) in Gem East sub-location, adult literacy teachers, chiefs and assistant chief and several other extension workers from other relevant Government ministries and NGOs to compile the sampling frame comprising the list of active women's groups. To avoid the inclusion of abandoned or dormant groups, which were likely to cause the problem of non-response, the sampling frame was limited to registered women's groups which had been registered or had renewed their registration in the last three years (that is between January 1989 and December 1991). This gave a sampling frame of 208 out of 435 women's groups recorded in the registers of Rangwe Divisional Headquarters of Department of Social Services.

### **Sampling Stage I (Primary Stage)**

The first stage involved the stratification of the women's group activities into two categories, namely:

1. Agriculture.

## 2. Non-agriculture.

While I had earlier on intended to stratify the activities into four major categories namely:- Real Estate, Crafts, Agriculture, and Retail Trade and Services, the great majority of these groups were involved in agriculture as the dominant economic activity. It turned out that in some locations some of the above four categories were not represented. Hence the need to lump the groups into two categories of activities- agriculture and non-agriculture - to be able to draw a representative sample. The women's groups in every location were listed under these two categories, and two groups were randomly selected under each category giving each location four groups. This made a total of twenty four (24) women's groups for the six selected locations of the division. The groups selected were as follows:

LOCATION	WOMEN GROUPS SELECTED	MEMBERSHIP	
1. KOCHIA	1. Atieno Nyolwal	42	
	2. Olare A.	28	
	3. Ngulu	22	
	4. Konya Were	70	
2. KAGAN	5. Owere	27	
	6. Magwar	25	
	7. Anyango Ouko	27	
	8. Inyaroya Mananatha	25	
3. GEM EAST	9. Obuya	24	
	10. Osamira	31	
	11. Owuor Dacha	108	
	12. Andigo B.	23	
4. GEM WEST	13. Odundo Rariwi	53	
	14. Kagur	39	
	15. Atho	29	
	16. Koito	27	
5. KANYADA EAST	17. Leita Roha Israel	28	
	18. Nyamauro	14	
	19. Tinga	22	
	20. Onga'njo	16	
6. KANYADA WEST	21. Bayopa	25	
	22. Obiero	36	
	23. Odongo Nyodundo	39	
	24. Samunyi	43	
TOTAL	6	24	823

### **Sampling Stage 2 (Secondary Stage)**

The second sampling stage involved the simple random selection of two of the three top group leaders (chairman, secretary, and treasurer) and six ordinary members from each of the twenty four groups, to give a total of one hundred and ninety two (192) respondents. This figure eventually came down to one hundred and eighty six (186) respondents due to non-response. However, "epsem" sampling, that is sampling in which every element has the same probability of appearing in the sample (Moser and Kalton, 1979:443) - was conducted. This was achieved through numbering all the members in the different categories of each group (leaders and ordinary members), and writing similar numbers on equal-sized strips of paper, which were then folded in identical shapes and placed in a "receptacle" (generally a large bowl, a tin, etc). The folded strips were thoroughly mixed, and then presented to those available to pick only one strip without looking into the receptacle. This was repeated for all the twenty four groups. There was no replacement of the strip after picking it (restricted sampling). I had to personally go to every selected group to sample the respondents.

The original sample was intended to comprise 48 respondents in the first sub-group (group leaders) and 144 respondents in the second sub-group (ordinary members). While the sample could have been bigger to reduce the sampling error and increase precision, it was traded-off with a smaller sample for lower cost and reduction of research time. The reduction of the sample to 186 during data collection although it lowered the intended precision was found acceptable because as Moser, and Kalton (1979:147) state, a departure from appropriate size may only reduce the intended precision, but does not affect the validity of the research results. The size of the sample was therefore considered adequate to depict the parameters of the population.

The research also included eleven key informants from among the extension (development) workers connected with women's group activities. Since the number of the organizations concerned, which operate in the division, is not big there was no random sampling done. An attempt was made to interview the key person concerned with women development in each of the organizations that could be reached. Those who comprised the groups of key informants were the Divisional Social Development Assistant, the Divisional KANU/Maendeleo ya Wanawake Organization Women League Leader, The Divisional Agricultural Officer, Divisional Livestock officer, Co-operative

Development Officer (in charge of Rangwe Division, but based at district Headquarters), a representative of Danish Volunteer Service in charge of Women development, a representative of Future Forests, a representative of Lake Basin Development Authority, a representative of Danish International Development Agency (DANIDA), a representative of the Catholic Church (Homa Bay Parish) in charge of women development, and a representative of the Church of the Province of Kenya (based at Ogande - the diocesan headquarters for Homa Bay).

A case study of one relatively successful women's group was taken. Together with that solicited from the key informants, the supplementary information <sup>was</sup> for confirmation or disproof of the findings of the study with the main sample. The number of respondents from this group was left open to include as many respondents as could be available. In all, twenty one respondents were interviewed as opposed to a maximum of eight from the main sample groups.

**TABLE OF SAMPLE**

ACTIVITIES	AGRICULTURE	NON-AGRICULTURE	TOTAL GROUPS	RESPONDENTS PER GROUP	TOTAL (SAMPLE SIZE)
KOCHIA LOCATION	2	2	4		
KAGAN LOCATION	2	2	4		
GEM WEST LOCATION	2	2	4		
GEM EAST LOCATION	2	2	4		
KANYADA E. LOCATION	2	2	4		
KANYADA W. LOCATION	2	2	4		
TOTAL	12	12	24		

The units of analysis were the group members as they were the ones most directly experiencing the impact of the women's Group Movement among the rural populace. The original sample outlay was as shown in the table <sup>above</sup>.

For the acquisition of secondary records kept in the offices of the

Department of Social Services, both at the district Headquarters and the divisional headquarters, and those kept by other relevant government officers like the District Development Officer (DDO) and the District Statistician, were earmarked for perusal. Such data would include population figures, financial contributions to women's groups, and so on.

## **OPERATIONAL DEFINITION OF MAIN VARIABLES**

### **INDEPENDENT VARIABLES**

#### **PARTICIPATION IN GROUP ACTIVITIES**

This refers to group members involvement in the various women's groups' undertakings such as construction of group projects, group farming, retail trade, group meetings, and collective undertaking of individual member's household tasks, that would otherwise be considered as domestic work, like plastering the walls of houses with mud. It was measured by the number of hours the members spend per month in engaging in these activities or assessed by the member's self-appraisal of their level of participation, ranging from 'fully participate' to 'do not participate'. These forms of participation in group activities are assumed to be contributing to the creation of the total group incomes, and hence the member's earnings from group activities.

#### **MEMBERSHIP OF WOMEN'S GROUPS**

This refers to the strength of a member's enrolment into the women's group, often authenticated through the payment of prescribed monetary contributions, such as membership fees and shares. It is the paid up members who are expected to enjoy the full benefits accruing from group activities, for example, benefits like being elected group leader, receiving dividends, representing the group at courses and seminars and at other functions. The quality of membership may (vary among other things like the member's occupation, wealth, marriage to influential personality) with the individual members' position within the group as those with leadership positions may enjoy greater status and prestige than the ordinary members.

## **EXTERNAL ASSISTANCE**

There is both technical and financial and/or material assistance that comes to women's groups from various sources. The study was concerned with financial and/or material aid (the material aid being converted to its financial value) for ease of quantification. The financial or material assistance to women's groups include contributions from the Government (both central and local government) and the NGOs, often in the form of un-refundable grants to support group activities and projects. The external assistance also takes the form of donations from well-to-do individuals, among them politicians, highly placed employees in the civil service and parastatals, and in the private sector, and businessmen. It also includes *Harambee* contributions from the urban centres, and from other rural areas. Its likely effects on the completion rate of group projects, and the continuation of making contributions by members towards group activities and projects was central to its inclusion in the research.

## **DEPENDENT VARIABLES**

### **ACCUMULATION OF CAPITAL AND PRODUCTIVE INVESTMENT**

This refers to the acquisition and build up of productive capital by individual group members, or by the group. It is also used here to include personal property ownership by group members resulting directly from, or contributed to by the individual's participation in women's group activities as a member.

The productive capital will include things like farm machinery - tractors, ploughs and the draught animals (e.g. oxen, donkeys) - and other machinery like sewing machines, knitting machines, flour mills, bakeries, and so on, which cause expanded or increased production (Oser, 1967:5). Productive investment refers to the funds spent on the means of increasing production, such as money used to expand business activities, buying seeds, fertilizers and other farm inputs. The groups productive investment should aim at income distribution to the people (Migot-Adhola, 1984:200) in this case the group members. It should enable the people to meet their basic needs, which may be both material and non-material. The World bank (1976) adopted a core set of basic needs as food and nutrition, drinking water, basic health, shelter and basic education. The non-material basic needs include freedom, autonomy, participation, equality and security (Hopkins and Hoeven, 1983:16). The first step in meeting the people's human basic

needs is meeting the core basic needs, although these are defined differently by the various groups. For example what may be considered basic needs in the highly developed western world, may be viewed as luxuries by people living in the impoverished Third World countries.

According to this basic needs approach economic development is supposed to eradicate extreme poverty, cause better distribution of income and wealth, and the improvement of rural welfare, reduction of unemployment, and a broad access to education and social services (Hoogvelt, 1987:99).

Ownership of other property or assets refers here to the possession of such things as houses, land, animals, etc either by the individual group member or by her/his family. The admission of their acquisition by the member after she joined the women's group formed part of the investigation.

## **SELF-RELIANCE**

This refers to the reduction of the group members' dependence on external funding to group projects and activities. This means the members depend on their own resources, especially financial, to contribute to the completion of group projects, and to the expansion of group activities, the members continued contributions, and achievement of group objectives.

Self-reliance is also used here to refer to the reduction in the women's socio-economic dependence on their husbands. Economically it entails generation of their own income independent of the men's direct involvement. It also involves property (assets) ownership by the women. That is owning capital of their own, neither shared with, nor held in trust for the men nor inherited from dead husbands. Socially it covers such factors as the management of the women's group affairs by the women themselves without undue dependence on the men's contribution. Important here is the women's own decision-making in matters that affect the women's group activities and economic development, aimed at the eradication of poverty in the rural areas.

Economically the woman's degree of self-reliance was assessed by recording her own assessment of whether she earned income from the group activities or not, and whether this reduced or increased her economic dependence on her husband.



## **INEQUALITY**

It refers to differential access to resources, including the surplus value, between the sexes and among the members of the women's groups; the oppressive division of labour; inequality for training; continued demand for submission rather than autonomy; and the enhancement of patron-client relationship between the group leaders and the led (Sorensen, 1990:20; Bader, 1980:3; Hay and Stitcher, 1984:xii). The inequality as referred to here is that one experienced at the women's group level between the elite members (including the group leaders) and the less better-off ordinary members of the groups. It is looked at in terms of the distribution of household income between husband and wife, and the distribution of group income between the elite and the less better-off group members. It also looked at the amount of time each party devotes to family farm labour or group manual labour.

The concept was also used here to refer to the acquisition of or enhancement of status and/or prestige at the society level for group members through the increased number of leadership positions held (for group leaders) in various social groupings since joining the women's groups, or through other forms of increased recognition, like invitation to attend important social functions, and respect of personal opinion for the group members in general.

The entrenchment of inequality within the group may be expressed in the victimization of those with dissenting voices against unbecoming practices such as embezzlement of group resources or dictating decisions for the management of group matters. It was measured by looking at the number and percentage of ordinary group members disciplined against those of group leaders disciplined.

## **INTERVENING VARIABLES**

### **PHYSICAL ENVIRONMENT**

This includes ecological factors like climate and vegetation, as well as agro-economic factors like soils and crops grown, and other available natural and socio-economic resources, as well as the size of the population.

## **CULTURE**

It is concerned here with whether the community leads a sedentary or nomadic life, its traditions and interactions with the external world, especially the influence of urbanization. It also involves the effect of the political factors including the leaders' and the members' political affiliations and links with the centre of power. Also concerned are the assimilation of modern influences/ideas and the level of integration in the market earning and the existence of pre-capitalist forms of co-operation. Involved also is the kind of family life - whether tradition - bound or modern.

## **THE ROLE OF THE MEN**

This refers to the part that the men overtly or covertly play in the formation of women's groups and the control of group activities. The quantification of this took the form of the members' opinions about those who principally contributed to the formation of their individual groups, and the sex of the patrons of the various groups, and so on. This role of men also implies the influence of the men on financial contributions by group members (wives) and the action by patrons as liaisons for soliciting external aid.

## **METHODS OF DATA COLLECTION**

Prewitt (1974:9) states that "when a particular piece of information is collected in a standardized form from a large number of units ... the result is quantifiable data .... The measurement adopted must be applied uniformly across the whole sample. Social data is not quantifiable unless they are collected in a uniform manner from every unit in the study". The main data for this study were collected through the use of two interview schedules consisting of both closed (the majority) and open questions, one for the women's group members and the other for the key informants. The same relevant questionnaire was used for all the respondents of the specific group of respondents for which it was designed in order to derive quantifiable data, where it applied. The rest were secondary data obtained from official and non-official documents from government offices, NGOs, and the United Nations Library in Nairobi. The schedules were prepared after a rigorous literature review and planning exercise that enabled this researcher to come up with carefully thought-of decisions about what questions to ask for their worth, both for soliciting the relevant data (including probes) and for motivation of the

respondents.

The questions were related to the main variables of the study so that the questionnaires could achieve their main function - measurement. To achieve this, use was made of certain techniques of questionnaire construction, such as question sequence, beginning with more general broad questions and narrowing to specific points, that is, 'funnel' approach (Oppenheim, 1979:38). There was also use of filter questions to exclude the respondents from answering those questions which were not relevant to her/him. By first writing the questions on each variable separately, the researcher attempted to ensure that each variable was more or less equally treated.

In question wording, ambiguity and vagueness were avoided, as much as the construction of leading questions, as by "failure to state alternatives ... possible alternatives are merely implied or assumed to be too obvious as to not to require stating" (Oppenheim, 1976:61). Thus as Harnett and Murphy (1985:313) would probably observe, attempts were made to avoid response bias that might arise from "poorly worded questionnaires ...".

Internal checks were applied by occasionally asking the same questions in different ways to gauge the respondent's reliability (consistency in repeating the same answers) on certain factual matters. The questionnaire for the key informants was partly used to ascertain the validity of certain factual questions in the main schedule. As Oppenheim (1972:72) states:-

"To ascertain validity ... a variety of techniques is employed usually known as across-checks; where independent source of information is required".

But the interviewers were trained to build good rapport to encourage the respondents to give accurate information depending on their ability to do so.

The fieldwork, although intended to be carried out in January and February, did not materialize until March to May mainly for lack of funds with which to conduct the exercise in the first instance.

The interview schedule was used as an instrument of data collection because of its suitability as regards the limited period of time available for the research and because of its advantages. Among the advantages of interview schedule that were considered are its high response rate, its ability to allow for probes. It also ensures the reduction of cheating by respondents as this can be detected by well-trained interviewers. The

interviewers can also strive to ensure the completeness of the responses for the various questions. It is also linked to a high degree of uniformity in interpretations of the questions. The interviewer can also maintain rapport and keep the respondent interested and responsive throughout the interview (Oppenheim 1979:31). In Africa where there are numerous obstacles to the successful use of mail questionnaire, including high illiteracy, suspicion and official state censorship, it is the best insurance against non-response.

But note was taken that the technique also has inherent disadvantages. For instance the technique is costly. According to scholars like Oppenheim (1979:32), this high cost arises from factors such as briefing, organizing and assisting interviewers. There may also be interviewer biases when the interviewer may give his/her own opinion and expectations, for example by the tone of his/her voice. The interviewer may misunderstand the instructions or fail to obey them. All these were counteracted partly by increasing the intended number of interviewers from two to four - for random errors to cancel out, although systematic errors remained, whenever they existed.

Muia (1987:57) also quotes Chambers (1983) as saying that interview schedule "may embody concepts of the researcher rather than those of the subjects under study and thus impose meanings on the subject's reality". Further more data collection through the technique may take a long time unless many interviewers are employed but this was taken care of in this particular study by doubling the intended number of interviewers from two to four.

But despite all these shortcomings the interview schedule was used for the research for a number of reasons. First there was the shortage of time as there was need to complete the course within two years. Fieldwork was therefore to be completed within the shortest time possible, which I intended to last no more than two months. As Oppenheim (1979:32) would say, it was also preferred because "interviews have a high richness and spontaneity of information collected:, which can be traded off for the problem of interviewer bias. This technique also allowed for the personal introduction of the research. The unstructured questions which were also contained gave respondents room for self-expression where the need for this was felt crucial. The interviews with the key informants and the case study were used as a way of what Muia (1987:58) calls "widening the base of the research". Besides, probes and prompts that were in constant

use helped to solicit as much truthful information from the respondents as possible, to increase the accuracy of the response.

To strengthen the use of interview schedule, simple observation process was employed to take note of observable data, and to verify some of the information given in the responses. The idea of making observation prompted the researcher to attend all the interview sessions to observe the respondents in their own geographical and socio-economic environments.

The case study method was also used for a more detailed study to secure detailed information, especially with the open questions, since it was undertaken in a more relaxed atmosphere than was the case with the main study. A whole day was given to the case study group unlike the two or three hours for the sample groups. It was made use of to seek information from a typical group, that could be corroborative, or disproving to the findings of the main sample study. That is particularly why it was conducted after the main study.

All these various methods were applied to the research so that their combined advantages could be tapped to increase the validity of the investigation. Thus the data presented in this study was produced through the combined application of the data collection methods outlined above, with adjustments where necessary, to suit the context of this study. For example use was made of *Dholuo*, English or Kiswahili during the interviews, depending on the language the respondent was more familiar with. However, copies of the written translation of the main schedule in *Dholuo*, the local language of the community were always carried along by the interviewers to enhance their uniformity of asking the questions whenever the questionnaire was to be interpreted in the language.

There were four research assistants, as is already stated, all with form four level of education, whom I trained on the techniques of interviewing before the commencement of the field work with them. Their training included instructions on control of interview time (making it short) to reduce boredom and refusal to answer questions by respondents. It also included instructions on the use of 'sales talk' to convince the respondents to take part in the interviews. This involved explaining to the respondent how she was selected and assurance of anonymity about the publication of their responses, to encourage the giving of truthful information. The interviewers were also briefed on the need to ask the

questions in the order they were set, how to probe for the accuracy of the answers, and as Oppenheim (1979:69) says on "the more general instructions about rapport ... introduction, the purpose of the survey, and so on". including motivating the respondents. This was done repeatedly for several days, before the interviewers were made to practice interviewing one another using the questionnaires, and then finally taken out to do the actual thing with the pre-test group. They were instructed to go through all the questions to ensure that they had all been asked before releasing the respondent.

The training also included the need to avoid contamination by interviewing respondents in the presence of other persons, and allowing the respondent to discuss his/her experience at the interview with those awaiting their turns. In all much attempt was made to reduce the errors that are caused by the respondents.

To ensure that all respondents were reached on schedule in this division of poor roads network, only male interviewers were selected. They were to travel long distances under very trying stresses - in the sun, in the rain and cold, and in over ninety percent of the occasions, returned home late in the darkness of night. They spent two gruelling weeks of sweat and toil in the field.

### **Pre-testing the Questionnaire**

The questionnaire for group members was pre-tested with members of a comparable group-Ogwedhi Women's group in Kochia Location. The group, which was active was not included in the sampling frame because details about its registration were missing from the official records of the Department of Social Services in the district or divisional headquarters. It was selected because of its accessibility and the fact that, as Oppenheim (1979:29) would say, its respondents bore similarity to those in the main inquiry, due to the orientation of the group's activities. The group is one of those which have received financial external assistance from a charitable organization, Institute of Cultural Affairs, based in London in the United Kingdom. The group has a membership of about twenty five. Its major activities include trade in fish and farm produce, and working as a labour team. They have bought a piece of land on which they have erected a semi-permanent building to house a proposed posho-mill when they eventually buy it. The group claims to have about eighty thousand Kenya Shillings in its savings with the Barclays Bank in Homa Bay.

Pre-testing was done for a number of reasons. It was intended to reduce the problems of question wording like being vague, ambiguous, leading, to being too technical, too abstract and so forth, which could be detected from the responses of the respondents. That is, were the answers to the questions telling us what we wanted to know, or did the questions need rewording? A number of questions were reworded after the pre-testing so that the answers produced would not be incompatible with the way the derived data was going to be used, what Oppenheim (1979:27) calls "thinking ahead". This included the techniques of statistical analysis to be employed.

The questionnaire was also pre-tested to close some of the open-ended questions therein, turning them into multiple-choice ones, which would increase the pace of administering the questionnaire, as time was not in favour of the researcher. In close association with this, the questionnaire was pre-tested with the purpose of regulating the interview time to reasonable length that would not cause the respondents boredom, with the possibility of non-response or carelessness, in answering the questions on the later sections of the questionnaire. After pre-testing, the interview time was reduced by about forty five minutes to between thirty and thirty five minutes.

The other reason for pre-testing the questionnaire was to give the research assistants a feel of practical interviewing. None of them had a prior experience. So when they at last undertook the real task in the main sample they were able to implement the interviewing requirements they had learned in the verbal training. Pre-testing was thus partly conducted as a way of reducing some of the interviewer caused errors. Due to lack of time, only one pre-test was undertaken.

### **Locating Respondents**

Since the sample of respondents, especially in the main sample, was selected from a sampling frame which covered the whole of Rangwe Division, locating the respondents, was, as expected by the researcher after the difficulty experienced with building the sampling frame, problematic. Whereas in the early planning phase of the study I had hoped to send information about time and sites of the interviews to respondents by letter through locational Social Development Assistants and chiefs, the general absence of the former, and the lack of total knowledgeability about the women's groups in their locations by the latter, compelled me to devise my own tracing methods

for the sampled groups. This included obtaining information about approximate locality of the groups from the one existing locational SDA for Gem West, the retired divisional SDA, assistant chiefs, adult literacy teachers, members of known and well established women's groups (who might have attended courses and seminars with colleagues from the sample group), and from the workers of NGOs and other concerned organizations who could be reached. The approximate location was taken by recording the name of the clan and the nearest school, or trading centre. It was a tortuous and arduous task. Three of the groups, namely Ong'anjo, Andingo, and Konya Were took a number of days to be located because of their apparent obscurity and remoteness of location.

Because of the anticipated difficulty of tracing the groups the researcher undertook to do the locating of the respondents himself, and it took him about two weeks to accomplish the task. After locating a specific group the researcher went ahead and sampled the eight respondents and gave a general explanation of the purpose and nature of the study to the available top officials of every group as advance building of rapport or friendliness with the respondents. After all the groups were located and respondents sampled, the researcher sent out letters of introduction, using the interviewers as messengers, to the respondents, to the nearest schools, or to the group's official homes, whichever was more convenient or accessible. This also gave the interviewers the knowledge of the locations, as they would probably later reach the groups without my company. The letters talked of the researcher, the learning institution, the nature of the research and the need to co-operate in giving information to the research assistants, and the date and time of the interviews for members of each group, who had to gather at a rendezvous of their own choice, but preferably at the site of the group's main project. The reasons for preferring the group's main project was to reduce interference by other people who would be present if the interviews were held in the respondents' homes, and to reduce the time that would be spent excusing oneself to leave the respondent's homes.

But the interviews were, according to the groups selection, held at the group project's site or in the homes of one of the top group leaders. And there were a number of occasions where respondents were to be traced to their homes, or to their gardens, whenever this option was found to be appropriate assurance against non-response.

The use of the group projects as interview sites was partly preferred as a means of minimizing errors that would arise from exaggeration or concealment about the



group's project or activities, as there would be no room for observation while conducting the interviews. Similar benefit was received whenever the interviews were held in the respondents' homes, which would have been a more preferred site, if not for the expected waste of interview time and interference by other persons as is already mentioned above. In the respondents' homes there would be room for observation in as far as certain personal questions were concerned.

Before the interviewing of respondents from every group started, the researcher through the introduction of himself and of his research assistants, the purpose of the research, created a rapport that motivated the respondents to actively participate in the interviews, and gave the interviewers sufficient confidence in their work. General prior conversation, though short lived, was often encouraged between the interviewer and the respondents.

To complete the process of data collection secondary data was gathered. Documentary records of self-help contributions were perused to obtain figures for the division's women's groups' contributions, and contributions from other self-help groups, to make a comparison. But whatever records could be reached contained badly fragmented and inconsistent information that prevented the presentation of a very comprehensive report on this, as is indicated in the section under problems encountered in the field. Similar difficulty was experienced with attempts to put together facts about the donations by NGOs to women's groups and the use of allocations from the relevant Government Ministries. However, these shortcomings may not be considered to be very extraordinary for this particular research. As Muia (1987:60) quotes Bailey "secondary data from offices ... have shortcomings like incompleteness and bias".

Among the precautions taken to minimize the incidence of error during data collection was exercising constant supervision of the interview sessions. The researcher accompanied the interviewers in nearly all their field trips to collect data. The interviewers were also constantly reminded to personally edit every questionnaire for omissions, unclear responses, and so on, before releasing every respondent. Back at home the researcher had to spend long hours in the night editing all the sixteen completed questionnaires to be ready for pointing out to each research assistant his shortcomings and strong points every morning before we set out for the field.

## DATA ANALYSIS TECHNIQUES AND INTERPRETATION

Analysis of research results mainly consists of two parts, namely statistical description and inference (Moser and Kalton, 1979:440). As the same authors state, statistical description is a "matter of working out statistical distributions, and calculating simple measures of dispersion, percentages, correlation co-efficient, etc" supplemented with suitable diagrams. In inference our problem is that of estimating population parameters from those of the sample and also of estimating sample errors. As the authors also state on the same page, inference also "involves seeking explanation by analytical methods of how the demonstrated relationship comes about". And they also add that the analysis of survey material does not necessarily have to be statistical, especially when it concerns individual case rather than as aggregate (Moser and Kalton, 1979:439).

Interpretation on the other hand involves common sense reading of simple tables and explanations of simple descriptive measures (Moser and Kalton, 1979:446-447) by the researcher relying on all that have proceeded, his familiarity with the raw data, and his personal judgement. This includes making his own conclusions basing his argument mainly, but not wholly, on his data, and warning his readers on unsubstantiated assertions.

With these requirements in mind the researcher adopted the following procedures and use of research tools to analyze and interpret the data of this study.

After the conclusion of the field study the completed questionnaires were given numbers according to the order in which the respondents were interviewed, thus assigning a number to each respondent. Respondents from the first group to be interviewed were given the first numerals. Numbers were also given to the respondents in the case study and to key informants. Since the large majority of the questions were pre-coded (closed) the questionnaires were at the end of data collection sent straight for computer processing of data and coders were instructed to put the coding entries directly onto the questionnaires on the left hand margin (Moser and Kalton, 1979:243).

The data was treated in two different categories, each run on a separate computer print out. One category consisted of quantifiable variables, like value of financial assistance to groups, number of children, etc. The other set of data consisted of non-quantifiable data like the level of decision-making, level of participation and so on. The

data derived by each question as individual responses was therefore coded to convert it into numerical form that could be used in the statistical analysis that was to follow. The 'codes' or 'coding frames' were based on the responses from the sample. For the closed questions it mostly involved rearranging the codes to give a logical structure since the multiple choices had been deliberately mixed up to reduce the error from response set which occurs when respondents realise that the answers follow a single pattern. For the handful of free answer questions the answers for every question were put into a small number of classificatory categories, and where certain categories contained too few cases they were amalgamated for the convenience of the use of the relevant analytical methods, especially the Chi-square test of significance. While combining the categories out of necessity we did not forget that this carried the risk of inevitable loss of some information, which we tried to make up for through the use of descriptive data, case study, and the key informants.

The need to make categories as clear and as exclusive as possible was not forgotten, and where possible illustrative examples were given between brackets, to increase the ease of distinguishing apparently ambiguous categories. And as Oppenheim (1979:250) would say the coding frame was prepared with due consideration for what the data was to be used for, especially whether the code would enable us to say something about the hypothesis.

The data was processed on Special Programme for Social Sciences (SPSS) computer, and the pages on the print-out showed the exact position of every variable on the computer (card). The first stage involved producing simple frequency distributions of the answers or 'straight runs' (Oppenheim, 252) of the entire sample to each question in the questionnaires. It was cast in discrete numbers (frequencies), totals, averages and percentages. Where needed the data was then set out in contingency tables or cross tabulations that facilitated further analysis. A large number of tabulations were produced but only a small number of them are included in this text depending on their relevance in illustrating the outcome of this study. As Oppenheim (1979:254) observes that, by including many unnecessary tables while writing our report "the reader will not be able to see the forest for the trees".

The relative frequency distributions were employed to aid comparison of two or more distributions as it was possible to draw them on a common base, and be able to

interpret their difference. The frequencies were also, where necessary, expressed as percentages of the total number of observations made under each category, variable, or their grand totals.

The percentages were used due to their advantage of comparison of data under each category, or between different categories falling under each variable comprising the different tables, such as the percentage of leaders and ordinary members that gained in social status because of becoming members of women's groups. A good deal of the data collected by the questionnaires was qualitative, and therefore called for the use of non-parametric devices. As Oppenheim (1979:255) observes "if the variable is qualitative, then we must ask, first of all, for percentage and then find some way of applying non-parametric and multivariate techniques". Thus percentages were partly employed because it comprises one of the usual techniques applicable to qualitative data. It was also preferred not only for its simplicity, but also for its uniformity as it applies common bases of marginal totals for various rows and columns, and for taking no account of the order of classes. It can easily be calculated from various sub-samples or obtained directly in the form of computer printout. Where the data was quantitative in nature and therefore had additive property, like in the case of age, household size, income and expenditure, group size etc, the data was produced in the form of means or averages to indicate how the various cases were concentrated around the sample mean or the 'arithmetic mean'. The arithmetic mean is a measure of central tendency calculated by the formula:

$$\bar{X} = \frac{\Sigma x}{N}$$

Where  $\bar{X}$  - the arithmetic mean  
 $\Sigma$  - the sum function  
 $x$  - the value of each observation  
 $N$  - the number of observations

The mean membership of the sample was calculated to be 34.29. According to the 1991 annual report for south Nyanza from the Department of Social Services the general population for women's groups in Rangwe Division was 14,000 dispersed among about 435 women's groups (Divisional SDA's records). Thus the population mean was;

$$\mu = \frac{14,000}{435} = 32.2$$

Using the sample mean, another descriptive measure, the standard deviation, was calculated to show the dispersion of the observed sample size from the mean. That is "to show how the individual observations cluster around their mean or how far they depart from it" (Goode and Hatt, 1952:227). Standard deviation is the square root of a figure obtained by squaring the deviations of the cases from the mean and finding the average amount of the deviation squared. That is, it is the square root of the squared deviations from the average (Goode and Hatt, 1952). Or as Haber and Runyon (1980:122) state, it is "the square root of the variance" (defined as the sum of the squared deviations from the mean divided by N-1). The formula for calculating the standard deviation (S or  $\sigma$ ) is

$$S = \sqrt{\Sigma(X - \bar{X})^2/N-1}$$

Using the figures shown in the table under "sampling stage 1", the standard deviation for the sample size was calculated to be 19.84.

Assuming that the group sizes were normally distributed around the mean, the researcher applied the specific ways in which the standard deviation is related to the normal curve to make definite statements about the sample. As Goode and Hatt (1952:227) state, "since it is known that the distribution in the table is fairly close in shape to the probability curve, it can be said that approximately two thirds (68.26%) of the cases (group sizes) lie between the value represented by the Mean  $\pm$  1 standard deviation", that is,  $34.29 \pm 19.84$  or 14.45 members and 54.13 members. That is we may state with confidence that 68.26% of the women's groups in the division have a membership of 14.45 to 54.13 members.

From the standard deviation of the research sample the 'standard error was calculated as a further measure of dispersion from the calculated mean of our samples, had we drawn infinite number of similar samples from the same population. The formula for the standard error ( $S_e$  or  $\frac{\sigma}{N}$ ) (Goode and Hatt, 1952:227) is

$$S_e = \frac{S}{\sqrt{N}}$$

where  $S_e$  - Standard error

$S$  - standard deviation

$N$  - the number of observations (groups in the sample).

Thus the standard error was found to be 4.05. We therefore could state that the calculated mean for the research sample and the mean of similar samples of women's groups in Rangwe Division have 68.26 chances in 100 of not deviating with more than 4.05 members "from the empirical mean" (Goode and Hatt, 1952:227).

It should be noted that the foregoing estimates of our sample size refers to the sample group membership as a whole and not to the actual sample comprising only respondents (186 respondents), as the researcher attempted to establish whether the group size, as one parameter resembled that of the groups in the division, and consequently the country as a whole.

To estimate the relationship between the independent and the dependent variables of the study, that is the measurement of association, the Gamma measure of association was used because of its property and relevance of its application to the factorial type of design used in the construction of many of the tables of the study. It is used to show the direction and strength of association between two cross-tabulated variables (Prewitt 1974:114). But it may be also applied to more complex tables, as is found with a number of tables in this research.

Gamma measurement of association varies from -1.00 (perfect negative relationship) to +1.00 (perfect positive relationship). A gamma of .00 or near .00 indicates the lack of any relationship between the variables. Generally it "measures the extent to which cases are concentrated in one diagonal minus the extent to which they are concentrated on the other diagonal" (Prewitt, 1974:114). A zero relationship is shown if the distributions in each diagonal are equal. The formula for calculating gamma according to prewitt, (1974:114) is

$$\text{Gamma} = \frac{(A \times D) - (B \times C)}{(A \times D) + (B \times C)}$$

The cells are identified as follows:

A	B
C	D

A bigger B-C diagonal than A-D diagonal gives a negative number, that is a negative relationship between the two variables.

When the gamma measure is applied to a more complex table the principle remains the same, but the arithmetic becomes more complicated, as Prewitt (1974) observes. For instance in a 3 by 3 table, A x D is derived by multiplying any given cell frequency by the summed up frequencies in all cells to the right and lower than the initial cell.

The gamma for those relationships which the researcher felt it necessary to indicate are shown on the relevant tables. The gamma measurements were calculated by use of the computer, as was the case with many other statistics in the research. Because the computer used did not have the Spearman Rank Correlation Coefficient among its programmes, the gamma measure of association became the alternative for the ordinal figures with no fixed intervals that formed part of the data of the research.

Besides giving descriptive analysis the researcher also applied inferential statistical analysis of data in an attempt to discover whether statistically significant relationships existed between the research variables as was hypothesized. That is the statistical analysis was done to show whether the occurrences or frequencies which were derived by the questionnaire were due to chance, and whether there were chances of other competent investigators obtaining the same results by repeating the same research, applying the same research techniques. That is, to show that the observed differences were not due to sampling errors alone, if they were to be considered as statistically significant.

While accepting the results of some statistical calculations as significant the researcher did not close his mind to the fact that some effects shown as statistically significant may be too small in magnitude to be of no substantive interest. As Moser and Kalton (1979:445) observe.

"Statistical significance and substantive (e.g, sociological, political, medical, economic) significance are not the same thing".

To make a distinction the adjective 'statistical' has been used to refer to the significant test results of the research. Again to avoid what Moser and Kalton (1979:447) refer to as "excessive emphasis on significance tests to the estimation of the magnitude of effects", the researcher attempted to make conclusions on substantively significant

results in the interpretations of the section of Chapter Five referred to as 'descriptive analysis', whether the result was statistically significant or not.

The method chosen for statistical testing of the hypotheses of this study was the Chi-square ( $X^2$ ) test. This was due to a number of reasons which made its use relevant to the type of data collected for the research. First, the kind of data the research collected was mostly qualitative, in nature, and was either of nominal (classificatory) or ordinal (ranked) levels of measurement, which calls for the application of non-parametric statistical test. Chi-square is one of non-parametric techniques applicable to qualitative data (Oppenheim, 1979:25). Because nominal groups are independent and the data are in terms of frequencies in discrete categories Chi-square test of independence becomes appropriate statistical method. The data which is cast in ranks also requires the use of non-parametric test (Siegel, 1956:31). The same author states that in small sample sizes "there are no alternative to using non-parametric statistical tests unless the nature of the population distribution is known-exactly" (Siegel, 1956:32), which applied to our sample.

In a one-sample case, like was used in the research, Chi-square test is conducted to tell us whether the sample came from some specific population (Siegel, 1956:35), that is, whether our sample characteristics were typical of women's groups in Rangwe Division, and by extension, in the country. This is what is called the goodness-of-fit test - to test whether the sample was drawn from a population with a specified distribution. That is, to test whether a significant difference exists between the obtained number of responses falling in each category and the expected number based on the null hypothesis (Siegel, 1956:35).

Chi-square test can also be applied to determine whether two or more variables, or their attributes are independent (Haber and Runyon, 1980:321). The data that was used in the analysis of this research was often cast in several categories or sub-samples resulting in  $m \times n$  contingency tables, which made the use of Chi-square appropriate.

The  $X^2$  formula for the one-variable case is

$$X^2 = \sum_{i=1}^k \frac{(f_o - f_e)^2}{f_e}$$



Where  $f_o$  - the observed frequencies  
 $f_e$  - the expected frequencies  
 $k$   
 $\Sigma_{i=1}^k$  - directs us to sum the ratio over all K categories.

In the one variable case the degree of freedom (df) is  $df = k - 1$ .

The  $X^2$  formula for two or more variable case or categorical variable is

$$X^2 = \frac{\sum_{r=1}^r \sum_{c=1}^c (f_o - f_e)^2}{f_e}$$

where  $\sum_{r=1}^r \sum_{c=1}^c$  directs us to sum this ratio over both rows and columns (Siegel, 1956:322).

But, since Haber and Runyon (1980:323) say that the empirical distributions of categorical variables are discrete, whereas the theoretical distributions of chi-square are continuous a correction for continuity is made in a one degree of freedom situation to obtain a closer approximation of the  $X^2$  values to the theoretical distribution. This correction consists of subtracting 0.5 from the absolute difference  $f_o - f_e$ . That is

$$X^2 = \frac{\sum_{r=1}^r \sum_{c=1}^c (|f_o - f_e| - 0.5)^2}{f_e}$$

But when the degree of freedom (df) is greater than 1, as in the 3 x 4 contingency table "no correction for continuity is necessary" (Haber and Runyon, 1980:324).

The Chi-square test for the research was generally done by computer. To maintain uniformity (Oppenheim, 1979:256) of the use of statistical method, where a limitation was imposed on the application of the familiar chi-square formula by the 'existence of zero frequencies in some cells, or more' than 20% of the cells having expected frequencies of less than 5, factorial analysis was employed. In factorial analysis we can reduce an  $m \times n$  table to 2 x 2 table to test one variable or code category in turn against all the others combined (Oppenheim, 1979:257). This is called internal chi-square analysis. We may also employ the use of percentages if we have access to Joseph Zubin's nomograph which has been brought out by Finney (Oppenheim; 1979:259-

260:287-288).

For those tabulations where there are limitations in the use of normal  $X^2$  formula, percentages were used with Finney's charts (nomographs), although at the expense of reduced precision, and therefore precautions in interpretation were taken. Thus where the results bordered on the limits of significance, measurements were also made on the third chart. Where one of the percentages was extreme, approaching zero or 100%, actual calculation was carried out from the scores (frequencies), to avoid making errors - type one or type two error.

The chi-square tests were taken at 5% level of significance although where found necessary it is indicated whether the result is also significant at 1% level of significance. The critical region is given by the probability reached by  $\alpha = 0.5$  for specific degrees of freedom. A small value of  $X^2$  leads to the acceptance of the null hypothesis ( $H_0$ ) whereas a  $X^2$  equal to or greater than the critical value indicated in the  $X^2$  table leads to the rejection of the null hypothesis ( $H_0$ ) and the acceptance of the alternative hypothesis ( $H_A$ ). The non rejection of the null hypothesis means any difference that occurred was due to random factors in the sample population.

## PROBLEMS ENCOUNTERED DURING DATA COLLECTION

My greatest problem was the lack of funds to finance the research, which forced me to spend two idle months, from the beginning of January to the end of February 1992. The whole course was self-sponsored, and was shouldered almost wholly by my elder brother who had no fixed source of income by then. Besides me, he was sponsoring three other relatives (including his sons and another brother) in overseas universities, besides paying for the education of other children in secondary and primary schools. So when his sources failed to yield money I could not avoid the delay.

Finally, my wife, despite her small salary, which catered for the household, had to take a small loan of Ksh. 4,000 from her savings and credit society to enable me to start off. Since this was hardly enough for the expensive task, I was forced to borrow money from friends and relatives to complete the work in the field.

The second set of problems was met in the attempt to make a sampling frame which I had hoped to compile from the registers in the office of the District Social Development Officer at Homa Bay. The Registers were not organized in the way I had

anticipated which would have made work a lot easier. In the first place only one register was kept for women's groups, other self-help groups, and projects for the district. The various groups and projects were registered as they came. They were only identified by the administrative divisions in which they are found. For those women's groups appearing in the register there was no indication of location, membership (both their names and size of membership), activities/projects, account numbers, funds (whether shares and membership contributions, grants or *Harambee* fund raising).

The relevant annual reports for the period (1989-1991) were either misplaced, lent out, or undergoing preparations. The problem of the lack of proper records kept in the district headquarters was compounded with the shortage of Social Development Assistants (SDA) in the division. They would probably keep more up-to-date records of women's groups in their areas of jurisdiction. But there was only one locational SDA (Gem East Location) out of the expected seven. The Divisional SDA had just retired in January and there was no replacement. I had to seek him out from his home and persuade him to return to the office to assist me to get access to the relevant registers and other documents. His registers and receipt books, though not complete carried information on the location in which some groups were found, and on the activities conducted by some of the groups.

To secure a large list in the sampling frame I had to meet some of the chiefs and their assistants, adult literacy teachers, the divisional Livestock Development Officer, and some officials of KANU/Maendeleo Ya Wanawake Organization, in the division, to provide more group names and details of activities and exact locations.

In all these places I could not receive the lists of the names of the group members. Hence when I had finally sampled the twenty four groups for my investigation, I had to travel to the various groups to obtain the lists of members. This meant long journeys on bicycle despite problems of poor health resulting from a bad road accident in 1989 which left me with multiple fractures in the head and the chest. This was during the rainy season and I was often forced to travel back in the rain and in the night. This situation persisted during most of the period of data collection.

In the last week of March and first week of April I was sick, and this impaired my progress. I started going to the field in the middle of April with my four research assistants to collect data, and I had scheduled it to last only 14 days. But apart from some

unavoidable delays, I again fell so sick I was literally carried to the hospital where I was admitted in the ward for a number of days. I was discharged while still unwell, but after resting for nearly three weeks I re-embarked on the remaining data collection exercise and completed it at the end of May. All along I was still feeling very sick as the cause of my sickness had not been diagnosed. It was after reporting back to the campus that the University Health Clinic diagnosed it as typhoid fever, and I started receiving correct medication. I must have contracted the disease from drinking contaminated water in the field.

My problems with the collection of secondary data which I had postponed at the beginning of the exercise did not become any lighter. The records in the DSDO's office were still missing or lent out to other researchers who had 'failed' to return them. When I tried to gather bits of the relevant data from other offices I had to deal with much reluctance as they argued that the data should be provided by the office of the DSDO. What I could not gather from the officers like the District Development Officer, the District Clerk etc, I tried to secure from the South Nyanza reports for the Department of Social Services in the office of the Provincial Director of Social Services in Kisumu. Again whatever data I could reach were either too sketchy or incomplete to serve my purpose. The last option I was left with was to try to trace the data from the Department of social Services headquarters in Nairobi. The same thing applied to other secondary data which I was unable to obtain from the office of the District Statistician in Homa Bay. For these data I had to visit several of the scattered offices of the National Bureau of Statistics, and the United Nations Library at Park View Towers in Nairobi.

The delay in starting the fieldwork and the delay in the onset of the long rains caused fieldwork to coincide with the planting and weeding period when many of the respondents would be too reluctant to sit around attending interviews with no personal rewards to themselves. On many occasions it meant delays in timely commencing on interviews for the first group and lateness to reach the next group, as I was interviewing respondents from two groups each day. But the work on the farms also contained many of the respondents within reach, and some of the respondents were to be interviewed at work in their farms.

Despite the myriad of problems, I purposefully laboured through and conducted the research to the end.

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## **CHAPTER FOUR**

# **A PROFILE OF WOMEN'S GROUP ACTIVITIES AND GENERAL CHARACTERISTICS IN RANGWE DIVISION.**

### **INTRODUCTION**

The information presented in this chapter includes secondary data secured through the perusal of official documents in the various Government departmental offices in Homa Bay District Headquarters and in Kisumu Provincial Headquarters, and Nairobi National Headquarters. There is also the general information solicited through the use of the main questionnaire for the research on the sample.

The other sections of the chapter are composed of a case study, using the same questionnaire on only one of the groups considered to be among the most highly developed women's groups in the area, and the interview with development (or extension) workers in Rangwe Division. Although the same questionnaire was used the case study was done in a more relaxed atmosphere with much probing and interviewing as many of the members as could be available. A whole day was allotted to the exercise, compared to an average of two to three hours for each of the groups in the main study sample.

A separate questionnaire was administered to relevant extension or development workers who acted as key informants on the issues that generally affect the Women's Group Movement in Rangwe Division. The study came up with the following information:

### **BACKGROUND INFORMATION TO WOMEN'S GROUP MOVEMENT IN RANGWE DIVISION**

Women's Group Movement in the Division forms an important sector of the Self Help or *Harambee* programme in the division. Up to December 1991, the former South Nyanza District had 2352 registered women's groups (excluding Kendu Bay Division) with a total membership of 55,595 (Source: Department of Social Services, South Nyanza Annual Report, 1990). Out of these, Rangwe Division had 400 registered groups, with a total membership of 14,000.

Taking the female population of South Nyanza to be 564,539 (Population:1989 Census and Projections for 1990 & 1991) the membership of the women's groups in the district would comprise 9.8%. This percentage however includes the male group members and exclude the figure for Kendu Bay Division. For Rangwe Division the total female population is 62,015. The women group membership of 14,000 therefore comprises 22.6%. But again this percentage is calculated including the male members which comprise about 32% of the women's group membership in the division (according to sample estimate). The actual percentage of females in the women's groups in the division is therefore a bout 15% of the Divisions total female population.

During 1989/90 financial year Kshs. 841,200.00 was raised through self-help or *Harambee* contributions for projects in Rangwe Division, compared to Kshs. 5,968,338.00 for South Nyanza District. However, no breakdown to indicate what proportion went to women's group' activities was available (Source:District Development Officer's file records, South Nyanza). The same source reveals that of Kshs. 1,215,000 Rural Development Fund allocation to the Division for 1990/91 nothing went to women's groups' projects. This may be construed to mean that women's group activities in Rangwe draw little attention as community self help development projects. This indicates low level of development of Women's Group Movement in the division. Besides this general overview of women's groups in the division, the sample study, gave more general information about general characteristics and activities of women's groups in Rangwe.

## **A PROFILE OF WOMEN'S GROUP CHARACTERISTICS AND ACTIVITIES IN RANGWE DIVISION. -**

### **THE MALE FACTOR**

According to the sample studied about one third (32%) of the membership of women's groups comprises men. While it was not covered in this research, it would make an interesting study to fully and empirically try to establish the socio-economic characteristics of these men.

There is male dominance among the patrons of women's groups in the division (85.7%). This brings about another characteristic of the women's groups in Rangwe - the influence of the men. The 85.7% male patrons and the 32% male members of the

groups play direct roles in the affairs of these groups, like decision making and labour contributions. Add this to the indirect influence the husbands of the female members exert on their wives through informal family discussions of group matters, it is safe to conclude that few of the decisions within the women's groups purely belong to the women themselves, unlike the general belief.

## **DEMOGRAPHIC FACTORS:**

### **Age and Marital Status**

By age characteristic the majority (65.3%) of the women's group members are between the ages of 25 and 54. Those aged 24 years and below comprise the smallest percentage (12.9%), using the sample estimation. The elderly (above 54 years) comprise about 17.7% of the group members.

The majority of the women's group members in the division, according to the sample estimates are either married (82.3%) or widowed (15.6%). The divorced and the single form 1.1% each. This is characteristic of female exogamous communities (Diamond, 1975:375) such as found in Rangwe. The single and the divorced are transitory residents who lack the propensity to join the groups.

### **Infant Mortality**

A further review of the demographic characteristics of the members reveals high infant mortality. Of the 1434 children born to the 186 respondents 392 (27.3%) died at infancy. This is a crude death rate of 273 per 1000, which is higher than the national Infant Mortality Rate (IMR) of 125/1000. It is even higher than the South Nyanza's IMR of 216/1000 (Odada and Otieno, 1990:162). The high child mortality is a reflection of poor economic conditions of the community which dictate the life chances of the various members within the community (Tumin, 1967:5).

### **Level of Education**

Using the sample estimates 62.4% of women's group members in the division are literate, with primary school education or higher, although only 11.8% have secondary education, and 3.8% college education. The literacy level among the members of women's groups in Rangwe is therefore higher than the average for the former South



Nyanza District's females (41.1%) according to the literacy Survey for Rural Kenya 1989 (South Nyanza District Socio-Economic Profile, 1990:173). But the literacy estimates in our sample includes the male members of the groups. Again it should not be taken that the people of Rangwe are putting more effort in providing elementary education than the other divisions in the district. Many of the women in the sample have also in-married here from other divisions, some of which may be enjoying higher rates of literacy. Had documentary evidence on literacy levels for other divisions been available, the comparison of their literacy rates with that of Rangwe could have made interesting reading.

Literacy is a component of basic needs and lack of it contributes to the indicators of poverty, according to scholars like Hoogvelt (1987:99). Therefore 37.6% of the group members in Rangwe are thus estimated to be suffering from the lack of this component of basic needs, which tilts their economic conditions towards absolute poverty.

### **WAGE EMPLOYMENT BY THE GROUPS**

When it comes to the provision of wage employment the women's groups in the division are very poor employers of paid labour. Of the total living membership of 782 comprising the sample groups, only 4 persons (0.5%) are wage employed in group activities. Since regular wage employment is one of the factors that contribute to self-reliance through the generation of own income, the groups in Rangwe do not contribute to self-reliance among the women through the component of wage employment.

### **HOUSING FOR GROUP MEMBERS**

The housing conditions for the sample is slightly better for the South Nyanza average 59.8% and 5.4% of the respondents live in temporary (mud walled and grass thatched) houses and permanent houses respectively, compared to the South Nyanza average of 83% and 2.2% (South Nyanza District Development Plan, 1989-1993:157). According to Scott (1981:44) the percentage of the people living in permanent houses which can stand up to the climatic conditions, together with sufficient food and household income, show the absence of poverty. This would leave the majority of the members of women's groups as among the poor of the division's inhabitants. It attests to the

widespread nature of poverty in the rural areas of Rangwe Division and South Nyanza at large.

### **PROPERTY INHERITANCE**

One of the outstanding characteristics of the women's groups in Rangwe concerns the mode of inheritance. Only 2.2% of the 186 respondents stated that their daughters will inherit their property when they die. 79% had earmarked their sons as their heirs, whereas 16.1% were undecided. This is an indicator of continued disparity in property ownership between the sexes, which threatens to run into the unforeseeable future. The property currently owned by the women in women groups is just temporarily held in trust for men in the future, and not for their female peers.

### **MAJOR HINDRANCES TO GROUP SUCCESS**

An addition to the characteristics of women's groups in Rangwe is the existence of corruption, cited in the interviews of this study as the main cause of group failure. Of the respondents who had belonged to women's groups which had failed, 59.1% named corruption (by which they meant embezzlement of group funds and other property) as the cause of group failure. 22.7% talked of struggle for leadership, whereas 18.25 talked of political differences (mainly personality cult rather than ideological differences). Corruption can therefore be seen as the single major hindrance to the development of Women's Group Movement in the division, being the main cause of group failures.

### **OBJECTIVES AND ECONOMIC ACTIVITIES**

The objectives of the women's groups in Rangwe can be stratified into four categories, namely: establishing real estates; farming; doing retail trade and provision of services; and crafts making. The group members attempt to achieve these objectives through a variety of activities or combinations of them (activities). All the twenty four (24) groups in the sample are reported to be growing crops and/or rearing animals as their most important activity, followed by conducting retail trade in various commodities (mostly petty commodities) - 6 groups (25%). Generally crafts-making and conducting socio-economic services to the local community are each practised by 5 groups (or 20.8%). Together 66.6% are involved in carrying out a mixture of farming and other

economic activities. This leaves about 33.4% of the groups as doing purely farming as their economic activity. As we are dealing with a random sample, we can assume that the above is also a break up of the groups in Rangwe according to the activities carried out by the groups.

All the activities carried out by the groups are aimed at income-generation, either to support further group activities or to be earned by the group members. However, more than half (62.4%) of the respondents said that they earn no income from group activities. Therefore the women's group activities in the division have not become a major source of income for the members of women's groups. In fact none of the respondents considered group activities as her/his major source of income since joining the women's group.

Very few of the groups claimed that they make large profit in the economic activities the groups undertake. 45.8% claimed they make moderate profit, whereas 41.6% reported that they make little or no profit in their group economic activities. Since most of the groups in Rangwe are also engaged in very small scale economic enterprises the income generation rate by the division's women's groups should therefore be considered to be very low. Add this to the existence of embezzlement of group funds and property reported above (p. 122), it confirms the finding of this research reported above that only a minority (37.6%) of women's group members earn income from group activities.

### **CRITERIA FOR GROUP ELECTED LEADERSHIP**

The qualities the group members look for in their leaders tend to be connected with the security of the group's finances. 87.7% of the respondents stated that the people whom they elect as their leaders are those who possess high status and prestige. Many of such people would in rural communities persevere to preserve their good reputations by avoiding embezzlement of group funds and other property.

The second most important leadership quality reported is honesty and hard work (7.5%). Whereas the member's education and ability to lead came a poor fourth (4.8%) and fifth (4.3%) criteria respectively for election to leadership, and only 0.5% of the respondents considered wealth as a criterion.

## **A CASE STUDY**

### **INTRODUCTION**

A Case Study was taken with the intention of looking for corroborative information to that achieved in the major study. It was conducted on one of the more successful women's groups in the division. It was hoped that the information received would provide greater insight into the realities existing in a typical women's group. While using the same questionnaire for the main sample, the interviews were conducted in a more relaxed atmosphere lasting about eight hours. There was much probing, and personal observation of the group's projects and the physical environment, including some of the respondents' homes and property.

The group selected was Kanyogira women's Group. Whereas the original intention was to study the most successful group as would be reported by the majority of the key informants the latter could not agree on a single group. I therefore settled for the group mentioned by extension workers in the Department of Social Services operating in the division.

A look at the historical background and a profile of general characteristics and activities of the group revealed the following information:-

### **HISTORICAL BACKGROUND OF KANYOGIRA WOMEN'S GROUP**

Kanyogira Women's Group, in East Kanyada Location of Rangwe Division, was registered with the Department of Social Services as a women's Self-help group in 1977. When it was initiated it had about 25 members, according to the response of most of its members. Presently it has a membership of 50, according to the group's register. The group's register of current members includes even the deceased. A total of 21 members who were available on the day of the interview gave their responses to the questionnaire. Since the members belonged to the same clan and lived in close proximity of one another, no other interview was conducted for those who did not appear on the first day, to avoid contamination.

The group had received a reported mean external assistance worth more than Kshs. 16,000 from the Kenya Government, and from NGOs, like CARE Kenya and SIDA (Swedish International Development Agency). Some aid had also come from the Catholic Church. The assistance was reportedly used to strengthen group activities. The

members claimed that they had made contributions (both financial and material) averaging Kshs. 4,251.00 since they received their last bit of external assistance. This amounted to about 10% the value of their main property (Kshs. 41,160.00). The group's projects were mostly on-going.

## **A PROFILE OF CHARACTERISTICS AND ACTIVITIES OF KANYOGIRA WOMEN'S GROUP.**

### **The Male Factor**

Averaged according to the number of respondents, 38% of the members of this group were men. Thus a significant portion of the group consisted of men. The patron of the group was also a man. The male influences in decision-making and labour contribution in this group could not therefore be underrated.

## **DEMOGRAPHIC FACTORS**

### **Age and Marital Status**

By age the majority of the respondents (66.7) were 25 to 54 years old. The young under twenty four years formed 14.3%, while the elderly (above 54 years) comprised 19% of the respondents. All the respondents were either married (85%) or widowed (15%). There were no single or divorced members among the 21 respondents. The factor of female exogamy exercised in the area seemed to be important in the recruitment of women's group members of Konyogira.

### **Infant Mortality**

The group was characterised by high infant mortality. Of the total of 129 children born to the respondents, 39 of them died at infancy, giving a Crude Death Rate of 473 per 1000, which is higher than the Infant Mortality Rate of 126/1000 reported for South Nyanza District (Odada and Otieno, 1990:162). This indicates that the group is either situated in an environment which lacks basic health facilities, or there is a high level of poverty among the members of the group. According to the researcher's own observation there was no health centre or clinic in the vicinity of the group and the general economic development of the area looked low.

## **Level of Education**

Thirty eight per cent (38%) of the respondents from this group were illiterate with no formal education. Of the sixty two percent (62%) which were literate, forty three percent (43%) had primary school education and nineteen percent (19%) had secondary education. The literacy rate for this group is therefore higher than the average of 41.1% for South Nyanza females (South Nyanza District Socio-Economic Profile, 1990:173), although this group also includes men, which raises this literacy level.

Since lack of education is described by scholars like Hoogvelt (1987) as one of the indicators of poverty, and 38% Of the group members lack it, the relatively better economic success of the group's projects looks spurious. One possible explanation is the close proximity to the trading centre of Imbo situated on a road junction in the area. The Homa Bay- Oyugis road traversing the area is a busy trade route. This has likely stimulated commercial activities in the area which enables the members to raise funds required for group projects. Or the success is mainly a result of external aid.

## **WAGE EMPLOYMENT BY THE GROUP**

The group employs one person out of its membership of 50 on a regular monthly wage. This gives an employment rate of 2.0%. The group is therefore a poor employer of paid labour. It is therefore not appreciably increasing self-reliance among its members through wage employment as a source of individual income.

## **HOUSING FOR GROUP MEMBERS**

The housing conditions for the group members seemed to be worse than the average for Rangwe Division and even South Nyanza. 85.7% of the respondents stated that they lived in temporary houses, whereas 4.8% lived in permanent houses. Only 9.5% stated that they lived in semi-permanent houses. This can be taken to indicate that the members of this group were not economically any better-off than the rest of their counterparts in the division. This does not help to explain their ability in initiating a reasonably successful women's group. The members of this group were experiencing lower levels of poverty than their counterparts in the sample groups, when appraised from the conditions of their houses.

## **PROPERTY INHERITANCE**

Asked about the heirs to their shares in the property they were now building up in the name of the group, 71.4% of the respondents mentioned their sons, 4.8% their daughters, whereas 23.8% were undecided. This indicates that the relatively extensive property the women are accumulating in Kanyogira Women's Group is a potential male accumulation for future generations, ensuring future inequality in property ownership in the area between the sexes.

## **MAJOR HINDRANCES TO GROUP SUCCESS**

Of the two members who had also been members in other women's groups that had collapsed, one mentioned corruption as the cause of failure, and the other mentioned leadership struggles, a 50%-50% appraisal by the members. Corruption and jostling for leadership positions within the groups are thus the two most important causes of failure in women's groups in the area.

## **OBJECTIVES AND ECONOMIC ACTIVITIES**

The main objectives of the group, as stated by the majority of the members was to do farming (71.4%), followed by doing retail trade (19%), and establishing real estate (9.5%). By the time of the research the group's main activities were growing of crops (including tree seedlings) and rearing animals (dairy cows and poultry) besides providing community service-retailing relatively clean water to the community.

The majority of the members of Kanyogira Women's Group believed that they made profit in group activities. While no respondent talked of large profits, 42.9% talked of moderate profit and 42.9% talked of little profit. Only 14.3% considered their activities to be making no gains. However, moderate or little profits result in low rates of accumulation of dividends to be earned by the group members. This should be partly why none of the members considered the group as her/his main source of income. Nearly forty eight percent (47.6%) of the respondents however, stated that they earn some income from group activities, which is an encouraging process as far as Women's Group Movement is concerned. But an explanation which was not sought, would be necessary to explain why 52.4% of the group members said they received no income from group activities. It could be deliberate concealment of information on their part,

or the sharing of group incomes used some criterion that these members had not met. But majority of the members reported receiving incomes of their own from the orthodox sources, namely:- Farming (52.4%), business (38.1%), and wage employment (4.8%).

### **CRITERIA FOR GROUP ELECTED LEADERSHIP**

The virtues the members looked for in electing their group leaders were the social status and prestige (95.2%) of the members, and their education (5.8%). In this group a member's wealth was not considered as a prerequisite for election to leadership position. However the two leaders interviewed were traders by occupations.

Besides the foregoing general information solicited by the research on Kanyogira Women's Group, the study viewed the group through the effect of the main study variables starting with the dependent variables-accumulation of capital and productive investment, self-reliance, inequality - then independent variables - participation, membership, and external assistance.

### **ACCUMULATION OF CAPITAL AND PRODUCTIVE INVESTMENT**

Whereas 23.8% of the respondents reported that their membership of the group has made no difference in the levels of their overall family earnings, 76.2% believed it had raised their families' earnings. Whereas 52.4%, as mentioned above stated that they earned no income from group activities, the 76.2% here have most likely included indirect earnings. Such, would be increased crop yields resulting from the members' collective labour on individual's farms, and the use of the group's newly acquired technology by the members' households to increase productivity. The increased earnings by the households may contribute to the accumulation of capital and productive investments for some families.

On production of sufficient food to last the household the whole year, 23.8% of the members, stated that they always do, and 23.8% stated that they only sometimes do so. But more than half (52.4%) of the respondents reported that they never produce sufficient quantities of food to last a whole year. Without production of sufficient food the people must be depending partly on purchased food. This in itself reduces the rate of capital accumulation and investment. If women's group activities are assumed to be the main consumer of the members' time outside traditional chores, then the group



membership does not contribute to capital accumulation and productive investment for the majority of the members.

Out of 20 respondents, 14 (or 70%) of the members of Kanyogira Women's Group stated that they reduced their contribution to family labour by dropping various activities. This had differing effect on the family food production. Among those who stated that they had not reduced their labour, 66.7% either always or sometimes produced sufficient food to last them the whole year. Of those who had dropped their labour contribution 44.4% stated that they sometimes produce sufficient food, and 55.6% stated that they do not produce sufficient food. And 45% of the respondents who had dropped farming stated that they only sometimes produce sufficient food, the highest percentage. Since farming is the mainstay of the people in this agricultural area, and hence the main source of income, this negatively affected the rate of accumulation of capital and productive investment among the members' households.

One of the activities in which most families in the division invest their earnings is the education of their children. This is considered as productive investment when we assume that after school the children will earn income that will directly support the individual natal families, as is the case in Rangwe. It was established that for members of Kanyogira Women's Group 50% who were able to produce enough food were also able to regularly pay school fees for their children, and 16.7% sometime paid regularly. Only 33.3% were unable to pay the school fees regularly at all. But among those who were unable to produce enough food only 13.3% paid fees regularly, and 26.7% sometime paid regularly. 40% were unable to pay regularly.

Since membership of the group has apparently contributed to the majority of the members' (55%) inability to produce enough food, it has also reduced their ability to invest in their children's education. Therefore it has partly contributed to a reduction in their rates of productive investment.

Whereas those who had business as their main source of income had risen by 33.3%, those whose main sources of income were different, generally recorded lower proportions after the respondents joined the group. Farming dropped by 15.3%, whereas wage employment dropped by 50% as a main source of income. If the people did not increase their use of modern farming technology then the gain they had in the increase in business would be offset by the drop in farming activities. There may still be no

appreciable accumulation of capital and productive investment in the members' households to warrant a drop in farming time.

Regarding the use to which the members of Kanyogira Women's Group put their earnings from group activities one of the leaders, who responded mentioned productive investment and/or saving. That is, 100% of the leaders from the group either saved and/or invested this income in productive expenses. Less than half (44.4%) of the ordinary members spent this earning on saving and/or investment in productive expenses. The majority of the ordinary members spent it on meeting their basic needs, especially buying consumables. The earnings from the group therefore tended to supplement self-subsistence rather than capital accumulation and productive investment for the majority of the recipients.

The main new technology introduced by the group into its activities consisted of farm equipment and inputs, as stated by 90.5% of the respondents, and observed by the researcher himself. Together with their water system, spraying equipment and wheelbarrows, multipurpose building (foundation done), the group per se is involved in capital accumulation and productive investment. This is a trend towards alleviation of poverty, albeit at a very slow rate if we imagine sharing these to each of the 50 members of the group. Besides it may be added here that farming at the small scale level undertaken by the groups cannot be a cause of rapid accumulation and development which would increase the pace of eradication of poverty.

Concerning the use to which the respondents put their earnings from group activities as opposed to their former possession of assets three (75%) out of the four who saved and/or invested in productive expenses had no property before joining the group. One (25%) had a residential-cum-business house before. The large number of those who had no property but saved and/or invested in productive expenses looked spurious as they would be expected to spend their earnings on meeting basic needs. But they are likely the upcoming young traders, and the salaried employees within the group.

All (100%) of those who had productive capital before joining the group saved and/or invested in productive expenses. However fifty per cent (50%) of all those respondents who talked about their use of the group earnings spent it on buying consumables.

Only two persons (9.6%) out of the twenty one respondents stated that they had

acquired new assets since joining the group. Of these two one was a male (who had acquired land/trees, and the other was a female (who had acquired a residential building). Thus the rate of acquisition of property within the group would appear equal between the sexes, if we do not consider the ratio of men to women within the group. Since the ratio of men to women among the respondents is 7:13, the ratio of male acquisition of assets to female acquisition within the group is therefore 1.9:1. This still indicates imbalance in property ownership in favour of the men within the group membership, possibly because the women use their group earnings more on supporting family subsistence needs than investing in assets.

Since only 9.6% of the members reported having acquired new assets since the group was officially registered with the Department of Social Services in 1977 (about 15 years ago), the group has a very slow rate of putting property into the hands of its members, especially the women. It is not therefore a good reliever of women in Kanyogira Women's Group from their state of poverty.

Concerning the effect of the new technology (all farm equipment and inputs) the group had introduced into their activities, 86.7% of the respondents stated that the technology had raised their efficiency. This meant a rise in their productivity. Rise in productivity is an indicator of a trend towards the production of economic surplus, and therefore a potential for the elimination of poverty. The group was therefore already contributing to the economic development for some of its members (who used the new technology), or for the group in general.

In the cases where the technology belonging to Kanyogira Women's Group was being used by the local community, 73.3% of the respondents believed that it raised the community's level of productivity. The acquisition of new technology by the group using the funds they themselves raised or were granted as external assistance, therefore constituted capital accumulation and productive investment for the groups and the members, and even for the local community.

Of the respondents who said that they earn some income from group activities as has been stated elsewhere, 50% mentioned that they invested it in productive expenses and/or saved it, whereas 50% spent it on meeting their basic needs, mainly buying consumables. However, when viewed against the property the members had before joining the group, we found that 44.4% of those with houses (residential or business)

invested in productive expenses and/or saved their earnings. 100% of those who owned production machinery and animals spent it on investment in productive expenses and/or saved it. Participation in women's group activities therefore contributes to investment in productive expenses for some members of Kanyogira Women's Group, but not for all.

### **SELF-RELIANCE**

The majority (66.7%) of the female respondents from Kanyogira Women's Group felt that their membership of the group had reduced their economic dependence on their husbands. 25% said they now felt economically equal to their husbands, while 8.3% stated that they now experienced increased dependency on their husbands since joining the group. But only one (8.3%) out of twelve women respondents had acquired her own asset (a business-cum-residential house) since joining the group. Thus the majority of those who claimed to have gained economic independence from their husbands, if it was real, had not attempted to ensure its permanence by converting it into durable assets to ensure continued income - generation. This means that if the group activities collapsed, curtailing the new source of income, the women's acquired economic independence would follow suit.

### **INEQUALITY**

The respondents were unanimous that their group leaders were elected by the members themselves, neither self-appointed nor selected by persons outside the group. This indicated a high level of decision-making by the members of the group in as far as the election of group leaders was concerned. This was equality in decision-making which often entails power-sharing.

The respondents were also in agreement that they all express their views on the financial management of group funds and activities. This was a further testimony of the existence of equality and independence in decision-making among the members of this group.

As concerns the recruitment of group employees, 71.4% of the respondents said this was done through a discussion by all members of the group. The remaining 28.6% were not sure of the method employed. There was thus greater tendency to equality in decision-making.

As regards the acquisition of leadership positions only 5% of the respondents said that they also lead other groups. The same persons also revealed that their first leadership was in women's groups.

The positions of elected leadership held within the community indicate a person's status. Although only 5% of the members had acquired leadership positions outside the group, the fact that they did so after a stint of leadership in women's groups shows that membership of the women's group tends to confer status on the group members. But because they were also the leaders in this group there was unequal rise in status between the leaders and the ordinary members in this group.

Doing self-appraisal, 85.7% of the respondents mentioned a rise in their status since joining the group. This they stated, on probing, to include greater recognition, involving increase in invitations to attend other societal gatherings and increase in consultation for their opinions on important community matters. However 14.3% of the respondents (all of them ordinary group members) stated that they had realised no difference in their status resulting from their membership of the group. Notwithstanding this the group membership seem to have conferred more status and/or prestige to the majority of its members albeit indirectly (for those not elected to leadership positions).

While the group leaders (11.3% of the respondents) attributed the rise in their statuses to the good leadership they had displayed in their group, 47.1% of those reporting a rise in the status attributed it to their active participation in group activities, and 41.2% said it resulted from their ability to co-operate with fellow group members. All the attributes mentioned were qualities related to the membership of an organization. The women's group therefore tended to confer status and/or prestige on its members, especially the women.

## **PARTICIPATION**

In the distribution of household farm work 61.5% of the female respondents reported that they do most of it, whereas 23.1% mentioned their husbands, and 15.4% mentioned employed casual labourers. Interestingly for Kanyogira Women's Group 75% of the male members claimed they do most of their farm work, while 12.5% attributed it to their wives, and 12.5% to their casual labourers. If this is the case it would be said that the membership of the group has encouraged redistribution of family labour in favour

of the women in the group's locality. Otherwise the men who join the women's groups are mainly those who have the will to do traditionally defined female tasks.

None from among the respondents from this group employed a male worker in their households to do traditionally defined female tasks like cooking, looking after babies, fetching water, and so on. There was therefore no redistribution by sex in the members domestic tasks traditionally done by women, which normally form the bulk of the daily family tasks. The burden remained on the shoulders of the women.

Within the group 20 (or 95.2%) of the respondents appraised themselves as fully participating in group activities. Only one respondent - an ordinary group member - stated that she participated only a little in group activities. Looked at against actual number of hours reportedly spent on group activities per month, 72.6% of the members spent 12 to 48 hours (an average of 25.3 hours a month). Of the two leaders interviewed one spent 12 hours and the other 16 hours (an average of 14 hours) a month on group activities. For this group therefore there was no equitable distribution of labour between the leaders and the ordinary members when actual participation was measured in terms of hours of involvement in group activities. The ordinary members worked more.

Participation on the group activities caused varying effects on food production for the households of the members. For those who believed that their participation in group activities had decreased their share in family labour, none reported regularly producing food enough to last the family a whole year. Fifty percent of them only occasionally produced enough food, and fifty per cent admitted inability to produce enough food. For those who had retained the same level of contribution to their family labour as before they joined the group 23.5% reported that they produced food enough for the whole year, and 23.5% said that they sometimes produced enough food. About 52.9% admitted they did not at all produce enough food to last the family a whole year. For those who reported an increase in their share of family labour after joining the group, 50% said they regularly produced enough food, while 50% said they did not produce enough food.

Since participation in the group had been seen to have resulted in the decrease or dropping of certain household tasks, especially farming, it tended to have adversely affected food production within the members' households. In this area of predominant subsistence farming a drop in food production portends lack of economic surplus that would fetch income for the peasants. The women form the bulk of the peasants in the

locality of the group. Since participation in group activities had tended to inhibit the production of sufficient food, and a surplus for sale, it had also not contributed to equitable distribution of income between the sexes. The women continued to produce for or below self-subsistence levels, and little or nothing for the market, that would bring cash incomes.

## MEMBERSHIP

The majority of the respondents (90.5%) stated that the benefits of group activities flowed equally among the members regardless of a members economic condition before joining the group. Only 4.8% of the respondents considered the rich benefitted more, whereas another 4.8% considered the poor benefitted more.

When we considered a members' occupation as a criterion for election to leadership position we found that both the two leaders interviewed were rich traders with relatively lucrative retail business at Imbo Trading Centre. None of the peasants who formed the bulk of the group (81%) had leadership positions within the group. The one member who was a Government employee, and who would probably have been elected a group leader was a man, and therefore disqualified to be one of the executive committee members by official regulation. However he had been the group's employee earlier on and therefore an important beneficiary. Since the occupation, "Trader", was ranked second in order of importance, and all the occupants were elected leaders, those with high status occupations benefitted more than those with low status occupations in this group.

Since the two leaders were relatively richer than the other group members (from the researcher's own observation of their businesses and other assets) it may be argued that one's economic condition before joining the group was considered before her election to leadership within the group. And leadership of the group conferred more status on the holder. Hence group members' enjoyment of this benefit was associated with their economic conditions at the time of joining the group.

On attendance of courses and seminars all government employees and traders had attended two courses/seminars or more. Only 53.3% of the peasants had attended two or more courses and seminars. Training does not only increase the status of the recipient in the eyes of her colleagues. It also increases her entrepreneurial ability. In this group

there seemed to be unequal distribution of the gain in status accruing from training in favour of those already high in status due to their economic conditions.

Considered against income, 94.4% of those in the lowest income bracket and all (100%) of those in high income bracket had attended two or more courses/seminars by the time of the research. None of those in middle income bracket had attended more than one course. One's income seemed not to count much as a criterion for selection for training in the group. This looks interesting as one would probably expect the distribution in selection to follow income distribution.

## **EXTERNAL ASSISTANCE**

Most of the respondents (94.7%) stated that the external assistance the group had received was utilized to strengthen group activities, whereas only 4.8% said it was shared among the members. The group therefore by and large invested the external aid they received to improve group activities, which were mostly oriented to income generation. The group therefore tended to use the assistance to enhance the group's income generation ability, and therefore the group's achievement of self-reliance, rather than continued dependency on external aid.

The majority of the respondents (90%) reported that their group activities improved after they received external assistance, while 5% noted no difference, and 5% talked of deterioration. External assistance can therefore be said to have contributed to the improvement of the groups activities, and hence enhancement of its ability to achieve self-reliance.

The membership of the group rose after it received external assistance, from 25 members to 50 members. The increase could thus be attributed to the stimulus caused by external aid the group received. Increased numbership may be associated with increased ability to raise larger amounts of funds and greater labour contribution for group projects and activities. The receipt of external aid by the group therefore tended to increase the group's development of self-reliance.

The status of the group's main project-their farm - also improved after they received external assistance. The status rose from proposed to on-going, with vigorous activities at the time of the research. External assistance to the group therefore enabled it to move towards project completion, and hence self-reliance.



The majority (85.7%) of the respondents stated that they had continued to make both financial and material contributions towards their group projects and activities, after receiving external aid. As was stated on page 125 this had amounted to about 10% of the value of their main property. The receipt of external assistance did not create dependency complex in the members of this group, although their subsequent rate of contributions looked low and verged on laxity, as their projects were far from completion.

### **LESSONS FROM THE CASE STUDY**

One of the interesting lessons learnt from Kanyogira Women's Group was that the group members, including its leaders, had very divergent information about the background and general matters concerning their group. The researcher was therefore to do with approximate information and use of averages. There was no similarity of responses on matters like the date of group registration with the Department of Social Services, strength of membership, group funds in existence, the value of group's projects, and so on. There was thus apparent laxity of attitude towards the affairs of the group by its members, which could retard the group's rapid growth, or encourage corrupt practices within the group.

The members of this group were mainly from either an extended family or a single clan. While this has the advantage of minimising the development of disruptive tensions among group members, it makes developmental assistance ceded to the group look like support for a private family enterprise.

There appeared to have been too much convergence of interest in the group by development aid agencies, including the church and the government ministries. This must have been disadvantageous to other groups in the same locality, who lacked external support. It also reduces the group's efforts towards achieving complete self-reliance.

While some income accrued to individuals within the group, not all the group members received it, for reasons yet to be known. The income from group activities and projects did not feature as the single most important earning for any member of the group. Its size must have been negligibly small, although the group was among the most developed within the division.

## CONCLUSION

At the level of the group there was some acquisition of property. The group was accumulating capital and making productive investments as a result of the members collective efforts, and from external support that came to the group from the Government, aid agencies, and the church. At the level of the individual members there tended to exist positive but negligible accumulation of capital and making of productive investments by the majority of the members.

Participation in group activities in general negatively affected agricultural production, especially food production, in the area. This in turn lowered the rate of accumulation and productive investment in the affected households. The earnings from the group activities mainly supplemented the members' self-subsistence and did not cause rapid accumulation of productive capital and investments crucial in achieving development. It is therefore unwise to encourage the women in similar status of economic development to be content with the group activities as the sole means of achieving their objective of economic development and the eradication of the scourge of poverty. However, the new technology the groups acquire, though in minor quantities, somewhat contributes to a rise in productivity among the group members' and within the local community. For tangible effects the group members' ability to acquire them in adequate quantities and to properly manage them have to be cultivated.

The economic benefits (like the acquisition of new personal assets) that the members reap from group activities in this group depend on the individual member's economic conditions before joining the group. To most of the members, emoluments from group activities were too meager to convert through investment into durable benefits that would relieve one of poverty.

The majority of the women in the group believed that their membership of the group has enabled them to acquire decrease in the traditional economic dependence on their husbands. But empirical evidence showed that the situation remained the same for most, if not for intermittent short periods whenever they obtained the meager earnings. Few of them are able to ensure their economic independence from their husbands by investing in durable assets, and the independence remains short-lived or illusory.

One important achievement of the members of Kanyogira Women Group was a high level equality in decision-making in the issues related to their group. Major

decisions on group undertakings were the outcome of discussions by all the group members. The equality of members' participation in decision-making was also assumed by most members to be the case in manual activities. But practical evidence measured in stated length of members' period of participation showed that the ordinary members contributed more of their labour than the group leaders. Between the sexes the redistribution of labour was by no means significant. Most of the household labour remained the burden of the women.

Participation of the women in this group seemed not to have brought about gender redistribution of income. It appeared to contribute to the women's reduction of their labour in farming which was a main source of income for many of them. This naturally resulted in the production of very little or no surplus for sale to earn incomes beyond subsistence. The members did not substitute the reduction in farm labour with improved technology and farm inputs.

The other benefits accruing to women's group members, like rise in status tended to depend on the quality of one's membership at the time of joining the group. These included attributes like one's occupation. Those high in status due to their occupations, for example, gained unproportionally in status rise. They seemed to be given priority in opportunities that caused improvement in one's status, like attending courses/seminars. Strangely enough, however, high income as a factor seemed not to be considered in offering the members the opportunities that raised their statuses.

External financial or material aid to the groups stimulated group activities and enhanced the rate of project completions. It encouraged the members' continued contributions towards their projects and activities. It also increased the pace of membership recruitment into the group. Thus provision of external assistance to the group promoted the development of self-reliance for this group as a unit.

It was noticed that the group was a very poor employer of wage labour, both for the group members and those from its locality. The development of Women's Group Movement should consider ways of making it possible for the women's groups to establish infrastructure and activities that could cater for the wage employment of those who cannot be adequately absorbed in agriculture. Enterprises that employ wage labour can be entrepreneurially managed to produce profits that could provide the women with the income they need to alleviate their poverty.

## KEY INFORMANTS

A separate questionnaire was prepared for key informants to gather more corroborative information to that solicited by the questionnaire for the main study. The responses were expected to confirm or disconfirm the findings of the main study. But it could also provide a completely new set of information, since a number of questions were open-ended.

The key informants comprised development (extension) workers from various relevant Government Ministries, NGOs, and churches. They included the Divisional Agricultural Officer, Divisional Livestock Officer, Co-operatives Development Officer (in charge of Rangwe Division but based at District Headquarters), Divisional Social Development Assistant, a representative of the Danish Volunteer Service in charge of Women development, a representative of Future Forests, a representative of Lake Basin Development Authority, a representative of Danish International Development Agency (DANIDA), a representative of the Catholic Church (Homa Bay Parish) in charge of women development, a representative of the church of the Province of Kenya (based at Ogande - the diocesan headquarters for Homa Bay), and the Women League Leader of KANU Maendeleo Ya Wanawake Organization.

A greater percentage (45.5%) of the key informants stated that commercial (economic) type of women's groups predominate in Rangwe Division. A smaller percentage (35.4%) thought it was the social welfare groups, and 18.2% talked of unspecified others. Commercial or economic type of women's groups therefore predominate in Rangwe Division.

The majority (54.5) of the key informants estimated the proportion of women in the women's group in the division to be about 30%, whereas 18.2% thought it is under 20%. The majority of these interviewees based their estimation on the total number of women in women's groups they worked with, whether registered or unregistered.

It was the view of most of these development workers (72.7%) that the women's groups in the division hardly achieve their objectives. This did not seem to auger well for the main objective of the Women's Group Movement- the achievement of economic development to eradicate poverty among the women as an economically disadvantaged social group. For the majority of these respondents (54.6%) the main obstacles to meeting the group's objectives were lack of funds and political differences among the

group members as their political allegiances rested with rivalling personalities (in the era of single party political system).

As for the economic gains by the members of women's groups from the groups' economic activities the majority of the extension workers (72.7%) stated that the income the members reaped was too little even to cover the household reproduction (subsistence) costs. Thus the response indicated that whatever income the members of women's groups obtain from group activities tend to only supplement self-subsistence, and is far from sufficiency in supporting the members' economic needs. However, these interviewees also seemed to be of what looked a contradictory view that the groups have caused increase in food self-sufficiency for the households of their members. This belief was held on the assumption that the group members put the new farming ideas they had gained from group activities into their own household farming practices. It also assumed the members' use of any new technology acquired by the groups on the members' household farms. But whatever technology these groups have acquired seem to be too scanty for their use to be adequately shared among the members to significantly boost household productivity in food. In the researcher's opinion the correlation between food production and membership of women's groups may be positive, other things being equal, but is negligibly too small to have an impact.

Most of the extension workers (63.6%) believed that the women's groups economic activities has stimulated the accumulation of productive capital like machinery and equipment, in the division. The remaining 36.4% stated that they had observed no difference in the build-up of productive capital. It is therefore safe to state that the existence of the women's groups have caused an increase in the build-up of the division's productive capital. This in itself is an indicator of economic development, other things being equal.

More than one third (36.4%) of the development workers admitted that they do not know how the women spend the income they receive from their group activities, and a similar percentage observed that the women share it immediately among themselves. Only a minority of the respondents said the women re-invested the income in productive activities. If we go by the appraisal of the majority then the groups are not contributing much to the increase in productive capital. However, despite the small increase in the acquisition of productive capital, the great majority (90.9%) of these development

workers are of the opinion that the existence of the groups have positive influence on productivity in agriculture and build up of home industries in the division. Only 9.1% thought that it had lowered the areas productivity in the two economic activities.

It was the opinion of more than half (54.5%) of these extension workers that the movement had caused no change to women's acquisition of their own property. 18.2%, without substantiation, even thought the movement had caused a decline in property ownership among the women. Only 27.3% believed it had stimulated marked increase in female property ownership. It could therefore be stated that the movement has not caused marked increase in the ownership of own assets among the women.

More than half (54.5%) of the key informants held the opinion that women's groups in the division are mainly formed at the instigation of the extension workers themselves. This was contrary to the held view that the groups were formed by the bulk of the members themselves on the realisation of a felt need. It seems therefore that the expansion of the Women's Group Movement in the area is not a spontaneous reaction by the women to their pressing socio-economic needs but a result of deliberate action by development agencies.

It is therefore no wonder that while 45.5% of these respondents believed that the major decisions affecting the division's women's groups are made by group leaders, 36.4% believed that the decisions are made by the extension workers. Only a minority (18.2%) thought that the decision-making in the groups rested with the ordinary group members.

The majority of these respondents (63.6%) also believed that it was the women's group leaders who gained more in status as a result of the women's participation in the women's groups in the division. Only 36.4% of the respondents felt that the women gained in status equally regardless of whether or not they held leadership positions within the group. Using the majority opinion therefore the benefit of rising status is mainly enjoyed by those women elected to lead the groups.

While 45.5% of the key informants felt that the women's membership of women's group had increased the women's share in the family labour in the division, 45.5% felt that it had made no difference. About 9% thought it had reduced the women's share in family labour. The information from the key informants about the sex distribution of family labour caused by the women's participation in women's groups was

therefore inconclusive about whether it became more imbalanced against the women or remained as before.

On the share of manual activities between the women's group leaders and the ordinary group members 63.6% of the key informants on probing said that the leaders did more because they were expected to lead their groups in most of the group's activities. 36.4% felt that both the leaders and the ordinary members contributed equally to the group's manual activities. It may therefore be concluded that the Women's Group Movement has not brought about intra-sex distribution of labour among the women in Rangwe Division.

Concerning the effect of giving external financial or material assistance to Women's groups in the division, 36.4% of the key respondents said that it was a cause of impetus for further contribution by the members. Similarly 36.4% said that it created dependency complex in the members, while 18.2% believed it caused laxity among the members as regards continued contributions, and 9.1% stated that it made no difference. Thus in the opinion of the majority of the key informants external financial or material assistance to women's groups in Rangwe Division did not stimulate further members' contribution towards group's activities and projects.

However the majority (81.8%) of the key informants had the view that external financial or material assistance to women's groups increased the rate of project completion. Only 18.2% believed that external aid reduces the pace of project completion. External aid therefore tended to hasten project completion for the women's groups in Rangwe Division, and enhance their self-reliance.

It was the opinion of 63.6% of these extension workers that the membership of the women's groups reduced the women's economic dependence on their husbands. 18.2% were of the opinion that it has increased their dependence, while 18.2% others felt that it made no difference. Membership of the women's groups have the tendency to create the women's economic self-reliance in the division.

Majority (71.4%) of the key informants who expressed their opinion about the obstacles affecting the development of the women's groups stated that they were related to the extent of poverty in the division, followed in equal proportions by the group members' low educational levels, and the exercise of favouritism by the Provincial Administration Officials. Increased skills training for group members was one of their

recommended possible solutions to the development problems within the women's groups in Rangwe division. Otherwise more than half of these rural development workers (54.5%) believed that there was a bright future for the development of women's groups in the division, as opposed to 45.5% who viewed its rate of progress as very slow.

### **LESSON FROM KEY INFORMANTS**

The main lesson learnt from the interviews with the development workers in the division was that their understanding of the facts about the women groups in the division were not uniform. Their views on, and interpretation of some of these facts also differed and even contradicted one another's. This could be construed to be an indicator of lack of co-ordination among the organizations that dealt with the promotion of women's groups. Otherwise there is no single policy governing the activities of the organizations which deal with the women's groups in the division. This would have promoted near uniform understanding of the issues involved in the women's groups among the extension workers dealing with the programme in the division. Alternatively these agents may simultaneously be also handling other development programmes which they give more priority to than the Women's Groups Programme. If this is the case then there is real need for separation of the programmes to enable the women's groups in the division to receive adequate attention from these workers.

### **CONCLUSION**

From the response of the key informants it is clear that the women's groups in the division rarely achieve their objectives due to lack of funds and due to political squabbles, among other obstacles. It therefore becomes questionable as to the wisdom of promoting a development programme whose objectives cannot be achieved even after more than two decades of its implementation. Such a programme cannot provide a solution to the key problem of poverty to the target group in the foreseeable future in this world of fast changing economic order.

The interviews with the key informants also revealed that the income the women's group members obtain from the group activities is too little even to support the meeting of their basic needs, leave alone private accumulation of capital and investment in productive ventures. At the community level however, there has been a very small



build-up of productive capital in the division. Therefore the women's groups in the division have tended to stimulate general economic development, but of very small magnitude.

The extension workers generally believed that the decision to form a women's group in the division mainly rested with them, and was not a spontaneous reaction to the felt needs of the women as possibly believed. The extension workers who were supposed to encourage the spontaneity in group initiation were somehow now admitting that this spontaneity did not always work in the division as was the expectation. This interfered with the development of the women's decision-making prowess, which the women Development Programme is supposed to encourage.

The benefit of rising status is found to be enjoyed by group leaders. There is thus a tendency of the movement to entrench social inequality among the women in the division. This may encourage the establishment of social classes among the women in the rural areas of the division.

There seems to have been no change in the sex distribution of labour in the division. Within the female gender the group leaders are assumed to be contributing more in terms of manual activities.

From the interviews with the development workers it was noticed that the provision of external assistance to women's groups promote the achievement of self-reliance by the recipient groups. It is not the cause of dependency complex or laxity towards the development of group projects and activities as its critics often propound.

Membership of women's groups also tends to make the women economically self-reliant, and less dependent on their husbands. This should be understood on the assumption that the groups generate to the women members independent own income as opposed to what they have always traditionally received from their husbands. However, the size of this income should be in the final analysis the real pointer to the level of this self-reliance.

The main obstacles to the development of the Women's Group Movement in the division are related to the widespread poverty in existence. It therefore follows that the other economic programmes for the eradication of poverty have also to be pursued with vigour in order to enable the movement's contribution as a programme of fighting poverty among the women to be noticeable.

## CHAPTER FIVE

### DATA ANALYSIS AND INTERPRETATION

#### INTRODUCTION

This chapter contains the presentation of data findings from the field, using the main sample of the study. They are based on the interviews with 186 respondents which comprised 142 ordinary women's group members and 44 women's group leaders. The data is in the form of both descriptive and inferential statistics. For the descriptive statistics the figures indicated in the tables are in form of frequencies of cases and their relevant percentages. They are used to explain specific characteristics of women's groups in Rangwe division. While the sample is mostly treated as a single unit, comparative approach is often taken to compare the levels of certain specific characteristics among the various categories of the women's group members.

The section of the chapter dealing with inferential statistics is concerned with the discussion of the relationship between the independent and dependent variables, and is aimed at testing the research hypotheses. It involves joint frequency of cases between two or more variables. The inferential statistical method used is the chi-square ( $X^2$ ). The inferential statistical tests are used to determine whether there exist any significant relationships between the various variables, or between the observed and the expected frequencies between the various categories employed.

The study employs 5% level of significance or 95% confidence level as the criterion for arriving at the decisions about the significance of the findings. Any relationship equal to or above the critical value of  $X^2$  at  $\alpha = 0.05$ , or above the 95% confidence level is accepted as significant. In those tables involving cross-tabulations the Gamma measurement statistics (Q) has been used to show the strength and direction of the association of the variables concerned.

For the presentation of the research findings the chapter has been divided into sub-sections of the operative variables of the study. These include accumulation of capital and productive investment [presented in two parts (I) and (II)], self-reliance, inequality, participation, membership, and external assistance, in as far as they are involved in the development of women's groups in Rangwe division.

## DESCRIPTIVE ANALYSIS AND INTERPRETATION: ACCUMULATION OF CAPITAL AND PRODUCTIVE INVESTMENT

The procurement and build-up of productive capital by the individual women's group members, or by the group itself constitute capital accumulation. These productive capital include things like farm machinery, and other machinery that are employed in the home industries to boost production. The funds spent on such means of increasing production like buying farm inputs, or putting in business constitute what we shall be referring to in this section as productive investments.

Table 1.1 shows the relationship between participation in group activities and its effect on overall family earnings for the membership of the women's groups in the sample. The percentages are based on the total sample of 186 respondents. A greater proportion of the respondents (60.8%) stated that they realised a rise in their overall family earnings since they joined the women's groups.

**Table 1.1: Participation in women's group activities Vs Overall family earnings.**

EFFECT OF PARTICIPATION ON FAMILY INCOME EARNINGS	MEMBERS' SELF-APPRAISAL	
	No.	%
Raised it	113	60.8
Made no difference	64	34.4
Reduced it	9	4.8
Total	186	100.0

Among the rest 34.4% stated that they experienced no change in the levels of the family earnings since they joined the groups whereas 4.8% believed that their family earning levels had since fallen. Increased volumes of earnings have positive tendencies of providing the recipients with surplus that may be used for buying capital goods for accumulation and for investing in productive enterprises. Thus the general view of the respondents was that they were accumulating capital and making productive investments as a result of their involvement in women's group activities. But this may not be true for all those who claimed they have experienced increased earnings as much depends on the use to which the extra income is put.

**Table 1.2: Women's Group Membership Vs Household Food Production.**

PRODUCTION OF SUFFICIENT FOOD	MEMBERS' SELF-APPRAISAL	
	No.	%
Yes	73	39.7
Sometimes	67	36.4
No	44	23.9
Total	184	100.0

Table 1.2 contains the response of 184 respondents from the sample. Making the assumption that involvement in women's groups provides the main outlet for the members' time spent outside the households economic activities, the research reveals that it differently affects food production. According to the members' self-appraisal, 39.7% of the respondents claimed that they produce sufficient food to last the family throughout the year. This was the largest single set of response. 36.4% stated that they sometimes produce enough food for their consumption throughout the year, while 23.9% said that they do not produce enough food. These proportions do not give conclusive proof or disproof that the existence of women's groups encourages production of sufficient or insufficient quantities of food among the group members' households. It tends to show that the membership of women's groups does not have effect on food production.

Production of sufficient food is one of the prerequisites for capital accumulation and productive investment among any people. The existence of the women's groups in Rangwe division have apparently therefore not contributed to noticeable accumulation of capital and productive investment for individual members of the groups. Therefore it only tends to supplement self-subsistence for women's group members in the rural areas of Rangwe division.

**Table 1.3: The Members' Main Source of Income Before Vs Main Source of Income After Joining the Women's Group.**

MAIN SOURCE OF INCOME NOW	MAIN SOURCE OF INCOME BEFORE JOINING THE GROUP			TOTAL
	Farming	Business	Wage Employment	
Farming	93 (75%) (87.7%)	19 (15.3%) (41.3%)	12 (9.7%) (50%)	124 (100%) (70.5%)
Business	11 (28.9%) (10.4%)	25 (65.8) (54.3%)	2 (5.3%) (8.3%)	38 (100%) (21.6%)
Wage Employment	2 (14.3%) (1.9%)	2 (14.3%) (4.3%)	10 (71.4%) (41.7%)	14 (100%) (8%)
Total	106 (60.2%) (100%)	46 (26.1%) (100%)	24 (13.6%) (100%)	176 (100%) (100%)

Gamma = 0.517. Fairly strong correlation between the members main source of income before joining the group and the main source of income now.

The table shows a decrease of 12.3% in the proportion of the respondents whose main source of income before joining the groups was farming and whose main source of income still remains farming. That is, some of those who originally mainly derived their incomes from farming might have taken to other occupations which they now considered to provide them with their main income. Otherwise farming is maintained but its income generation capacity for some has generally dropped. However, there was a general increase in the number that now depended on farming. This is counterbalanced by a general drop in the percentage of those who originally had sources rather than farming who have now gone into farming or consider it as their major source of income. It follows that the people may be reverting to farming for some reason, or there has been a general decline in the levels of income generated by other sources, assuming that there has been no rise in farm production. But since a look at table 7.1 reveals that the tendency among the same respondents (50.4%) was to drop or minimize their involvement in farming the rise in the proportion who have farming as their main source of income should be assumed to mean a decline in the value of incomes from other sources compared to farming, since the tendency to drop farming has not been backed by increased use of high productivity technology, including farm implements and inputs.

Farming in this division is predominantly of subsistence type. Hence when farming is the main source of income then it does not result much in the increase of accumulation of capital and productive investment since the products are mostly consumed within the households, and farm products generally fetch low prices. It is the increase in the level of income from the other sources like business and wage employment that would encourage relatively rapid accumulation of capital and making of productive investments as the incomes from them are not guided by seasons and often rise with growth in the economy. But the membership of women's groups in the division only tends to be associated or coincides with a decline in the importance of these occupations as major sources of income. The women's group activities in the division therefore only serve to supplement self-subsistence of the members.

Interestingly the women's group activities was not even mentioned by any respondent as a source of income.

## ACCUMULATION OF CAPITAL AND PRODUCTIVE INVESTMENT (II)

Table 1.4: The Members' use of Earnings from Group Activities.

THE USE OF MONEY FROM GROUP ACTIVITIES	MEMBERS WHO EARN MONEY FROM GROUP ACTIVITIES	
	No.	%
Invest in Productive expenses or save	31	46.3
Improve Shelter	2	3.0
Spend on meeting basic needs (e.g buying consumables, education, etc)	34	50.7
Total	67	100.0

Table 1.4 is based on 67 respondents who said that they earn incomes from their group activities. 46.3% of these respondents declared that they spend their earnings from women's group activities in making investment in productive expenses. Only 3% said they use this earning to improve their shelters. But 50.7% conceded spending these earnings on meeting their basic needs - such things like buying consumables, meeting the family's educational needs (paying fees for the children). Thus slightly more than a half of these recipients of incomes from women's group activities are unable to utilize it in

building up their own productive capital, or invest it in productive activities that would generate more income in proportions that would promote economic development. Accumulation of productive assets generally increases the efficiency of the owners - hence productivity of the processes in which the assets are employed. Thus imbalanced distribution of such assets in an area enhances economic inequalities by enabling the asset owners to produce more surplus, and condemn the poor to a worsening state due to their lower ability to obtain economic surplus of production.

As the foregoing data analysis point out, women's groups in Rangwe have so far mainly served their members as sources of supplementing the family's self-subsistence rather than accumulation of capital and making of productive investment. And in the case of our sample of 186 respondents, being in women's groups provided income to only 67 (36%), yet some of the groups in the sample have existed for fifteen years or more.

**Table 1.5: Modern Technology Introduced by the Women's Groups.**

TYPE OF MODERN TECHNOLOGY	THE GROUPS POSSESSING THE TECHNOLOGY	
	No.	%
Farm equipment and inputs (eg. ploughs wheelcarts, fertilizers etc)	13	54.2
Craft production equipment (eg sewing machines, knitting machines)	2	8.3
Community service facilities (eg cattle dips, water pumps)	2	8.3
None	7	29.2
Total	24	100.0

Seventeen or 70.8% of the twenty four groups were reported by their members to have introduced some form of new technology into their activities. The technologies introduced fell into three main categories; namely:- farm equipment and inputs (including ploughs, wheelcarts, hay chopping machines and fertilizers); craft production equipment (like sewing machines, knitting machines etc); and community service facilities (like cattle dips and water pumps). More than a half (54.2%) of the groups stated that they

had introduced farm equipment and inputs into their group activities. This only confirms a logical expectation in this predominantly farming community. In fact even the finding of the case study of one of the exemplary women's groups in the division confirms the popularity of new farm technology and farm inputs over the other types of technology.

If the group-owned technologies are acquired through the expenditure of group resources including external assistance to the groups, then their procurement is an indication that the women's groups as such are making productive investment and accumulating capital in the rural areas. As the majority of the groups have reportedly secured one of the modern technology or another the study finds that the groups per *Se* are accumulating capital and making productive investments. Although the rate may be small this is a positive trend towards development, and hence elimination of poverty in the division. This is because the technology introduced are generally the type supposed to improve productivity within the groups, and within the community the group is situated in.

However, as Long (1980:23) quotes Salisbury, technological change alone does not stimulate emergence of commercial production unless there also exists a viable system of marketing the produce and for providing other necessary inputs. For the bits of productive capital the women's groups are now accumulating to cause development, and therefore elimination of poverty, appropriate economic conditions have to be created.

The table uses a data base of 64 group members who reported that they earn incomes from group activities. The percentages indicated are column percentages. The table tries to investigate the ability of these 64 respondents from the sample to accumulate productive capital and to make productive investments.

The majority (60.9%) of the families whose members claim to be earning incomes from women's group activities have not acquired any new assets since these members joined the women' groups. Yet this lot comprises only about one third of the sample. Only 18.8% of these respondents who claim to earn incomes from group activities had acquired land and trees (including crop trees like coffee, banana plants),



**Table 1.6: The Expenditure of a Member's Earnings from group Activities Vs New Assets the Family has Acquired since the Member Joined the Group.**

ASSETS ACQUIRED SINCE JOINING WOMEN'S GROUP	MEMBER'S EXPENDITURE OF EARNINGS FROM GROUP ACTIVITIES		TOTAL
	Invest in productive expenditure	Spend on meeting basic needs	
House (residential or commercial)	2 (6.7%)	2 (5.9%)	4 (6.3%)
Animals and ploughs	1 (3.3%)	3 (8.8%)	4 (6.3%)
Land and trees	7 (23.3%)	5 (14.7%)	12 (18.8%)
Sewing machines		2 (5.9%)	2 (3.1%)
Bicycles & furniture	2 (6.7%)	1 (2.9%)	3 (4.7%)
None	18 (60%)	21 (61.8%)	39 (60.9%)
<b>Total</b>	<b>18 (60%)</b>	<b>34 (100%)</b>	<b>64 (100%)</b>

6.3% animals and ploughs (chief productive capitals to peasants here), and 4.7% bicycles and furniture (furniture not productive asset). Besides some of these respondents (20.3%) who have acquired new assets indicated that they have not spent their earnings from group activities in the acquisition, but on meeting their basic needs.

It can be stated, therefore, that participation in women's groups does not in itself enhance property ownership by the group members, the majority of whom are women in this division. And yet in this rural community dominated by male property ownership, it is not only increased accumulation of assets that is desired but its redistribution between the sexes as well.

As Will and Vatter (1970:26) state, income and assets are important components of the command over resources. Their possession by any social group is necessary for that group's economic development and eradication of poverty. Productive assets stimulate productivity and the creation of wealth. But the findings of this study, confirmed by the case study of a typically successful women's group (p. 138), is that the women's groups have a very slow rate of putting private property into the hands of its members, and should not be relied upon as the main economic development programme to give wealth to women in Rangwe division.

**Table 1.7: A Member of Women's Group's Sex Vs Personal Assets Acquired Since Joining the Group.**

ASSETS (PROPERTY) ACQUIRED	GROUP MEMBERS WHO HAVE ACQUIRED ASSETS		TOTAL
	Men	Women	
House (residential or commercial)	1 (1.7%)	2 (1.6%)	3 (1.6%)
Animals and/or ploughs	6 (10%)	13 (10.3%)	19 (10.2%)
Land	3 (5%)	11 (8.7%)	14 (7.5%)
Bicycles/Sewing machines	1 (10%)	2 (1.6%)	3 (1.6%)
None	49 (81.7%)	98 (77.8%)	147 (79%)
Total	60 (100%)	126 (100%)	186 (100%)

Table 1.7 concerns the acquisition of personal assets by the members of the women's groups when they join the groups. It is looked at according to sex principally to find out whether there is any similarity in this regard between the men and the women who join these groups. The sample is also stratified for the sake of performing statistical tests. Otherwise to show the incidence of property ownership the two sexes should be treated together against each type of asset acquired.

In total 20.9% of the sample reported having acquired some new assets since joining the women's groups. In order of sex, 11 (18.7%) of the men and 22 (22.2%) of the women reported having acquired some assets. Since the number of men in the group is 60, the 11 who had acquired property formed a proportion of  $11/60 = 0.1833$ . Since there were 126 women in the sample the 22 who had acquired property formed a proportion of  $22/126 = 0.1746$ . Thus the ratio of male property acquisition to female property acquisition within the sample is  $0.1833:0.1746 = 1:0.95$  which is nearly a ratio of 1:1. The rate of property acquisition between the sexes within the women's groups in Rangwe is therefore the same. The men who join the women's group tend to be of the same economic ability with their women counterparts. This can be confirmed through further research. Like the women, these men seem to join the women's groups with the hope of eliminating their state of poverty through the economic prospects apparent in the women's groups.

In total 79% of the respondents reported having acquired no new property since

they became members of their respective groups. The rate of property ownership resulting from participation in women's groups in the division is very small. The women's groups therefore cannot provide quick relief to the women from their state of poverty.

**Table 1.8: The New Technology Acquired by Women's Groups Vs Efficiency of the Members.**

MEMBER'S LEVEL OF EFFICIENCY	TYPE OF TECHNOLOGY		TOTAL
	Farm Equipment & Community Service Facilities	Craft-Production equipment	
Increased efficiency	58 (85.3%)	11 (84.6%)	69 (85.2%)
Made no difference	6 (8.8%)	1 (7.7%)	7 (8.6%)
Lowered efficiency	4 (5.9%)	1 (7.7%)	5 (6.2%)
Total	68 (100%)	13 (100%)	81 (100%)

The data base for the computation of percentages in this table are the column totals indicated. Most (85.2%) of the 81 respondents whose groups had reportedly introduced modern technology into their activities mentioned that the technology increased their efficiency in conducting the activities of their groups. This actually means increase in the members' productivity, other things being equal. Although these respondents whose groups had obtained new technology was 43.5% of the total sample of 186 respondents it was by no means a very small percentage. The existence of women's groups at group level can be said to be contributing to the accumulation of productive capital and investment in productive expenses. For increased productivity, even if it is at a joint venture level, productive capital is often a cause of production of economic surplus for investment and accumulation. The groups, though at very small rates, are contributing to the accumulation of capital and productive investment at community level. This notion has been supported by the opinion of most of the key informants interviewed in the same research (p 141).

**Table 1.9: The New Technology Introduced by Women's Groups Vs Productivity in the Local Community.**

RISE IN <sup>PROD-</sup> ACTIVITY	NEW TECHNOLOGY INTRODUCED		TOTAL
	Farm Equipment & community service facilities	Craft-Production equipment	
Yes	47 (74.6%)	7 (53.8%)	54 (71.1%)
No	16 (25.4%)	6 (46.2%)	22 (28.9%)
Total	63 (100%)	13 (100%)	76 (100%)

The percentages shown in Table 1.9 are based on the column totals of respondents indicated. Not all the 24 groups in the sample as indicated in table 1.5, had acquired modern technology to boost their activities by the time the research was done. In all the cases where the local community was utilizing the women's groups' new technology in its production activities most respondents (71.1%) from groups concerned believed that it had raised productivity. Nearly three quarters (74.6%) of the respondents whose groups had acquired farm equipment and/or community service facilities spoke of increase in productivity. Similarly 53.8% of those possessing craft-production equipment (like sewing machines, knitting machines, etc) believed it had raised their productivity. The existence of women's groups therefore tends to bring about increased productivity within the local community in the division, and by extension South Nyanza District (now Homa Bay and Migori Districts). The idea of this increase in productivity is supported by the opinion of the majority of the key informants (90.9%) interviewed (p. 141) and 73.3% of the respondents in the case study (p. 131). However there is need to confirm all this through a quantitative research of actual volumes of products and length of production time for specific products. This was not covered in this particular study.

The technology these groups strive to acquire is often bought using women's groups' resources, or grants from external sources. Whether the women's group members use their resources or funds from donors the acquisition of modern technology constitutes making productive investments and accumulation of productive capital, at least at community level, and therefore increased productivity. Increased productivity leads eventually to economic development and alleviation of poverty. But this depends partly on the pace of accumulation of productive capital.

**Table 1.10: The Member's Economic Condition Before Joining a Women's Group Vs The Use of the Members' Earnings from Group Activities.**

USE OF EARNINGS FROM GROUP ACTIVITIES	ASSETS OWNED BEFORE JOINING THE WOMEN'S GROUP			TOTAL
	House	Cattle/ploughs	Land	
Investment in productive expenses (eg. buying land & cattle; business; or save)	3 (60%)	2 (66.7%)	25 (47.2%)	30 (49.2%)
Improve Shelter		1 (33.3%)	1 (1.9%)	2 (33%)
Spent on meeting basic needs (eg. buying consumables & paying school fees)	2 (40%)		27 (50.9%)	29 (47.5%)
Total	5 (100%)	3 (100%)	53 (100%)	61 (100%)

The table percentages are based on the column totals of respondents, showing the responses of the 61 who said they do earn incomes from their group activities. 49.2% of them stated that they invested their incomes from group activities in productive undertakings, and 3.3% spent it on improving their living shelters. The rest (47.5%) used their earnings in meeting their basic needs (such as buying consumables and paying for their children's education). Thus these recipients of group - generated incomes were nearly in equal proportions considering those who invested/saved the income against those who used it to meet their basic needs.

However, when viewed according to the member's economic condition prior to group membership the unfolding scenario tells who is more likely to reap long term economic benefits from the use of these earnings. The majority (66.7%) of those who possessed cattle and ploughs - themselves productive capital - invested these earnings in productive expenses for capital accumulation. More than half (60%) of those respondents who possessed good houses (both permanent and semi-permanent) also used their earnings on productive expenses or saved it for capital accumulation. 47.2% of those with land used the earnings to achieve the same. These are the people who can be said to be achieving development and therefore progressing towards the alleviation of poverty. But they only comprise less than half (49.2%) of those who said that they receive incomes from women's group activities in Rangwe. And the 61 people who stated they earn incomes from group activities comprise less than one third of the total of 186

respondents interviewed in the research. That is, they form only 16.1% of the sample. In other words only 16.1% of the women's group members of the division are engaged in accumulation of productive capital and productive investment. This is a very low rate. The groups can be discounted as promoters of capital accumulation and productive investment in the division.

And as has been seen above the long term economic beneficiaries are generally those who are economically better-off when they join the women's groups. They are the ones able to use these earnings to build their own future income-generation projects outside the domains of their women's groups. As confirmed by the findings of the case study the movement only contributes to accumulation of capital and private investment to some members of women's groups (p. 130), a very small minority.

### **SELF-RELIANCE**

The concept of self-reliance is used here to refer to the development of the women's group member's independence from external sources of economic support for their projects and activities. For the individual women in the groups it entails the development of their own sources of income not under the control of their husbands. From the non-material side, self-reliance includes independent decision-making on matters that affect the women's group activities such as the management of these activities, and projects.

Table 2.1 is based on the response from 71 respondents who belonged to groups which had received external aid by the time of the research and were therefore in a position to discuss its utilization and gauge its effects. Most of them (91.6%) reported that the assistance they received was used to strengthen group activities. That is, when it is in form of funds, the money is used to finance group activities. Such activities include construction of group projects, like buildings, paying for land and for equipment and materials used in various crafts, and conducting business.

**Table 2.1: The use of External Assistance by Women's groups.**

USE OF EXTERNAL ASSISTANCE	MEMBERS WHO EXPRESSED THEIR VIEWS	
	No.	%
To strengthen group activities	65	91.6
Shared among members	3	4.2
Still unused	3	4.2
Total	71	100.0

Many of these activities are aimed at achieving accumulation of capital and making productive investment by the groups. This has the long term effect of creating self-reliance for these groups. The findings of the research is that the members of the women's groups use the external assistance accorded them to achieve self-reliance for their groups. This is confirmed by the findings of the case study (p. 136) and that of the key informants in as far as completion of group projects is concerned (p. 143). If this finding can be strongly validated then it could be said that the provision of external assistance contributes to the women's elimination of poverty. Economic self-reliance is associated with the eradication of poverty.

**Table 2.2: External Assistance Vs Group Activities.**

STATUS OF GROUP ACTIVITIES	APPRAISAL BY MEMBERS OF ASSISTED GROUPS	
	No.	%
Improved	56	78.9
Remained the same	15	21.1
Total	71	100.0

The base for calculating the percentages in Table 2.2 is 71 respondents from assisted groups. More than three quarters (78.9%) of the respondents who said they knew the effect of the external assistance their groups received on group activities, stated that it had caused improvement in the group activities. While 21.1% had a feeling that the status of their group activities did not change after receiving the aid from outside the group, none talked of deterioration in the activities.

The main activities of these economic - oriented women's groups were aimed at both short term and long term generation of income for the members. They were geared towards achieving economic self-reliance for the members. The opinion of the majority of those who expressed their views on the use of external assistance to groups that it improves the status of group activities is an indication that it contributes to the securing of self-reliance. This confirms the finding of Table 2.1, and it is itself confirmed by the finding of the case study (p. 136).

**Table 2.3: External Assistance Vs Membership Recruitment.**

GROUP	EXTERNAL ASSISTANCE RECEIVED AS A PERCENTAGE (%) OF VALUE OF MAIN GROUP PROPERTY	GROUP MEMBERSHIP		PERCENTAGE (%) INCREASE OR DECREASE IN MEMBERSHIP
		No. of members at the beginning (mean)	No. of members now	
Owuor Dacha	134	55	100	81.8
Andingo		19	22	15.8
Obuya	101	15	27	80
Osamira	22	33	37	12.1
Koito	5	22	26	18
Atho	163	12	23	91.7
Nyamauro		12	11	-8.3
Kagur	100	36	39	8.3
Ong'anjo	75	30	15	-50
Lieta Roho Israel	11	15	23	52
Magwar		17	18	6
Anyongo Ouko		23	27	17.4
Inyaroya	100	16	26	63
Owere	356	23	35	52
Obiero	2	31	32	3
Ondongo Nyodundo		47	50	6.4
Samunyi		20	43	115
Bayopa	169	24	23	-4.2
Odundo Raririwi		36	45	25
Tinga	187	19	24	26.3
Atieno Nyolwal	40	53	43	-19
Olare A.	3	32	22	-31
Ngulu		39	25	-35.9
Konya Were		30	54	80



Since women's groups are 'self-help' or *Harambee* groups, it could be assumed that big numbers of group members will contribute among themselves more funds than would be small numbers. The members of self-help groups are expected to rely on their own resources for funding group projects and activities. Therefore ability to raise large amounts of funds can be linked to the tendency to achieve self-reliance.

According to the table 4 (44.4%) of the 9 groups which had received external assistance to the tune of more than 75% of the value of their main group property had experienced more than 50% increase in membership. For 6 groups which had received assistance of less than 75% the value of their main property only 1 (16.7%) group had recorded more than 50% rise in membership. Although this is less than 22.2% recorded by those that had received no assistance, the high percentage realised by the groups which received large amounts of assistance relative to the value of their property tends to indicate that external assistance contributes to increase in membership of women's groups in Rangwe. Large amounts of external assistance tends to induce large membership recruitment.

Similarly 22.2% of the groups which received big external assistance (75%+) had a drop in membership compared to 33.3% for the groups which received low assistance (below 75% the value of their main property). Therefore provision of external aid to women's groups seems to lead to increase in membership, and by extension self-reliance.

**Table 2.4: External Assistance Vs Status of Main Group Project.**

STATUS OF MAIN PROJECT NOW	STATUS OF MAIN PROJECT BEFORE RECEIVING ASSISTANCE			TOTAL
	On-going	Proposed	Dormant	
Completed	1 (100%) (1.7%)			1 (100%) (1.4%)
On-going	50 (82%) (86.2%)	6 (9.8%) (100%)	5 (8.2%) (100%)	61 (100%) (88.4%)
Dormant	7 (100%) (12%)			7 (100%) (10.1%)
Total	58 (84.1%) (100%)	6 (8.7%) (100%)	5 (7.2%) (100%)	69 (100%) (100%)

Table 2.4 is based on the response of 69 women's group members from the groups which had received some external assistance by the time of the research. The

description is based both on row and column percentages.

From the table no group project was completed before receiving external aid. 84.1% of the respondents said their projects were on-going before the groups received the assistance, and 8.7% reported that their projects were just proposed, whereas 7.2% talked of their projects as dormant. After receiving the assistance only 1.7% who had on-going projects felt that their projects had been completed. 86.2% of them stated that the status of their projects did not change, and remained on-going, and 12% said that their projects which were originally on-going became dormant. However all those projects which were either proposed or dormant became reactivated and were now on-going.

The provision of external assistance seems to cause only small changes in the status of group projects, especially in bringing about project completion, in the division. This is confirmed by the finding from the key informants that the women's groups in the division hardly achieve their objectives (p. 140). The possession of completed projects comprises one of the women's groups objectives through which to achieve their goal of gaining economic self-reliance.

However it can be argued that since the provision of external aid tends to reactivate activities on group projects it motivates the members to continue making contributions for completing their projects, or for conducting the intended activities within the completed projects.

## **INEQUALITY**

This refers to the differentiation experienced by the various individuals or social groups within the society. In this research it concerns the differential access to the economic resources between the sexes and among the women's group members themselves. It also includes such factors as inequitable distribution of labour and decision-making as far as women are concerned. Although this will largely be qualitative, it will be measured through the group members self-appraisal of their levels of sharing in incomes, labour, and decision-making.

**Table 3.1: Election of Group Leaders as a Measure of Decision-Making.**

METHOD OF CHOOSING GROUP LEADERS	MEMBERS WHO EXPRESSED THEIR VIEWS	
	No.	%
Elected by the members themselves	173	93
Nominated by persons outside the group	6	3.2
Self-appointed	6	3.2
Do not know	1	0.5
Total	186	100.0

The percentage base for table 3.1 is the total sample of 186 respondents. The majority of the respondents (93%) were of the opinion that their group leaders were elected by the members themselves. Only 3.2% believed that their leaders are selected by people outside their groups, and 3.2% stated that their leaders are self-appointed. This seems to indicate the practice of a high measure of decision-making in this important element of group management. The members exercise of their decision-making prowess was confirmed by all the 44 group leaders when they were asked how they came to hold their current leadership positions. They all stated that they were elected by the members of their groups.

The women's exercise of the power to decide on who leads their groups is also confirmed by the finding of the case study of a typical women's group in the division. Since the sample was a random selection the finding of the study is that the group members make the decisions in electing their group leaders in the division.

**Table 3.2: Members' Expression of Views on the Groups Financial Management as a Measure of Decision-Making.**

MEMBERS' EXPRESSION OF THEIR VIEWS ON MANAGEMENT OF GROUP FUNDS	MEMBERS WHO GAVE THEIR OPINION		TOTAL
	Ordinary Members	Leaders	
Yes	138 (97.2%)	44 (100%)	182 (97.8%)
No	4 (2.8%)		4 (2.2%)
Total	142 (100%)	44 (100%)	186 (100%)

The base for percentages in table 3.2 is the total sample of 186 respondents, and the percentages indicated are column percentages. Although a small section of the respondents (2.2%) expressed the feeling that not all the members participate in making the decisions that touch on group finances, 97.8% said all the members express their views on the management of group funds.

It was therefore the finding of the study that the members of the women's groups in Rangwe Division make the decisions in the management of group funds. This is confirmed by the finding of the case study (p. 132). This is therefore one of the cases for the advancement of decision-making by women, if we consider the fact that about thirty per cent of the membership of these groups in the division are men.

**Table 3.3: Appointment of Women's Group Employees as a Measure of Decision Making.**

MODE OF APPOINTMENT	MEMBERS WHO EXPRESSED THEIR VIEWS	
	No.	%
Appointed through discussion by all members	29	74.4
Appointed by group leaders	1	2.6
Appointed by persons outside the group	1	2.6
Do not know	8	20.5
TOTAL	39	100

The percentages shown in Table 3.3 are based on a total of 39 respondents from among the groups which have appointed wage employees to do certain activities. About three quarters (74.4%) of these respondents reported that those persons who have been appointed to wage employment within the groups were recruited after the general membership reached an agreement to do so through discussion. About one fifth (20.5%) of the respondents, however, had no idea about the methods used in the recruitment of persons employed in their women's groups, whereas 2.6% attributed the action to persons external to the group. In any case the general trend in these groups employing regularly paid labourers was that the decision to employ group

workers rested with the majority of the members. This was also the finding of the case study. The finding of this table confirms those of tables 3.1 and 3.2 that membership of women's groups improves the decision-making prowess of women in the rural areas of Rangwe Division

**Table 3.4: Leadership of a Women's Group Vs Acquisition of Leadership Positions in other Groups.**

NO. OF OTHER GROUPS LED	FIRST GROUP LED		TOTAL
	A women's group	Not a women's group	
1	3 (100%) (37.5%)		3 (100%) (20%)
2	4 (44.4%) (50%)	5 (55.6%) (71.4%)	9 (100%) (60%)
3 and above	1 (33.3%) (12.5%)	2 (66.7%) (28.6%)	3 (100%) (20%)
Total	8 (53.3%) (100%)	7 (46.7%) (100%)	15 (100%)

Gamma = 0.29 disconfirms  $H_0$  that leadership of a women's group does not influence acquisition of leadership positions in other groups.

Table 3.4 is based on the response of 15 respondents who had indicated that they lead their sample groups as well as other groups. The table shows that the percentage (62.5%) of women who lead two groups and above, and whose first leadership was in a women's group is lower than the percentage (100%) of those who lead two groups and above whose first leadership was not in a women's group. But the overall response among women's group leaders who also led other groups reveal that 53.3% of them first lead women's groups.

There is therefore a relationship between leading a women's group and leading other groups. Leadership of groups and other organizations often tend to confer status and/or prestige upon the holder. Because women who first lead women's groups seem to be more likely to acquire leadership in other groups, than those who first lead non-women's groups, then membership of women's groups tends to improve the status and/or prestige of the women in women's groups in the division.

This is confirmed by the finding of the case study that all those who led other groups in that group had their first taste of leadership in women's groups.

**Table 3.5: Women's Group Membership Vs Status and/or Prestige of Various Categories of Members**

EFFECT ON STATUS	THE MEMBERS' SELF-APPRAISAL OF CHANGE IN STATUS AND/OR PRESTIGE		TOTAL
	Leaders	Ordinary Members	
Rise	43 (97.7%)	128 (90.1%)	171 (91.9%)
No rise	1 (2.3%)	14 (9.9%)	15 (8.1%)
Total	44 (100%)	142 (100%)	186 (100%)

Gamma = 0.65; A fairly strong positive correlation between membership of women's group and rise in status of a member.

Table 3.5 is based on the response of the total sample of 186 respondents. The percentages included in the table are column percentages. From the table we notice that the majority of the members (91.9%) had a belief that their belonging to women's groups had caused a rise in their status and/or prestige. When probed they said that they were now experiencing greater recognition through acts like increase in consultation for their opinions, and invitations to attend social meetings.

A higher percentage of leaders (97.7%) than ordinary group members (90.1%) thought that their status and prestige had benefitted from the membership of women's groups. Thus while membership of women's groups tends to improve the status and prestige of their members, the leaders benefit more in the sense that more leaders report experiencing the rise than the ordinary members. This finding is confirmed by the opinion of the key informants (p. 142), and the response from the members of the case study group (p. 133). However, there remains the need for further verification of this finding through the quantification of status and prestige indicators like training, occupation, etc, and then measuring the member's new scores on them. When it comes to self-appraisal of status and prestige low status individuals often tend to appraise themselves a little higher than their real scores would be.

## PARTICIPATION

Participation is used here to refer to the women's group members' involvement in various activities. Such activities include work on group projects, like group farms, buildings, etc, and group activities like doing retail trade, holding meetings and attending courses and/or seminars. Also included is the members' involvement in household tasks like farm work, and domestic work like cooking, fetching water and firewood, and so on. It was measured in terms of the members self-appraisal of the level of participation and in terms of actual hours spent on these activities.

**Table 4.1: Women's Group Members' Share in the Household Farm work.**

DOING MOST FARM WORK	SEX OF MEMBERS		TOTAL
	Female	Male	
Myself	66 (54.5%)	24 (49%)	90 (52.9%)
My spouse	29 (24%)	15 (30.6%)	44 (25.9%)
Paid casual labourers	22 (18.2%)	9 (18.4%)	31 (18.2%)
The children	4 (3.3%)	1 (2%)	5 (2.9%)
<b>TOTAL</b>	<b>121 (100%)</b>	<b>49 (100%)</b>	<b>170 (100%)</b>

Table 4.1 is based on the personal assessment by respondents from two sub-groups in the sample - column totals of 121 women and 49 men - on who currently does most of their households' farm work. The percentages included are column percentages. Looking at the table we note that 54.5% of the female group members appraise themselves as doing most of their families' farm work. This is greater than the percentage of men (49%) who consider themselves as doing most of their families' farm work. The table also depicts fewer women than men who thought that it was their spouses who do most of the farm work. That is, while 24% of the women in the sub-group said that their husbands did most of the work 30.6% of the men said it was their wives who did most of it. Thus if a smaller percentage of the women get relief in farm work from their spouses than men who get relief in farm work from their wives, it follows by logical reasoning that most of the farm work in the areas is done by the women.

Although about the same proportions (18.2% female and 18.4% male) reported that most of their farm work is done by casual labourers, the majority of the casual farm labourers in this part of the district (Homa Bay), are according to my knowledge of the division, female. Hence the women still do most of the farm work in the division. The finding of the research, though qualitative, is that women still do most of the farm work in Rangwe Division. Participation in the women's groups economic-oriented activities does not bring about equitable distribution of labour between the sexes in this division. The women still bear the burden of being the main agricultural producers in the rural areas in the division.

This finding of the study is somewhat challenged by the finding of the case study (p. 133) where a greater percentage of men than women believed they provided most of their farm labour. The response from the key informants (p. 143) gave inconclusive finding about the inter-sex sharing of household manual labour resulting from participation in women's groups in the division. The finding with the main research sample that participation in women's group economic - oriented activities does not establish equitable distribution of farm labour between the sexes should be confirmed through a further research, therefore.

**Table 4.2: The Level of Members' Participation in Women's Group Activities.**

LEVEL OF MEMBERS' PARTICIPATION	CATEGORY OF RESPONDENTS		TOTAL
	Ordinary members	Group leaders	
Fully participate	129 (90.9%)	40 (90.9%)	169 (90.9%)
Participate a little	9 (6.3%)	4 (9.1%)	13 (7%)
Participate very little	4 (2.8%)	-	4 (2.2%)
TOTAL	142 (100%)	44 (100%)	186 (100%)

Table 4.2 indicates percentages based on column totals of respondents. The whole sample of 186 women's group members responded. The responses consisted of self-appraisal of the members and therefore uses the actual numbers of respondents and not scores.

The majority of both ordinary women's group members and group leaders, 90.9% of each, appraised themselves as fully participating in group activities, and



6.3% of the ordinary members and 9.1% the leaders admitted little participation. But while 2.8% of the ordinary members considered their participation in group activities as being very little, none of the leaders reported the same.

The finding of the descriptive analysis therefore is that there is equal participation in group activities between ordinary members and group leaders. That is, participation in the economic- oriented women's groups helps to establish more equitable distribution of labour intra-gender among the women in the rural areas of the division.

We should however keep it in mind that in self-appraisal of performance individuals are likely to rate themselves high. The finding therefore assumes fairly accurate self-assessment of the level of performance by the respondents.

### **EXTERNAL ASSISTANCE**

By external assistance as used here we refer to the allocations and/or donations that come to the women's groups from outside the group member's contributions. It is often in form of cash or material, and is often non-refundable. The study undertook to investigate its contributions to the development of women's groups in the rural areas of Rangwe division.

**Table 5.1: External Assistance Vs Further Members' Contributions Towards Group Projects and Activities.**

ASSISTED GROUPS	VALUE OF MAIN PROPERTY IN KSH.	VALUE OF EXTERNAL ASSISTANCE IN KSH. & AS % OF MAIN PROPERTY VALUE		VALUE OF FURTHER GROUP MEMBERS CONTRIBUTIONS IN KSH. OF MAIN PROPERTY VALUE	
		KSH.	%	KSH.	%
Owuor Dacha	233	312	134	937	402
Obuya	14,975	15,111	101	3,311	22
Osamira	6,063	1,363	22	225	5
Koito	13,769	688	5	2,063	15
Atho	3,760	6,125	163	3,238	86
Kagur	686	686	100	1,815	265
Ong'anjo	2,503	1,888	75	825	33
Lieta Roho Israel	2,121	229	11	75	4
Inyaroya	63	63	100	69	109
Owere	3,463	12,325	356	15,550	126
O dongo Nyodundo	12,000	267	2	8,403	70
Odondo Rariwi	576	971	169	2,000	205
Atieno Nyolwa	53,886	100,714	187	65,714	122
Olare A.	4,400	1,750	40	1,113	25
Ngulu	36,838	912	3	625	2

The fifteen groups included in Table 5.1 are those groups which had received some kind of external financial or material assistance. The values in KShs. of the main property, external assistance received, and members' contributions to group projects and activities are the means of the various amounts of money reported by group members for the various items. It was not easy to know the exact amounts as even the amounts given by the two top officials interviewed in every group, in most cases, differed.

The interviews revealed that there was a relationship between the amount of external assistance a group received and the members' continued contributions. Out of seven (7) groups which received external assistance to the tune of less than 100% the value of the group's main property, only in one (14.3%) did the members contribute to the tune of 70% the value of their main group property. The contribution by all the other six (6) was below 35% the value of the major property.

Of the seven groups which received external aid to the tune of more than 100% the value of their main property, again only in one group (14.3%)

did the members contribute less than 86% the value of their main property. Therefore external aid to women's groups tend to raise the members' ability to contribute more funds for the group activities, which are in the short run expected to generate income to the members for their own use. The generation of income to members increases their economic self-reliance.

The table also brings to the fore that it is not the highest percentages of external aid which stimulate the highest levels of the group members' contributions. The level of contributions seem to be inversely proportional to very high rates of external assistance, thus giving a curvilinear correlation. The likely implication of this is that large amounts of external aid enables the groups to achieve completion or near completion of their projects and activities, hence the reduction of the need for continuing to make large contributions by the members. Otherwise it would be interpreted to mean laxity in making further contributions, or increased development of dependency complex.

Table 5.2 is the same as Table 5.1 except that it carries the name of the group's considered main property, and only depicts external aid as a percentage of the group's main property and further contributions as percentage of the group's main property value. The group's property value is estimated by the respondents of each group which had received external financial/material assistance. The base for calculating the various percentages shown in the table is the mean property value for each of the fifteen assisted groups. The continued contributions are those contributions the group has made since the receipt of the last external assistance.

**Table 5.2: External assistance as percentage of main property value Vs further contribution as percentage of main property value.**

GROUP	GROUP MAIN PROPERTY AND ITS MEAN VALUE IN KShs	EXTERNAL ASSISTANCE AS % OF THE GROUP'S MAIN PROPERTY VALUE	CONTINUED CONTRIBUTIONS AS % GROUPS'S MAIN PROPERTY VALUE	TOTAL %
Owour Dacha	Spade and wheel barrow 233	134	402	536
Obuya	Farm with tree nursery and borehole 14975	101	22	123
Osaigira	Farm with tree nursery, borehole and farmhouse 6063	22	5	27
Koitob	Farm with tree nursery, borehole and farm implements 13769	5	15	20
Atho	Cattle pens 3760	163	86	249
Kapur	Tree nursery 686	100	265	365
Ong'anjo	Tree nursery 2503	75	33	108
Lieta Roho Israel	Tree nursery 2121	11	4	15
Inyaroya	Water can 63	100	109	209
Owere	Retail shop manufactured articles 3463	356	126	482
Odongo Nyadundo	Sewing machine 12000	2	70	72
Odundo Rariwi	Tree nursery 576	169	205	374
Atieno Nyolwal	Cattle dip 53886	187	122	309
Olare A.	Pineapple garden 4400	40	25	65
Ngulu	School building 36838	3	2	5
TOTAL	155336	1468	1491	2959

From the table it can be noted that the total percentage of further group contributions after receiving external assistance is nearly the same as total percentage of external aid given to women's groups. In this division the amount of external assistance provided to women's groups seems to stimulate similar effort on the side of group members in as far as contributing towards group projects and activities are concerned. The finding of the study though qualitative, is that giving external assistance to women's groups increases their ability to raise more funds for group projects and activities. In other words external assistance to women's groups

substantively contributes to the growth of economic self-reliance for the groups in the division.

## MEMBERSHIP

This mainly refers to the quality of an individual's belonging to his group. For one the strength of membership is gauged by the payment of the requisite monetary contributions by the individual group member. Such are the payment of the membership fees (usually a fixed sum of money) and the payment of shares. Thus in many women's groups we find paid-up members and non-paid up members who have not completed paying these cash requirements, but who all the same are enrolled in group registers.

The quality of membership as used here, also refers to a member's possession of certain traits like wealth, occupation and marriage to an influential personality, which bestows status on the holder. It is the effect of this latter usage of the concept which has been investigated by this research.

**Table 6.1: Parity of Group Benefits Between the Rich and the Poor.**

RECIPIENT OF GREATER BENEFITS	MEMBERS EXPRESSING THEIR VIEWS	
	NO.	%
The rich	2	1.9
The poor	11	10.4
Equally	93	87.7
TOTAL	106	100

Table 6.1 refers to the response of 106 women's group members in the sample who expressed their feeling about the outflow of benefits to those belonging to women's groups in the division. The majority of these respondents reported that members of these groups benefitted, regardless of whether a member was rich or poor. These benefits did not involve economic gains alone. They also included such things as improvement in a members social standing within the community, and training. Only a small minority of the members felt there was differential receipt of benefits, depending on the economic standing of the various members. Of these

10.4% believed it was the poor who benefitted out of proportion, whereas 1.9% felt it was the rich among them.

The finding here is that the benefits accruing to members of women's groups do not relate to the member's economic position at the time of joining the women's group. The outcome of the interview with the case study group confirms the finding. This agrees with the ideal expectation of the existence of these organizations in the rural areas.

**Table 6.2: Members' Occupation Vs Election to Leadership Positions.**

DISTRIBUTION OF MEMBERS	OCCUPATION BY RANKS					TOTAL
	Govt. employee	Trader	Self-employed Craft-person	Peasant	Others eg. herbalists	
Number of persons	5 (2.7%)	7 (3.8%)	1 (0.5%)	157 (84.4%)	16 (84.4%)	186 (100%)
Number that are group leaders	1 (2.3%) (20%)		1 (2.3%) (100%)	35 (79.5%) (22.3%)	7 (15.7%) (43.8%)	44 (23.7%)

In table 6.2 the row percentages are based on the row totals of respondents. In the bottom row the column percentages are percentages of the first row, which shows the total number of respondents found in each of the occupations. The occupations are ranked according to the order in which they are found in Socio-Economic Index for Occupations (Oppenheim; 1979:263).

Most of the respondents (84.4%) stated that they were peasant cultivators by occupation. They also occupied the majority (79.5%) of leadership positions within the sample groups. But considering the leadership positions they held against their total number in the sample it accounts for only 22.3%, nearly the same percentage (20%) as that of Government employees among the respondents.

The group with the second highest proportion of its size in leadership ranks is that coded "others" (43.8%). This group (which comprises herbalists, housekeepers, etc) is according to the ranking criterion used (Oppenheim;1972:263) has the lowest rank. This is confounding. Or else the

community ranks these people higher than this researcher actually thought. If this is the case it implies that in this semi-traditional community, occupations like herbalist are still rated very high. Their practitioners still command a lot of respect, unlike in the industrialised American society on which the said socio-economic index by occupation ranking was based.

Self-employed craft-persons have the highest of its percentage (100%) in leadership positions. Traders who fall second in rank do not appear here as group leaders. Thus the election to leadership positions seem not to depend on member's occupation, but on the possession of other qualities, like honesty and hardwork, ability to control groups, taking initiatives, and so forth. These, and not individual's wealth, were some of the qualities group members sought in their leaders (p. 123)

Therefore, substantively, the study finds that a member's occupation has no influence on the benefit of being elected a women's group leader in the rural areas of Rangwe Division. This contradicts the finding of the case study (p. 128) which established a relationship between occupation and election to positions of leadership. The two traders in the case study group probably possessed some of those other qualities that serve as criteria for eligibility to leadership positions in this area.

If the persons most eligible to lead the women's groups are those possessing certain traits of leadership characteristics, and such people are not many in any community, then it confirms Perlman's and Gurin's (1972:44) observation that "power tends to gravitate into fewer hands". This accentuates inequality since leadership positions are indicators of political inequality. Leadership gives power to the holder over those she leads. It also confers more status to those who hold it, who in most cases already belong to the high status groups.

In table 6.3, percentages are based on the row totals indicating the breakdown of the number of courses and/or seminars attended by the respondents against their most valued private asset. As is indicated in the

table the highest ranked assets is a good house (permanent or semi-permanent). These are highly valued not only because they stand all weather conditions, but also the high cost involved in their acquisition. Livestock (especially ploughing oxen) and production machinery (such as ploughs) are valued next highly because they enable those who possess them to create more wealth through their ability to have higher productivity. Land in the cases where it is abundant, and the inputs and equipment for its use limited is not a measure of the holder's economic condition.

**Table 6.3: The Member's Property Ownership Vs Attendance of Courses/ Seminars.**

NO. OF COURSES/ SEMINARS ATTENDED	MEMBER'S ECONOMIC CONDITION MEASURED BY MAIN ASSET POSSESSED (RANKED)				TOTAL
	(1) House (residential or commercial)	(2) Livestock & production machinery	(3) Land & Crop	(4) None	
1	1 (5.9%)	1 (14.3%)	25 (17%)	2 (17%)	29 (15.6%)
2	7 (41.2%)	2 (28.6)	44 (30%)	4 (26.7%)	57 (30.6%)
3	9 (53%)	4 (57.1%)	78 (53%)	9 (60%)	100 (53.8%)
TOTAL	17 (100%)	7 (100%)	147 (100%)	15 (100%)	186 (100%)

In Rangwe, land is relatively plentiful and its use is limited due to low application of modern farming methods and technology. Its value however depends on the use to which it is put. Growing of cash crops increases this value in the rural environments.

The table shows that those in possession of good houses (residential or commercial) have the highest percentage of their subset having attended more than one course/seminar. This group is by local standards considered the most well-to-do economically. They are followed in the level of course attendance by those who possess no important assets instead of those who possess livestock and production machinery. Those who own land and crops (especially cash crops) as their most valuable assets have the least of their percentage having attended more than one course/seminar.



There seems to be no clear cut order in course/seminar attendance as regards the economic value of the most important asset the various members of the women's groups were in possession of. That is, the study finds that the frequency of occasions a member of a women's group attends courses and/or seminars is not related to her/his economic condition at the time of joining the group.

The attendance of courses/seminars offers opportunity to the group members to acquire some sort of training to them selves. Training in the view of one's colleagues often confers status on those who are privileged to have it even if it comes late in life, like in this case of the members of the women's groups. It also increases their entrepreneurial ability. Hence if there were discriminatory training to women's group members by way of courses/seminars it would create, or rather entrench social inequalities in the rural areas of this division.

**Table 6.4: Member's Occupation Vs Attendance of Courses/Seminars.**

NUMBER OF TIMES A MEMBER HAS ATTENDED COURSES / SEMINARS	MEMBER'S OCCUPATION (RANKED)					TOTAL
	(1) Govt. employee	(2) Trader	(3) Self-employed craft- person	(4) Peasant	(5) Other eg. Herbalists, house-keepers	
1	1 (20%)			26 (16.6%)	2 (12.5%)	29 (15.6%)
2	2 (40%)	3 (42.9%)		43 (27.4%)	9 (56.3%)	57 (30.6%)
3	2 (40%)	4 (57.1%)	1 (100%)	88 (56.2%)	5 (31.3%)	100 (53.8%)
TOTAL	5 (100%)	7 (100%)	1 (100%)	157 (100%)	16 (100%)	186 (100%)

The percentages shown in Table 6.4 are column percentages based on column totals of the sub-groups of respondents. The table shows that all traders and craft-persons in the groups had attended more than one course/seminar by the time the interviews were conducted. But Government employees while presumably enjoying high status and/or prestige had one fifth (20%) of their lot having attended only one course. It would seem that course attendance rates do not have a positive relation with a member's occupation. However the rates of attendance for Government employees may be spurious, either

related to their lower mobility since they have to seek for permission to be absent from duty in order to attend the courses and/or seminars when they occur. Again if we look at absolute numbers only one person in this group had attended one course/seminar and this could be due to random occurrence.

For peasants and those who belonged to other occupations like herbalists, traditional midwives, housekeepers, etc, the rates of course attendance did not follow the ranking of the occupations. Thus instead of peasants having higher, attendance rate than 'others' it is the 'others' whose attendance rate for two courses or more was higher (87.6%). Unless the ranking of occupations on the basis of socio-economic index based on American society is not relevant to Rangwe situation, the finding of the study is that attendance of courses and seminars does not depend on one's occupation. This tends to contradict the case study finding that attendance of courses depends on one's occupation (p. 135).

**Table 6.5: Assets Possessed by the Member's Family Before Joining the Group Vs Assets Acquired by a Member Since Joining the Group.**

ASSETS ACQUIRED SINCE JOINING THE GROUP	ASSETS POSSESSED BY THE FAMILY BEFORE JOINING THE GROUP				TOTAL
	(1) House (residential or commercial)	(2) Livestock & production machinery	(3) Land & Crop	(4) None	
House (residential or commercial)			2 (1.4%)	1 (7.1%)	3 (1.6%)
Livestock & production machinery	5 (29.4%)	4 (50%)	22 (15%)	1 (7.1%)	32 (17.2%)
Land & Crop		2 (25%)	10 (6.8%)	2 (14.3%)	14 (7.5%)
None	12 (70.6%)	2 (25%)	113 (76.8%)	10 (71.4%)	137 (73.7%)
TOTAL	17 (100%)	8 (100%)	147 (100%)	14 (100%)	186 (100%)

Table 6.5 is based on the response of the total sample of 186 respondents. The percentages shown are based on column totals of the sub-groups.

Of those who had no important assets in their households before joining the

women's groups 28.4% had acquired new assets since they joined the women's groups. Among those who had land/crops before, 23.2% had acquired new assets, a smaller percentage than that of those who had reported non-possession of household assets. Among those who had livestock and production machinery 75% had acquired new assets, the largest rate of acquisition of property among the sample sub-groups. But of the group in possession of good houses (residential or commercial), and who were ranked most economically better-off, 29.4% had acquired new assets after they joined the women's groups.

Therefore, although the group with livestock and production machinery showed an exceptionally high level of property acquisition, possibly because of their ownership of productive capital, a conclusive interpretation could not be drawn about the association between property previously owned and that newly acquired. The research therefore finds the possession of one of the various types of valuable assets by a member of a women's group prior to joining the group does not tend to determine her/his ability to acquire new assets as a member of the group.

From the foregoing descriptive analysis and interpretation of the research data we find that the five tables 6.1 - 6.5 of frequency distributions and cross-tabulations disprove hypothesis one ( $H_1$ ). The hypothesis states "The benefits accruing to women's groups tend to be determined by the member's economic condition at the time of joining the group". The benefits ensuing to those who become members of women's groups do not reflect their economic state before they become members of these organizations in the rural areas. This tends to contradict the findings of researchers like Stamp (Sorensen, 1990:20) who see disproportionate appropriation of the economic benefits from group activities by those members already enjoying better living standards before they joined the groups, that is, the elites in the rural community.

Hypothesis Two ( $H_2$ ) states that "Participation in women's groups' economic activities only tends to supplement self-subsistence for the women's group members in the rural areas". Of the four tables 1.1 and 1.2, and 7.1 and 7.2 which discuss various propositions on the hypothesis, only Table 1.1 disproves the hypothesis. All the other three tables confirm it. Hence membership of women's groups only tends to supplement self-subsistence for group members.

Tables 1.5 to 1.10 refer to Hypothesis Three ( $H_3$ ) which states that "Participation in women's group's economic projects/activities tends to enhance capital accumulation and productive investment, and property ownership". Table 1.5 proves the hypothesis at group level, while tables 1.8 and 1.9 prove the existence of accumulation of capital and making productive investment at community level. However tables 1.6, 1.7, and 1.10 disprove the hypothesis for individual members of women's groups. Descriptive data analysis thus finds no strong indication of accumulation of capital and private investment by the individual members of women's groups in the rural areas of Rangwe arising from their membership of the groups.

Tables 4.1 and 4.2 refer to Hypothesis Four ( $H_4$ ) which states that "Participation in economic- oriented women's groups helps to establish more equitable distribution of income and labour between the sexes within the member's households and intra-gender among the women members themselves in the rural areas. Table 4.1 disproves part of the hypothesis about the equity of inter-sex distribution of labour. It finds that women still do most of the farm work. Table 4.2 on the contrary finds equitable distribution of labour between the various categories of women's group members, that is between the ordinary members and group leaders, that is, intra-sex distribution of labour regardless of social status. Therefore Table 4.2 partly confirms  $H_4$ . The income distributions are covered in tables concerned with inferential analysis, that is, tables 7.3 - 7.6. The descriptive analysis of  $H_4$  is therefore inconclusive.

Hypothesis Five ( $H_5$ ) which states that "Membership of women's groups is likely to improve the status and/or prestige, and decision-making prowess of the members of women's groups in the rural areas", is confirmed by the descriptive analysis of Tables 3.1-3.5. That is, membership of women's groups in the rural areas of the division helps to improve the status and/or prestige and decision-making of the women. This is one positive aspect of Women's Group Movement in Rangwe.

Tables 2.1-2.4, and 5.1-5.2, refer to hypothesis six ( $H_6$ ) which says that "The provision of external funding to women's groups tends to raise the members' ability to raise more funds for group activities and for the members' own use". All of them confirm the hypothesis. External financial and/or material assistance extended to women's groups increases their ability to achieve economic self-reliance.

## HYPOTHESIS TESTING

The foregoing part of the chapter has focused on the relationship between the independent and dependent variables of the study. It has provided a general pattern of the data collected by the research in employing these variables, thus enabling us to interpret the data. In this section we shall now engage in the discussion of the inferential statistics by cross-tabulating some of these variables to test whether their relationships are significant or not significant in as far as our research sample is concerned. This will enable us to interpret with confidence some of the patterns depicted by the data, as outlined by the tabulations.

The decision-region for whether to accept that the relationships are significant is ninety five percent (95%) level of confidence or five percent (5%) level of significance. The descriptions of the data presented in the first part of the chapter goes a long way in augmenting the statistical inferences that will be made in this latter part.

Relevant tables from the foregoing section of this chapter will be referred to without being redrawn whenever possible, if they are used for statistical tests. The main statistical method employed was the Chi-squared ( $X^2$ ) test. In those cases where necessity arose for the modification of a table for the convenience of applying the right method of calculating  $X^2$  the modified version of the table is produced but qualified with the letters "a,b,c," (e.g. 6.3(a)).

Testing Hypothesis  $H_1$  that:

*The benefits accruing to women's group members upon joining the economic activities oriented women's groups tend to be determined by the member's economic condition at the time of joining the group.*

**Table 6.3(a): The Member's Property Ownership Vs Attendance of Courses and/or Seminars.**

NUMBER OF COURSES ATTENDED	MEMBER'S ECONOMIC CONDITION MEASURED BY MAIN ASSET POSSESSED		TOTAL
	Possession of high value assets	Non-possession of high value assets	
1-2	17	69	86
More than 2	22	78	100
TOTAL	39	147	186

$X^2 = 0.03263$ ;  $df=1$ ;  $\alpha=0.05$ . Not significant at 5% level of significance. We accept  $H_0$  that "The frequency of times a member of a women's group attends courses and seminars as a representative of her/his group is not related to her/his economic condition".

Table 6.3(a) is a collapsed version of Table 6.3 to make it fit for carrying out a Chi-square test of significance between a member's ownership of property and her/his attendance of courses and/or seminars. The finding of the table is that there is no significant relationship between the value of property a member owns and her frequency of attendance of courses and/or seminars. This confirms the null hypothesis that "The frequency of times a member of a women's group attends courses and seminars as a representative of the group is not related to her/his economic condition". This disproves  $H_1$ . The benefits accruing to members of women's groups are not determined by their economic condition at the time of joining the groups.

**Table 6.6: Member's Household Monthly Income Vs Attendance of Courses/ Seminars.**

NUMBER OF COURSES/ SEMINARS ATTENDED	MEMBER'S HOUSEHOLD INCOME: KShs.			TOTAL
	Upto 2000	2001-4000	4001+	
1	83 (83%)	5 (38.5%)	2 (22.2%)	24(19.7%)
2+	17 (17%)	8 (61.6%)	7 (77.7%)	98(80.4%)
TOTAL	100	13	9	122

$X^2 = 3.3104$ ;  $df=2$ ;  $\alpha=0.5$ . Not significant at 5% level of significance. We accept

$H_0$  that "The selection of a women's group member for attending courses and/or seminars on behalf of her/his group is not determined by her/his household income"

Table 6.6 is based on 122 respondents who were able to estimate their monthly incomes, including wages, sales of various products, and from other sources. The finding of the table is that there is no significant relationship between a member's income and her attendance of courses and seminars. This disproves  $H_1$ .

**Table 6.5(a): Assets Possessed by the Member's Family Before Joining the Group Vs Assets Acquired by Member Since Joining the Group.**

ASSETS ACQUIRED SINCE JOINING GROUP	ASSETS POSSESSED BY THE FAMILY BEFORE JOINING THE GROUP		TOTAL
	Possession of high value assets (excluding land)	Non-possession of high value assets (excluding land)	
Number who have acquired livestock and production Machinery since joining W/Groups	9	23	32

$X^2 = 6.125; df = 1; \alpha = 0.05$ . Significant at 5% level of significance. We reject  $H_0$  that "The assets (or property) acquired by a member of a women's group after joining the group are not determined by the assets she/he possessed before joining the group" and accept  $H_A$  that "The assets (or property) acquired by a member of a women's group after joining the group are determined by the assets she/he possessed before joining the group".

Table 6.5 in the descriptive analysis section above was found unfit for carrying out the  $X^2$  test for interrelationships among the variables it contains, because of having several empty cells, and expected frequencies in a number of cells, being less than five per cent. For the sake of attempting to maintain uniformity in data interpretation it was modified as indicated into Table 6.5(a) which makes it possible to make "internal Chi-square analysis" (Oppenheim, 1979:257), using percentages, used in testing low frequency factorial-designs.

Table 6.5(a) is based on a total of 32 members of the sample women's groups who claimed to have acquired livestock and production machinery (like ploughs, and other farm technology) since becoming members of their respective groups. In this

rural farming community the possession of these assets could be considered to be the most valuable as they are the most productive capital to the peasants, and provide greater relief to rural poverty. The respondents were categorised according to their economic conditions prior to joining the groups, that is, those who possessed high value assets (like permanent houses, livestock and ploughs, but excluding land) and those who did not possess high value assets.

One variable chi-square test was conducted to determine whether significant differences existed between the observed frequencies of possessors of these assets falling under each category of economic state of the members of the women's group. The difference in frequencies was found to be significant, indicating that the acquisition of livestock and production machinery for members of women's groups is influenced by the members' economic condition prior to joining the group. This tends to prove  $H_1$ . Therefore the ability of the women's group member to develop and eliminate personal poverty through joining a women's group depends on the member's relative well-being before he/she joins the group. However, the statistical test has been conducted with only one variable against all the others. We therefore cannot draw a strong conclusion on the finding.

Therefore  $H_1$  is partly disproved by Tables 6.3(a) and 6.6, but confirmed by Table 6.5(a). The finding is thus inconclusive, and should be subjected to further research. However, combined with the finding of descriptive analysis that there is no significant relationship it could be said that there is substantively no significant relationship between a member's former economic state and the benefits she obtains from group membership.

Testing  $H_2$  that:

*Participation in Women's Groups' Economic Activities tends to Supplement Self-subsistence for the Women's Group Members in the Rural Areas.*

Table 7.1 is based on the response of 141 respondents who were able to tell whether they had reduced their labour contribution to their households' tasks or not. Reduction of labour contribution to farming in particular, if not backed by adequate technological substitution for the loss of farm-labour time, will reduce both food production as well as general farm production. The subsequence of this in a



predominantly agricultural community is an increase in the level of poverty.

**Table 7.1: Decrease in Specific Areas of Family Labour Vs Family Food Production.**

FAMILY PRODUCTION OF SUFFICIENT FOOD	AREA IN WHICH LABOUR IS REDUCED				TOTAL
	None	Household activities	Farming	Petty commodity trade	
Yes	13 (21%) (48.1%)	4 (6.5%) (33.3%)	34 (54.8%) (47.9%)	11 (17.7%) (35.5%)	62 (100%) (44%)
Sometimes	8 (19%) (29.6%)	4 (16.7%) (58.3%)	16 (38.1%) (22.5%)	11 (26.2%) (35.5%)	42 (100%) (29.8%)
No	6 (16.2%) (22.2%)	1 (2.7%) (8.3%)	21 (56.6%) (29.6%)	9 (24.3%) (29%)	37 (100%) (26.2%)
TOTAL	27 (19.1%) (100%0)	12 (8.5%) (100%0)	71 (50.4%) (100%0)	31 (22%) (100%0)	141 (100%) (100%0)

Gamma=0.10  $X^2 = 8.0726$ ; df=6;  $\alpha=0.05$ . Not significant at 5% level of significance. We accept  $H_0$  that "Decrease in participation in specific areas of family labour does not influence the food production by the group member's family".

An increase in farming even if it is basically for subsistence is likely to create a surplus for conversion to productive investment and general capital accumulation. In the case of a decrease the produce remains solely for self-subsistence.

The data in Table 7.1 was found not to be statistically significant. That is the decrease in certain areas of family labour, believed to have arisen because of the establishment of women's groups in the division, as depicted by table 7.1 has not effected an increase in food production. That is, we accept null hypothesis that 'Decrease in participation in certain household tasks by the members of women's groups does not cause an increase in food production'. The establishment of the women's groups would contribute to accumulation of capital and making of productive investment if it stimulated increases in food production in excess of the family's consumption needs.

**Table 7.2: The Family's Ability to Produce Enough Food Vs Regular Payment of School Fees.**

REGULAR PAYMENT OF CHILDREN'S SCHOOL FEES	PRODUCTION OF SUFFICIENT FOOD			TOTAL
	Yes	Sometimes	No	
Yes	30 (41.1%)	23 (34.3%)	11 (25%)	64 (34.8%)
No	43 (58.9%)	44 (65.7%)	33 (75%)	120 (65.2%)
Total	73 (100%)	67 (100%)	44 (100%)	184 (100%)

Gamma=0.22  $X^2 = 3.14$ ;  $df=2$ ;  $\alpha=0.05$ . Not significant at 5% level of significance. We accept  $H_0$  that: "The women's group member's ability to produce enough food has no relationship with her/his ability to regularly pay fees for her/his children's education".

The finding of Table 7.2 is that the test is not statistically significant. That is, the production of sufficient food to last the family for the whole year does not necessarily determine the women's group member's ability to regularly pay her/his children's school fees, which is considered in the research area as a form of productive investment. Thus while collaborative evidence from the field has indicated that so far Women's Group Movement in the division has not contributed to the achievement of self-sufficiency in food production, inferential statistics indicated that it has no important effect on educating the member's children.

**Table 1.3(a): The Member's Main Source of Income Before Vs Main Source of Income After Joining the Women's Group.**

MAIN SOURCE OF INCOME NOW	MAIN SOURCE OF INCOME BEFORE JOINING THE GROUP		TOTAL
	Farming	Non-farming	
Farming	93 (87.7%)	31 (44.3%)	124 (70.5%)
Non-farming activities	13 (12.3%)	39 (55.7%)	52 (29.5%)
Total	106 (100%)	70 (100%)	176 (100%)

$X^2=0.49$ ;  $\alpha =0.05$ . Significant at 5% level of significance. We reject  $H_0$  that

"Joining women's group does not change the member's main source of income" and accept  $H_A$  that "Joining a women's group changes the member's main source of income".

**Table 1.3(b): The Member's Main Source of Income Before Vs Main Source of Income After Joining the Women's Group.**

MAIN SOURCE OF INCOME NOW	MAIN SOURCE OF INCOME BEFORE JOINING THE GROUP		TOTAL
	Business	Non-business activities	
Business	13 (10%)	25 (54.3%)	38
Non-business activities	117 (90%)	21 (45.7%)	138
TOTAL	130 (100%)	46 (100%)	176 (100%)

$X^2=0.515$ ;  $\alpha=0.05$ . Significant at 5% level of significance. We reject  $H_0$  that "Joining women's group does not change the member's main source of income" and accept  $H_A$  that "Joining a women's group changes the member's main source of income".

**Table 1.3(c): The Member's Main Source of Income Before Vs Main Source of Income After Joining the Women's Group.**

MAIN SOURCE OF INCOME NOW	MAIN SOURCE OF INCOME BEFORE JOINING THE GROUP		TOTAL
	Wage employment	Non-wage employment	
Wage employment	12	112	124
Non-wage employment	12	40	52
TOTAL	24	152	176 (100%)

$X^2=5.2824$ ;  $df=1$ ;  $\alpha=0.05$ . Significant at 5% level of significance. We reject  $H_0$  that "Joining women's group does not change the member's main source of income" and accept  $H_A$  that "Joining a women's group changes the member's main source of income".

Table 1.3 was reproduced in form of tables 1.3(a), 1.3(b), and 1.3(c) in order

to be able to carry out an internal chi-square analysis, since some of the expected frequencies in some cells were less than 5. The factorial analysis in Table 1.3(a) indicated that farming as the main source of income before joining the women's group influenced the main source of income after joining the group. That is,  $X^2$  of 0.49 obtained from Finney's tables using Joseph Zubin's nomograph (Oppenheim, 1979:255-260; 287-291) was significant at 5% level of significance.

Similar finding of Table 1.3(b) was significant. That is business as a main source of income prior to joining the women's group influenced the type of main source of income after joining the women's group. The same was for wage employment in Table 1.3(c) which was calculated using the normal procedure for computing  $X^2$  because some numbers were unfit for use with Finney's tables.

Therefore after conducting a factorial analysis of Table 1.3 it was found that the women's group member's source of income before joining the women's group continued to determine the nature of her/his source of income after becoming a member of the women's group. But while business activities and wage employment in this rural community are associated with accumulation of capital and productive investment, the number involved in the two is far smaller than those involved in farming. And farming here is mainly subsistence oriented. Further more no respondent mentioned women's group activities as the main source of income. Therefore whatever incomes the members of women's groups received from group activities tended only to supplement their self-subsistence.

Tables 7.1, 1.3(a), 1.3(b), and 1.3(c) therefore prove the hypothesis that "Participation in women's groups economic-activities only tends to supplement self-subsistence for women's group members in the rural areas.

$H_2$  is therefore confirmed by the statistical tests. Whatever benefits women's group members earn from group activities tend to serve mostly as a supplement to the members' families self-subsistence. This is not an indicator of development, and elimination of poverty among the members.

Testing  $H_3$  that:

*Participation in Women's Groups Economic Projects/Activities Tends to Enhance Capital Accumulation and Productive Investment, and Property Ownership in the Rural Areas.*

**Table 1.6(a): Expenditure of Earnings from Group Activities Vs New Assets the Family has Acquired since Joining the Group.**

ASSETS ACQUIRED SINCE JOINING WOMEN'S GROUP	MEMBER'S EXPENDITURE OF EARNING FROM GROUP ACTIVITIES		TOTAL
	Invest in productive expenses	Spend on meeting basic needs	
Agriculture related assets	8	8	16
Non-agriculture related assets	22	26	48
TOTAL	30	34	64

$X^2 = 0.08365$ ;  $df = 1$ ;  $\alpha = 0.05$ . Not significant. We accept  $H_0$  that "Membership of a women's group does not increase the rate of acquisition of valuable assets by the member".

Table 1.6(a) is a collapsed version of Table 1.6 for carrying out a chi-square test of significance between group member's expenditure of earnings from group activities and assets the family acquired after one became a member of her/his women's group. The relationship was found not to be significant. That is, the new assets the member acquired were not a result of his/her group membership. Thus participation in women's groups' economic projects/activities did not in itself raise the rate of capital accumulation, making productive investment and property ownership as such.

Table 1.7(a) is collapsed version of Table 1.7 used in carrying out a chi-square test of significance on the hypothesis that "Acquisition of personal property after joining the women's group does not depend on the sex of the group member". The finding was not significant meaning that there is no difference in the rate of property possession between male and female members within the women's groups, even though the groups are intended to favour women in promoting property ownership. There was also generally no significant rate of property acquisition by the group members.

**Table 1.7(a): A Member of Women's Group's Sex Vs Personal Assets Acquired since Joining the Group.**

ASSETS (PROPERTY) ACQUIRED	GROUP MEMBERS WHO HAVE ACQUIRED ASSETS (PROPERTY)		TOTAL
	Men	Women	
Agriculture - related assets	9	24	33
Non - agriculture related assets	51	102	153
<b>TOTAL</b>	<b>60</b>	<b>126</b>	<b>186</b>

$X^2=0.1939$ ;  $df=1$ ;  $\alpha=0.05$ . Not significant at 5% level of significance. We accept  $H_0$  that "Acquisition of property after joining a women's group does not depend on the sex of the group member".

The findings of both Table 1.6(a) and 1.7(a) therefore disprove  $H_3$  which states that "Participation in women's groups' economic projects/activities tends to enhance capital accumulation and productive investment, and property ownership in the rural areas'. Yet these are crucial indicators of economic development in any society, all of which contribute to the elimination of poverty. Thus as far as these indicators are concerned women's groups in the division are not relieving the women of their main economic problem-poverty.

Testing  $H_4$  that:

*Participation in Economic-Oriented Women's Groups helps to Establish more Equitable Distribution of Incomes and Labour Between the Sexes within the Members' Households, and Intra-gender among the Women Members Themselves in the Rural Areas.*

Table 7.3 concerns the employment of male workers by members of women's groups to undertake household and related tasks, generally regarded as domestic work. This would contribute to inter-sex redistribution of labour since domestic tasks have for ages remained the sole burden of the women. However, this should be viewed with the assumption that those women's group members who employ men to do domestic work, either do so to compensate for time lost in group activities, and/or with the income from group activities, in order to consider it as contributing to the equitable distribution of labour between the sexes.

**Table 7.3: Male Workers Employed by Group Members to Do Traditionally Defined Female Tasks.**

WHETHER EMPLOYING MALE WORKER	MALES EMPLOYED TO DO FEMALE TASKS		TOTAL
	By male respondents	By female respondents	
Yes	6 (30%) (10%)	14 (70%) (11.1%)	20 (100%) (10.5%)
No	54 (32.5%) (90%)	112 (67.5%) (88.9%)	166 (100%) (89.2%)
Total	60 (32.5%) (100%)	126 (67.7%) (100%)	186 (100%) (100%)

Gamma=0.059  $X^2=6$ ;  $df=1$ ;  $\alpha=0.05$ . Significant at 5% level of significance (but not at 1% level of significance). We reject  $H_0$  that "Participation in women's group doesn't bring about the employment of males to do female tasks by the group members", and accept  $H_A$  that "participation in women's groups brings about the employment of males to do female tasks".

The inferential statistics in Table 7.3 indicate that there is a significant relationship in the employment of male workers to do traditionally defined female tasks by both the male and the female members of women's groups. That is while the positive correlation between the membership of women's groups and employment of male workers to do traditional female tasks looks very small (a Gamma of only 0.059), the employment of these tends to come about mainly because of the members' involvement in group activities.

An increase in the employment of men to do domestic work contributes to a redistribution of labour between the sexes in the rural areas. Table 7.3 therefore confirms part of the hypothesis that participation in women's groups tends to bring about equitable distribution of labour between the sexes in the rural areas. This would be an encouraging achievement of the Women's Group Movement, as it provides the women with relief from their most repetitive, perennial tasks, engrained in the realm of domestic work. However, more confirmatory research should probably be conducted to compare the members and non-women's group members in their employment rates of these domestic labour workers in the division.

**Table 7.4: Hours of Participation per Month in Group activities Vs Category of Membership.**

HOURS OF PARTICIPATION	CATEGORY OF MEMBERS		TOTAL
	Ordinary members	Group leaders	
Up to 60	111 (78.2%)	35 (79.6%)	146 (78.5%)
61 - 120	24 (16.9%)	6 (13.6%)	30 (16.1%)
121 - 180	7 (4.9%)	3 (6.8%)	10 (5.4%)
Total	142 (100%)	44 (100%)	186 (100%)

Gamma=0.2303  $X^2 = 0.45$ ;  $df=2$ ;  $\alpha=0.05$ . Not significant at 5% level of significance. We accept  $H_0$  that : "The level of a member's participation in group activities is not determined by the category of membership of the group".

Table 7.4 is based on the response of the complete sample of 186 respondents on their levels of participation in group activities. The inferential statistics derived from the table show that there is no significant relationship between the level of member's participation in group activities and the category of membership. That is, in the activities of the group there is relative equal participation between the ordinary group members and group leaders. This also partly proves the hypothesis that participation in women's groups contributes to equitable redistribution of labour intra-gender in the rural areas.

**Table 7.5: The Category of Group Membership Vs Distribution of Income Among Group Members.**

EARNING INCOME FROM GROUP ACTIVITIES	CATEGORY OF MEMBERSHIP		TOTAL
	Ordinary member	Group leaders	
Yes	59 (41.5%)	11 (25%)	70 (37.6%)
No	83 (58.5%)	33 (75%)	116 (62.4%)
Total	142 (100%)	44 (100%)	186 (100%)

Gamma = -3.6. Disconfirms  $H_0$  that "Participation in economic - oriented women's groups makes no difference in the distribution of income among



women's group members".  $X^2=3.246$ ;  $df=1$ ;  $\alpha=0.05$ . Not significant at 5% level of significance. We accept  $H_0$  that "Participation in economic - oriented women's groups makes no difference in the distribution of incomes among women's group members".

Table 7.5 concerns the revelations of the various categories of women's group members as to whether they earn incomes or not from their individual women's group activities. Since the majority of the group members are women the presence of the men in the groups is ignored (since all the group leaders are also assumed to be women) to give intra-gender outlook. It should also be assumed that the revelations of earnings by the group leaders are truthful, because the authenticity of this may be doubtful. This is because fewer leaders tend to admit that they earn incomes from group activities probably because of the fear that the research might have been investigating funds embezzlement within the groups, and admission of earning money from the group would verge on self-incrimination, despite assurances by the researcher to the contrary.

The Statistical test in Table 7.5 reveals that participation in women's group activities does not make any significant difference in the distribution of income among the members of women's groups. That is, there is equal opportunity for both ordinary group members and group leaders for earning incomes from group activities. This finding also confirms the hypothesis that participation in economic-oriented women's groups tends to establish more equitable distribution of incomes intra-gender among the women members themselves in the rural areas.

Table 7.6 is based on the self-appraisal of the respondents of their households' food self-sufficiency. The Table however, investigates the effect of participating in the economic-oriented women's groups on the distribution of incomes between the sexes in the rural areas of Rangwe Division. In a subsistence farming community like the research area, this may be contributed to by increasing farm labour-time and increasing food production to create economic surplus of labour or excess production for the market, but would be hampered by a decrease in farm labour-time without compensation through the use of hired labour, appropriate technology, and farm inputs. Failure by group members to produce surplus food to sell for cash incomes cannot be compensated for by the meager earnings they make from group activities, which earnings are often put into group savings and reinvestment rather than shared

among members. The main beneficiaries of such cash incomes from sale of subsistence crops would be the women, who often earn cash incomes from the sale of surplus food crops rather than from cash crops.

**Table 7.6: Membership of Women's Groups Vs Production of Sufficient Food.**

FAMILY PRODUCTION OF SUFFICIENT FOOD	EFFECT OF GROUP MEMBERSHIP ON FAMILY LABOUR			TOTAL
	Decreased it	Made no difference	Increased it	
YES	4 (5.5%) (30.8%)	34 (46.6%) (46.6%)	35 (47.9%) (35.7%)	73 (100%) (39.7%)
SOMETIMES	5 (7.5%) (38.5%)	26 (38.8%) (35.6%)	36 (53.7%) (36.7%)	67 (100%) (36.4%)
NO	4 (9.1%) (30.8%)	13 (29.5%) (17.8%)	27 (61.4%) (27.6%)	44 (100%) (23.9%)
TOTAL	13 (7.1%) (100%)	73 (39.7%) (100%)	98 (53.3%) (100%)	184 (100%)

Gamma= 0.1219; Chi-square= 3.4896;  $\alpha = 0.05$ . Not significant at 5% level of confidence. We therefore accept  $H_0$  that: "Membership of a women's group does not influence the members household food production".

The statistical test with Table 7.6 shows that there is no significant relationship between the membership of the women's group and the level of household food production in the rural areas of Rangwe Division. But it would be desirable if membership of women's group contributed to an increase in the level of food production towards self-sufficiency, or towards production of surplus food to sell and earn cash income from farming.

If the existence of women's groups in the division has not stimulated food production, and the situation possibly remains the same as before, the traditional distribution of incomes which has more often favoured the men largely remain in force. The finding therefore disproves the hypothesis that participation in economic oriented women's groups helps to establish more equitable distribution of income between the sexes within the members' households. The incomes that women directly earn from group activities are often too small and irregular to be considered as

substitutes for traditional sources which need to be reactivated to become more productive in the transition to the more lucrative sources.

But while the finding of table 7.6 disproves part of the hypothesis, the findings of Tables 7.3 - 7.5 confirm it. Therefore the hypothesis should be assumed largely proved. It should thus be concluded that participation in economic-oriented women's groups helps to establish more equitable distribution of income and labour between the sexes within the members' households, and among the women members themselves in the rural areas.

Testing  $H_1$  that:

*Membership of women's groups is likely to improve the status and/or prestige, and decision-making prowess of the members of women's groups in the rural areas.*

**Table 3.4(a): Leadership of Women's group Vs Acquisition of Leadership Positions in Other Groups.**

	FIRST GROUP LED	
	A Women's group	Not a Women's group
Number that lead other groups	8	7

$X^2 = 0.0667$ ;  $df=1$ ;  $\alpha=0.05$ . Not significant at 5% level. We accept  $H_0$  that "Leadership of a Women's group does not increase the member's eligibility to lead other groups".

Table 3.4(a) is a collapsed form of Table 3.4 in order that it is possible to do a one variable chi-square, or goodness-of-fit test to enable us to determine how well our observed distribution fits the theoretical distribution. That is, whether there is a significant difference between the observed frequencies and the expected frequencies falling in each category of women's group leaders in the division as stated in the null hypothesis. The null hypothesis states that "leadership of a women's group does not increase the member's eligibility to lead other groups". The finding of the Table confirmed the null hypothesis. That is no significant relationship between leading a women's group as first group a member ever led and acquiring leadership positions in other groups.

Since leadership positions tend to confer status on their holders, and

leadership of women's groups does not significantly determine a member's ability to acquire more such positions, Table 3.4(a) partly disproves  $H_5$ . Membership of women's group alone does not improve the status and/or prestige of the members.

Table 3.5 as such was unsuitable for conducting a  $X^2$  test on whether the membership of women's groups made a difference in the levels of status enjoyed by the various categories of women's group members. This was because the expected frequencies in one cell was less than five (5). However, factorial analysis using percentages was conducted with the more desirable of the two variables - a rise in status. This involved 43(97.7%) of the 44 group leaders and 128(90.1%) of the 142 ordinary group members. Using Joseph Zubin's nomograph depicted in Finney's tables (Oppenheim, 1979:290-292),  $X^2 = 0.161$  was found to be significant, and therefore rejecting the null hypothesis that "Membership of a women's group does not cause a rise in the group member's status", and accept the alternative hypothesis that "Members of a women's group causes a rise in the group member's status". This confirms  $H_5$ .

However, this finding is not very conclusive because we have not tested the other variable in the response - "no rise" - because one of the frequencies is too small to be measured against the nomograph shown in Finney's Tables.

**Table 7.7: Membership of Women's Groups Vs Growth of Decision Making by Group Members.**

	MODE OF DECISION MAKING		
	Through discussion by all members	Dictated by group leaders	Come from outside the group
Number of members expressing their views	170	11	1

$X^2 = 296.2$ ;  $df=2$ ;  $\alpha=0.05$ . Significant at 5% level. We reject  $H_0$  that "Membership of Women's group does not make a difference in the members' decision making prowess", and accept  $H_A$  that "Membership of Women's groups improves decision-making prowess among the members".

Table 7.7 is based on a total of 182 respondents who expressed their views on the type of decision-making they believed existed in the women's groups. The result

of one variable chi-square test was found to be significant, prompting us to reject the null hypothesis that membership of Women's group does not make a difference in the members' decision making prowess. The alternative hypothesis that membership of Women's groups improves decision-making prowess among the members was therefore accepted. This confirms hypothesis H<sub>5</sub>.

**Table 7.8: Category of Group Membership Vs Punishment for Criticising Wrong Doing Within the Group.**

	CATEGORY OF MEMBERSHIP	
	Ordinary members	Group leaders
Number of members punished	13	4

$X^2 = 4.7647$ ;  $df=1$ ;  $\alpha=0.05$ . Significant at 5% level. We reject H<sub>0</sub> that "There is no difference in the meting out of punishment to those in the various categories of group members who criticise wrong-doing within the groups", and accept H<sub>A</sub> that " The rate of punishment for criticising wrong-doing within the women's groups is determined by the category of membership of the group".

Table 7.8 is based on seventeen women's group members whom the respondents mentioned as having been disciplined for expressing dissenting views against wrong-doing within the groups. One variable chi-square test was carried out "to determine whether or not a significant difference existed between the observed number of cases falling into each category, and the expected number of cases based on the null hypothesis" (Haber and Runyon, 1972:319-320). The null hypothesis stated that there is no difference in the meting out of punishment to those in the various categories of group members who criticise wrong-doing within the groups".

The finding of Table 7.8,  $X^2=4.7647$ , was significant and thus disproved the null hypothesis. We therefore accept the alternative hypothesis that the rate of punishment for criticising wrong-doing within the women's groups was determined by the category of membership of the group. The observed frequencies indicate that it was more unfavourable towards the ordinary members than group leaders.

Punishing members for opposing misdeeds is a suppression of decision-making prowess within the groups in this case. This disproves H<sub>5</sub>.

But since two of the four statistical tests confirm  $H_3$ , as is the descriptive analysis we should assume the hypothesis as proved. That is the research found that membership of women's groups is likely to improve the status and/or prestige, and decision-making prowess of the members of women's groups in the rural areas.

Testing  $H_6$  that:

*The Provision of External Funding to Women's Groups Tends to Raise the Members' Ability to Raise more Funds for Group Activities (and for the Members' Own Use).*

**Table 2.4(a): External Assistance Vs the Status of the Group's Main Project.**

	PROJECT STATUS AFTER RECEIVING EXTERNAL ASSISTANCE		
	Completed	On-Going	Dormant
Number of projects	1	61	7

$X^2 = 108.6$ ;  $df=2$ ;  $\alpha=0.05$ . Significant at 5% level. We therefore reject  $H_0$  that "There is no difference caused in the status (development) of the women's groups projects by the provision of external assistance to the groups", and accept  $H_A$  that "There is a significant difference caused in the status (development) of the women's groups projects that is caused by the provision of external assistance to the groups".

Table 2.4(a) refers to the response of 69 interviewees from groups which had received external financial and/or material assistance by the time of holding the interviews. Goodness-of-fit test was used to determine whether a significant difference existed between the observed frequencies falling in each category and the expected frequencies (20.3) based on the null hypothesis. As Siegel (1956:43) would say the  $X^2$  technique tests whether the observed frequencies are sufficiently close to the expected ones to be likely to have occurred under  $H_0$ .

In Table 2.4(a) the  $X^2$  of 108.6 was found to be significant. We therefore rejected the null hypothesis that there is no difference caused in the status (development) of the women's groups' projects by the provision of external assistance to the group. We accept the alternative hypothesis that there is a significant difference in the status of women's groups projects that is caused by the provision of external aid to the groups. In other words the rate at which a project changes its

status after receiving external financial or material aid tends to be determined by the amount of the aid.

Women's groups, as is the case in most other self-help economic groups, are generally associated with the members' raising by themselves of the requisite funds for project development. As the descriptive analysis of Table 5.1 reveals the amount of members' contributions towards group projects, after a group has been assisted from external sources, tends to be correlated to the amount of the assistance received. Thus external aid stimulates members' contributions towards group projects. Therefore the finding of Table 2.4(a) partly confirms  $H_0$  that "The provision of external funding to women's groups tends to raise members' ability to raise more funds for group activities". This contributes to group members achievement of economic self-reliance, at least for their individual women's groups. This is at least one step towards the alleviation from the problem of poverty.

**Table 7.9: Level of Economic Independence from the Husband Achieved Vs Assets Acquired Since Joining the Group.**

PERSONAL ASSETS ACQUIRED	FELT LEVEL OF DEPENDENCE				TOTAL
	Decreased dependence	Made equal to him	Made no difference	Increased dependence	
ACQUIRED NO ASSETS	48 (55.2%) (69.6%)	5 (5.7%) (62.5%)	30 (34.5%) (90.9%)	4 (4.5%) (40%)	87 (100%) (72.5%)
ACQUIRED ASSETS	21 (63.6%) (30.4%)	3 (9.1%) (37.7%)	3 (9.10%) (9.10%)	6 (18.2%) (60%)	33(100%) (27.5%)
TOTAL	69 (57.5%) (100%)	8 (6.7%) (100%)	33 (27.5%) (100%)	10 (18.3%) (100%)	120(100%)

$X^2 = 11.6$ ;  $df=3$ ;  $\alpha=0.05$ . Significant at 5% level. We therefore reject  $H_0$  that "Membership of women's groups does not cause a reduction of women members' economic dependence on their husbands", and accept  $H_A$  that "Membership of women's group increases the women members economic independence from their husbands".

Table 7.9 is based on the response of 120 females of women's groups in the sample on whether their membership on women's groups had decreased their economic dependence on their husbands, by significantly increasing their ability to generate their own incomes, and to acquire their own assets. However, the ability to acquire own assets by some of the women may also arise from their having been

married to relatively rich and liberal men who have been able to supplement the income they receive from women's group activities with what they receive from their husbands. And for others it may be antecedental that they were already in the process of acquiring these assets, and they joined the groups with the hope of improving their chances of acquiring them. At any rate the generation of one's own income, and the possession of personal assets serve as indicators of achieving economic self-reliance.

The statistics in Table 7.9 found a significant relationship between membership of women's groups and the women's achievement of economic independence from their husbands. That is, we reject the null hypothesis that membership of women's groups does not cause a reduction of women members' economic dependence on their husbands. We accept the alternative hypothesis that "Membership of women's groups increases the economic independence of women members' from their husbands". This is partly accomplished by enabling women to acquire their own private property through the use of earnings from the group activities.

Greater financial earnings to women's group members are supposed to be found with successful women's groups. Such groups are often the well established, self-reliant groups, whose ability to generate income for the benefits of their members are greater. But as descriptive analysis of Tables 5.1 and 5.2 have shown the success of a women's group in achieving the objectives of establishing viable projects is very much influenced by the receipt of external financial/material assistance by the group. This finding was confirmed by the statistics of Table 2.4(a). We therefore conclude that where it applies, external assistance to women's groups contributes to the female members' achievement of self-reliance from their husbands. That is, it enables them to raise more funds for their own use independent of their husbands.

$H_0$  is therefore confirmed. Provision of external financial or material assistance to women's groups plays an important role in meeting one of the goals of Women's Group Movement of economic development for women for the eradication of poverty in the rural areas of the Third World countries.



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## CHAPTER SIX

### SUMMARY AND CONCLUSION

The following comprise the summary of and conclusions on the major findings of the study:

The theme of this study was to establish whether the Women's Group Movement is bringing about economic development to the women of the division, and thus eradicating the scourge of poverty among them. One of the areas the study concerned itself with was to investigate whether the women's participation in women's group activities contributes to better standards of living equally for all the members of these groups in the rural areas. We hypothesized that benefits accruing to women upon joining the economic activities-oriented women's groups tend to be determined by the member's economic condition at the time of joining the group. While the findings of statistical analysis were inconclusive, the findings of descriptive analysis was that there is no relationship between the members' prior economic condition and the gains she/he obtains from women's group activities. Although this substantive finding coincides with the official policy on women's groups we accept it because all the descriptive data analysis point to it and the results of the case study confirms it while statistical analysis provide contradictory results.

The opening for improvement of the socio-economic quality of life for a member of a women's group was the same for all group members. Their options for acquiring assets, receiving training, or being elected group leaders did not depend on their occupation, wealth or household incomes before they came to the groups. Therefore the groups can be said to be offering fair forums for the members to strive to improve the conditions of their life, and in this sense can be said to be appropriate economic-oriented organizations for a rural setting where traditions still demand fair competition for all.

In investigating whether the Women's Group Movement helps to bring about economic development and therefore elimination of poverty of the women's group members in the rural areas, two hypotheses were used around which to collect data. One of these was that participation in women's groups' economic activities only tends to supplement self-subsistence for the women's group members in the rural areas.

The finding of the study was that the activities of the movement only serve to supplement self-subsistence to the members of women's groups. In general these activities do not even contribute to the achievement of food self-sufficiency in the rural areas, leave alone the production of surplus for conversion to savings and investments for economic development.

The other hypothesis stated that participation in women's groups' economic projects/activities tends to enhance capital accumulation and productive investment, and property ownership in the rural areas. It was found that participation in women's group activities in Rangwe Division is not contributing to capital accumulation and productive investment. Accumulation of capital and productive investment (like in business) are some of the indicators of economic development. The incomes the women earn from their group activities are not large enough to significantly enable them to acquire their own private property. The Women's Group Movement is therefore not significantly contributing to the economic development for the women's group members in Rangwe Division. In fact due to the low level of production of many of the items produced by women's group activities the movement is currently contributing to growth rather than development. Therefore the movement is not serving as a tool for relieving the women of the division of their problem of poverty. It should therefore not be relied upon as the sole female-oriented developmental programme to relieve the women in the rural areas from their economic insufficiency.

Women's group activities, according to the findings of this study, are yet to be considered a major source of income for group members despite years of the existence of women's groups. And generally only a small minority of women's group members in the division can claim to be currently earning incomes from women's group activities. If the earnings from group activities cannot rise to the level of adequately compensating the members for lost time and incomes from their traditional economic activities after more than a decade of experimentation, then the group members should be advised to reduce their commitment to these activities in order to stem a deterioration of productivity in traditional economic processes that have sustained this nation.

The study further established that participation in women's group activities brings about equitable distribution of incomes and labour between the sexes and intra-

gender among the women in the rural areas. These were found to be so within the group members' households, and within the groups themselves, according to most of the results of descriptive data analysis, as well as those of statistical data analysis. While the women still do most of the farm work those who belong to women's groups have generally reduced the amount of time they spend in their farms, thus slightly bringing it down closer to that spent by their husbands on the same. There is also a significant tendency to employ male workers to do traditionally defined female tasks by the members of the women's group. And in group activities there is generally equal participation between group leaders and the ordinary members. There is also equitable sharing of incomes from group activities among the group members, although it slightly favours the ordinary members.

In conclusion it can therefore be said that the movement is in this regard a tool for the reduction of economic differentiation and exploitation in the rural areas. Thus if its other merits could be improved to make it beneficial to the majority of the target social group, it could be pursued as a programme of enhancing socio-economic equality in the rural areas.

The study went ahead to analyze some of the social benefits that accrue to the members of women's groups in the rural areas of the division. The descriptive analysis of the research data unanimously found that membership of the women's groups tends to improve the status and/or prestige and decision-making prowess of the members of women's groups in the rural areas. Using a decision-region of 5 per cent level of significance half of the statistical analyses confirmed this finding. The study therefore found that membership of the women's groups reduces social oppression of women in the rural areas, and in this sense is contributing to the elimination of the non-material indicators of poverty. The members of women's groups are not only able to make the major decisions affecting these organizations, like the election of group leaders, financial management of their groups, and selection of group employees, they also generally enjoy a rise in their status and/or prestige by gaining more recognition, which has generally improved the demand for their contribution to their communities' social processes. The movement thus contributes to the enhancement of social equality in the rural areas, and should be pursued in this regard, if ways could be found of involving the majority or the whole of the target

group. Otherwise it would only be improving the social standing of a minority which will eventually bring about social stratification in the rural areas.

The study also established that the provision of external material and financial assistance to women's groups promotes the development of self-reliance by the groups and economic independence of the female group members from their husbands. The study found that giving external aid to women's groups motivates the group members to raise more funds for the development of group projects and activities, thus moving towards project completion and achieving of self-reliance for their groups. The study found substantive relationship between the size of the external aid and the amount of subsequent members' contributions towards group projects and activities. Completed projects are generally expected to generate incomes that the members can earn for personal use. While these earnings were found not to be statistically significant, beginning to earn one's own income is a move towards achieving economic independence. Some of the women who belong to the successful groups were found to use the earnings from their groups to acquire private property. But the success of most groups is linked with the acquisition of external assistance. Thus external assistance to women's groups was found to enhance the achievement by female group members of economic independence from their husbands.

It is the contention of this study that provision of external financial and/or material assistance should be stepped up and be equitably distributed to groups across an area, if the membership of women's groups is to speed up the growth of female economic self-reliance in the rural areas. The attainment of economic self-reliance is one indicator of the eradication of poverty in any society. Groups in low potential areas experiencing low economic development will take a long time to win the war against poverty for their members without the provision of supplementary financial and/or material assistance from external sources.

While the study finds the women's group movement as playing a positive role, albeit in a small scale, in the eradication of various forms of socio-economic discrimination between the sexes or intra-gender among the women unlike the findings of Sorensen (1990:20), its contribution as a programme of economic development has been very low. It has only tended to bring about some growth. It has not significantly helped to strengthen the economic indicators of development like capital

accumulation and productive investments, both essential for the elimination of material indicators of poverty like lack of adequate incomes and non-ownership of assets.

Thus the positive socio-economic impact of the movement on the rural women, and rural life in general has so far been minimal. Negatively it has affected the use of the members' own labour in the traditional processes, especially farming. The group members have generally tended to reduce the time spent on some of the household activities like farm work.

Few of the groups within the programme have ever achieved their objectives, and are thus unable to meet their goals of eradication of poverty through development. It therefore demands that some form of re-evaluation and redefinition of the programme is necessary if its use as a tool of economic development is to be continued. Currently the small minority of women who are found in women's groups seem to enjoy false illusions of the importance of the economic gains which hardly turn to be significant when subjected to scientific evaluation.

## RECOMMENDATIONS

The above mentioned findings of this study present important policy implications for planners of rural development through the women's contribution to rural development, as well as their own as a long disadvantaged social group. Great attention should therefore be given to the above factors if the women's potentiality in the development processes of our countryside is to be successfully tapped for the benefit of the present and the future generations, especially the females.

To assist the women to achieve their dream of removing poverty from their midst the following recommendations are made by the study:

The current women's groups economic activities should be streamlined and focused towards expanded production, which is the essence of development and hence a precondition for the eradication of poverty. These activities should be made the targets of invigorated productive investment to raise the community's productivity to the levels that can cause sustained economic development, and thus draw the confidence of the women in their potentiality to positively change the socio-economic state of their localities and the nation at large. There should be deliberate stress on

the accumulation and utilization of productive capital to enhance the efficiency of local production as a way of alleviating the scourge of poverty. This could be propounded upon by development workers and other resource persons at seminars, *barazas*, and in the field.

The study also recommends that for a start the women's groups should be encouraged to venture only into more viable economic enterprises with tested prospects of success. For example, the groups should be encouraged to start big economic projects like labour intensive factories (industries) that could provide employment, and therefore reliable incomes in form of wages and dividends to group members. This would be in contrast to the present mass of petty commercial activities the groups are involved in, with no immediate prospects of altering the women's contribution to economic development and the eradication of poverty. The first such projects could be run for brief periods as Government or NGO supported demonstration projects before their complete handing over to group members. The products of such industries should be those with assured markets, both internal and external, unlike most of the products currently produced by women's groups.

The conditions that gave rise to "Modernization" as a theory of development, under which the movement was instituted in the country, have changed. This calls for urgent need to review the programme with the aim of hastening the elimination of pre-capitalist conditions of production inherent in the implementation of the theory. There can be no successful half-measures to development programmes. We either streamline the women's groups to fully become productive components of capitalist production, or we abandon them for an alternative programme that would assure the rural women more of success in their quest to achieve development for themselves and their surroundings. It is therefore the recommendation of this study that the Women's Bureau, and the other agencies involved in women's development programmes, make an urgent critical re-examination of the movement.

In view of the fact that a significant number of men are members of the women's groups this study, in its disagreement with half measures, recommends the institution of strong all-sex groups. The women and the men in our society should not operate as separate economic spheres of life if we are to be able to take off quickly in economic development. All the major socio-economic activities of our

national life should be exercised in a single sphere if we are to hope for a quick clearance of obstacles in our development efforts. The strength of a society lies in its unity of purpose. But there should be instituted checks and balances against oppression and exploitation of other's efforts in such groups.

The study further recommends that much should be done by the policy makers to make the extension workers in the rural areas acquire a uniform understanding of and approach to the movement for its effective co-ordination and promotion as a tool of economic development. It is imperative that the above factors receive critical attention of the policy makers if the use of Women's Group Movement as a programme of economic development can have indelible impact on the overall development of this society.

### **AREAS OF FURTHER RESEARCH**

- (1) An experimental study should be conducted on the members and the non-members of the women's groups for further confirmation of the above findings.



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## APPENDIX I

### INTERVIEW SCHEDULE/QUESTIONNAIRE FOR ORDINARY GROUP MEMBERS AND GROUP LEADERS

NAME \_\_\_\_\_

AGE \_\_\_\_\_

SEX: Male \_\_\_\_\_ Female \_\_\_\_\_

Marital Status: Married \_\_\_\_\_ Divorced \_\_\_\_\_

Separated \_\_\_\_\_ Widowed \_\_\_\_\_ Single \_\_\_\_\_

Number of Children:

a) Living \_\_\_\_\_

b) Dead at infancy (if any) \_\_\_\_\_

Education: Primary \_\_\_\_\_

Secondary \_\_\_\_\_

College \_\_\_\_\_

University \_\_\_\_\_

None \_\_\_\_\_

Main occupation: Peasant (tiller of Land) \_\_\_\_\_

Trader (a) Petty (small) commodities \_\_\_\_\_

(b) Large enterprise (specify) \_\_\_\_\_

Self-employed craft person \_\_\_\_\_

Government employee-Categorised according to Salary

(a) Job Group A - E \_\_\_\_\_

(b) Job Group F - G \_\_\_\_\_

(c) Job Group H and above \_\_\_\_\_

Other (specify) \_\_\_\_\_

1. What is the name of your group? \_\_\_\_\_
2. Is your group registered with the Department of Social Services?
  - (a) Yes \_\_\_\_\_
  - (b) No \_\_\_\_\_
3. If yes, what year was it registered? \_\_\_\_\_
4. How many members did your group have at the beginning? \_\_\_\_\_
5. How many members does it have now? \_\_\_\_\_
6. What are the three major objectives of your group?
  - (a) \_\_\_\_\_
  - (b) \_\_\_\_\_
  - (c) \_\_\_\_\_
7. How well do you understand the objectives of your group?
  - (a) Very well \_\_\_\_\_
  - (b) A little \_\_\_\_\_
  - (c) Not at all \_\_\_\_\_



8. Has the group achieved any of its objectives?  
 (a) None \_\_\_\_\_  
 (b) All \_\_\_\_\_  
 (c) Some \_\_\_\_\_  
 (d) Do not know \_\_\_\_\_
9. List three main activities of your group?  
 (a) \_\_\_\_\_  
 (b) \_\_\_\_\_  
 (c) \_\_\_\_\_
10. Have you belonged to any women's group which has been abandoned (failed)?  
 (a) Yes \_\_\_\_\_  
 (b) No \_\_\_\_\_
11. What was the major cause of its failure? \_\_\_\_\_
12. How many hours on average do you spend on your group activities per month?  
 \_\_\_\_\_
13. How much do you feel you participate in the activities of your group?  
 (a) Fully participate \_\_\_\_\_  
 (b) Participate a little \_\_\_\_\_  
 (c) Participate very little \_\_\_\_\_  
 (d) Do not participate \_\_\_\_\_
14. What do you understand by poverty? \_\_\_\_\_
15. What modern technology (equipment or machinery) if any, has your group introduced in its activities?  
 (a) \_\_\_\_\_  
 (b) \_\_\_\_\_  
 (c) \_\_\_\_\_
16. How has the technology affected the efficiency of the members' activities?  
 (a) Do not Know \_\_\_\_\_  
 (b) Lowered it \_\_\_\_\_  
 (c) Increased it \_\_\_\_\_  
 (d) Made no difference \_\_\_\_\_
17. If the technology is also used by the local community, has it raised the general productivity (that is amount produced over the same length of time) in the activities in which it is used?  
 (a) Yes \_\_\_\_\_  
 (b) No \_\_\_\_\_
18. Who elect your group leaders?  
 (a) Self-appointed \_\_\_\_\_  
 (b) Nominated by other persons outside the group \_\_\_\_\_  
 (c) The members themselves \_\_\_\_\_

19. If elected by the members what main qualities in them attracted you?

- (a) Status (importance) and prestige (respect) \_\_\_\_\_  
 (b) Education \_\_\_\_\_  
 (c) Wealth \_\_\_\_\_  
 (d) Other (specify) \_\_\_\_\_

### FOR GROUP LEADERS

20. What post do you hold in your group? \_\_\_\_\_

21. How did you come to hold it? \_\_\_\_\_

- (a) Nominated by person(s) outside the group \_\_\_\_\_  
 (b) Self-appointed \_\_\_\_\_  
 (c) Elected by group members \_\_\_\_\_  
 (d) Other (specify) \_\_\_\_\_

22. In how many other groups are you a leader? \_\_\_\_\_

23. If you are a leader in other groups, what posts do you hold?

- (a) First group \_\_\_\_\_  
 (b) Second group \_\_\_\_\_  
 (c) Third group \_\_\_\_\_  
 (d) Fourth group \_\_\_\_\_

24. In what order of time sequence is this group among the groups in which you are a leader? \_\_\_\_\_

25. Was the first group you came to lead a women's group?

- (a) Yes \_\_\_\_\_  
 (b) No \_\_\_\_\_

### ALL

26. How are important group decisions reached?

- (a) Dictated by group leaders \_\_\_\_\_  
 (b) Through discussions by all the members \_\_\_\_\_  
 (c) Come from outside the group \_\_\_\_\_

27. Has your social Status (importance) risen since you joined the women's group?

- (a) Yes \_\_\_\_\_  
 (b) No \_\_\_\_\_

28. If yes what do you attribute this to? \_\_\_\_\_

29. Who is your group patron, if there is one? \_\_\_\_\_

30. Does your group make any money from its activities?  
 (a) Yes \_\_\_\_\_  
 (b) No \_\_\_\_\_
31. How much money does it make in total per month on average?  
 Kenya Shillings \_\_\_\_\_
32. Is there profit in the money your group makes?  
 (a) Large \_\_\_\_\_  
 (b) Moderate \_\_\_\_\_  
 (c) Little \_\_\_\_\_  
 (d) None \_\_\_\_\_
33. How is the money generated by group activities used?  
 (a) Shared among members \_\_\_\_\_  
 (b) Put in the group's savings \_\_\_\_\_  
 (c) Reinvested in productive activities \_\_\_\_\_  
 (d) Other (specify) \_\_\_\_\_
34. Who do you consider benefit more from group activities?  
 (a) The rich \_\_\_\_\_  
 (b) The poor \_\_\_\_\_  
 (c) Equally \_\_\_\_\_
35. How does this affect recruitment (entry) of members to women's groups?  
 (a) Increases it \_\_\_\_\_  
 (b) Reduces it \_\_\_\_\_  
 (c) Makes no difference \_\_\_\_\_  
 (d) Other (specify) \_\_\_\_\_
36. Do you earn money from group activities?  
 (a) Yes \_\_\_\_\_  
 (b) No \_\_\_\_\_
37. If yes, what do you use it for?  
 (a) Invest in productive expenses (e.g, buying land, putting in business, etc) \_\_\_\_\_  
 (b) Buy consumables \_\_\_\_\_  
 (c) Save \_\_\_\_\_  
 (d) Pay school fees \_\_\_\_\_  
 (e) Improve shelter (housing) \_\_\_\_\_
38. How has your membership of the group affected the family overall earnings (e.g. production level and cash income)  
 (a) Made no difference \_\_\_\_\_  
 (b) Reduced it \_\_\_\_\_  
 (c) Raised it \_\_\_\_\_
39. What was your main source of income before you joined the group? \_\_\_\_\_  
 \_\_\_\_\_

40. What is your main source of income now? \_\_\_\_\_
41. What do you consider as important asset (property) e.g., land, house etc.) the family had before you joined the women's group? \_\_\_\_\_
42. What other assets (property) have the family acquired since you joined the group? \_\_\_\_\_
43. What personal assets (property) have you acquired if any, since you joined the group? \_\_\_\_\_
44. Who will inherit your property (including your shares in the group) when you die?
- (a) The son(s) \_\_\_\_\_
  - (b) The daughter(s) \_\_\_\_\_
  - (c) Not decided yet \_\_\_\_\_
  - (d) Other (specify) \_\_\_\_\_
45. How has your membership of the group affected your economic relations with your husband, if you are married?
- (a) Decreased dependency on him \_\_\_\_\_
  - (b) Increased dependency on him \_\_\_\_\_
  - (c) Has made no difference \_\_\_\_\_
  - (d) Made me feel equal to him \_\_\_\_\_
46. Name the major property the group has purchased or established.
- (a) \_\_\_\_\_
  - (b) \_\_\_\_\_
  - (c) \_\_\_\_\_
47. What is the total cost of acquiring this property? KShs \_\_\_\_\_
48. Has your group received any financial or material assistance from Kenya Government or from any voluntary organization?
- (a) Yes \_\_\_\_\_
  - (b) No \_\_\_\_\_
49. If yes, please, specify:
- (a) Cash - Kshs \_\_\_\_\_ From \_\_\_\_\_
  - (b) Material(s) \_\_\_\_\_ Valued at Kshs \_\_\_\_\_  
from \_\_\_\_\_
50. How has the assistance been utilized?
- (a) To strengthen group activities \_\_\_\_\_
  - (b) Shared among members \_\_\_\_\_
  - (c) Unaccounted for usage \_\_\_\_\_
  - (d) Still unused \_\_\_\_\_

51. Have the group activities improved or deteriorated since the group received the assistance?  
 (a) Deteriorated \_\_\_\_\_  
 (b) Improved \_\_\_\_\_  
 (c) Remained the same \_\_\_\_\_
52. What was the status (level of development) of the group's major project before receiving the assistance?  
 (a) Proposed \_\_\_\_\_  
 (b) On-going \_\_\_\_\_  
 (c) Dormant \_\_\_\_\_  
 (d) Completed \_\_\_\_\_
53. What is its status now?  
 (a) Completed \_\_\_\_\_  
 (b) Proposed \_\_\_\_\_  
 (c) On-going \_\_\_\_\_  
 (d) Dormant \_\_\_\_\_
54. Since receiving the assistance have the members made more financial/material contributions (including local harambee fund raising and regular members' contributions) towards the group project or activities?  
 (a) Yes \_\_\_\_\_  
 (b) No \_\_\_\_\_  
 (c) N/A \_\_\_\_\_
55. If yes, how much? KShs \_\_\_\_\_ (including estimated value of materials)?
56. How many, if any, group members have regular wage employment in the group activities? \_\_\_\_\_
57. What type of house do you live in?  
 (a) Mud walled and grass thatched (temporary) \_\_\_\_\_  
 (b) Permanent \_\_\_\_\_  
 (c) Semi-permanent \_\_\_\_\_
58. What is the total estimated size of the family land? \_\_\_\_\_ acres.
59. How often does the group receive report of the financial accounts?  
 (a) Once a year \_\_\_\_\_  
 (b) Once every two years \_\_\_\_\_  
 (c) There has never been any report \_\_\_\_\_  
 (d) Other (specify) \_\_\_\_\_
60. Do all the members express their views on financial management of group funds?  
 (a) Yes \_\_\_\_\_  
 (b) No \_\_\_\_\_

61. Have any members who expressed strong sentiments (opposition) to misconduct within the group (e.g. misuse of group funds, frequent failure to attend group activities) been disciplined (punished)?
- (a) Yes \_\_\_\_\_  
 (b) No \_\_\_\_\_
62. If yes, how many have been?
- (a) Ordinary members \_\_\_\_\_  
 (b) Group leaders \_\_\_\_\_
63. Who does most of your households farm work?
- (a) The children \_\_\_\_\_  
 (b) The spouse \_\_\_\_\_  
 (c) Paid casual labourers \_\_\_\_\_
64. What difference has your membership of the group made to your share in the family labour?
- (a) Decreased it \_\_\_\_\_  
 (b) Increased it \_\_\_\_\_  
 (c) No difference \_\_\_\_\_
65. If your share in the labour has decreased what activities have been minimised or dropped?
- (a) \_\_\_\_\_  
 (b) \_\_\_\_\_  
 (c) \_\_\_\_\_
66. Does your family produce enough food to eat all the year round?
- (a) Yes \_\_\_\_\_  
 (b) No \_\_\_\_\_  
 (c) Sometimes \_\_\_\_\_
67. Do you employ any male worker(s) to perform traditionally defined female tasks (e.g. cooking in your household)?
- (a) Yes \_\_\_\_\_  
 (b) No \_\_\_\_\_
68. What is the total household monthly income (estimated in Kenya shillings) including wages? Kshs \_\_\_\_\_
69. How many persons live in your household? (dependents) \_\_\_\_\_
70. What is the family's average expenditure per month on food? KShs \_\_\_\_\_
71. Is the family regularly able to pay school fees for the children in school/ college from its own resources?
- (a) Yes \_\_\_\_\_  
 (b) No \_\_\_\_\_

72. How many times have you attended courses/seminars as a member of women's group?

- (a) Once \_\_\_\_\_
- (b) More than once (specify) \_\_\_\_\_
- (c) Never \_\_\_\_\_

73. Have you completed paying all your required contributions to the group?

- (a) Yes \_\_\_\_\_
- (b) No \_\_\_\_\_

74. If you have not, what is the main reason?

- (a) Lack of progress by the group \_\_\_\_\_
- (b) Lack of money \_\_\_\_\_
- (c) No reason \_\_\_\_\_
- (d) Other (specify) \_\_\_\_\_

75. Where has the money you have contributed to the group come from?

- (a) My husband \_\_\_\_\_
- (b) My own \_\_\_\_\_
- (c) Other (specify) \_\_\_\_\_

## APPENDIX II

1. What is your name? \_\_\_\_\_
2. What is your occupation? \_\_\_\_\_
3. What substantive post do you hold in your job? \_\_\_\_\_
4. What type of women's groups predominate in Rangwe Division?
  - (a) Social Welfare groups \_\_\_\_\_
  - (b) Commercial economic group \_\_\_\_\_
  - (c) Other specify \_\_\_\_\_
5. Who is mostly responsible for the formation of women's groups in the division?
  - (a) Extension development workers \_\_\_\_\_
  - (b) Local leaders \_\_\_\_\_
  - (c) Other specify \_\_\_\_\_
6. What proportion of the women in the division do you estimate to be members of women's group?
  - (a) About 20% \_\_\_\_\_
  - (b) About 30% \_\_\_\_\_
  - (c) About 50% \_\_\_\_\_
  - (d) More than 75% \_\_\_\_\_
7. What do you base your estimate on? \_\_\_\_\_
8. Do women's groups in the division usually achieve their set objectives?
  - (a) Yes \_\_\_\_\_
  - (b) No \_\_\_\_\_
9. If no, what do you consider to be the main obstacle to meeting group objectives? \_\_\_\_\_
10. What do you consider the effect of giving external financial and material assistance to women's groups on the members continued financial/and or material contributions for further group activities?
  - (a) Causes laxity \_\_\_\_\_
  - (b) Provides an impetus <sup>for</sup> group contributions \_\_\_\_\_
  - (c) Makes no difference \_\_\_\_\_
  - (d) Creates dependency complex \_\_\_\_\_
11. What do you consider to be the effect of external financial /and or material assistance to women's groups on the rate of project completion?
  - (a) Makes no marked difference in the majority of cases \_\_\_\_\_
  - (b) Reduces the rate \_\_\_\_\_
  - (c) The rate increases \_\_\_\_\_



12. How do the women generally spend the income from women group activities?
- (a) Reinvest it in productive activities \_\_\_\_\_
  - (b) Share it immediately among themselves for personal or household expenditure \_\_\_\_\_
  - (c) Do not know \_\_\_\_\_
  - (d) Save it \_\_\_\_\_
13. What do you consider is the effect of women's group economic activities on the accumulation (build up) of productive e.g. machinery and equipment, workshops, etc in the division?
- (a) Increases the rate of accumulation \_\_\_\_\_
  - (b) Reduces accumulation \_\_\_\_\_
  - (c) No observable difference \_\_\_\_\_
14. What has been the effect of women's groups' projects/activities on the level of productivity (amount of output per same work time) within agriculture/home industries in the division?
- (a) Raised productivity \_\_\_\_\_
  - (b) Lowered productivity \_\_\_\_\_
15. What's your opinion about the amount of income generated by women's group activities?
- (a) Enough to cover the household's reproduction (subsistence) cost \_\_\_\_\_
  - (b) Too little to cover the household's reproduction (subsistence) costs \_\_\_\_\_
  - (c) Enough to cover the household's reproduction (subsistence) cost and investment by the members \_\_\_\_\_
16. What has been the effect of women's group activities on individual women's property ownership?
- (a) There has been a decline in the rate of property ownership \_\_\_\_\_
  - (b) There has been no noticeable difference \_\_\_\_\_
  - (c) There has been a marked increase \_\_\_\_\_
17. Who actually makes the major decisions that affect the development of most groups in Rangwe?
- (a) Group leaders \_\_\_\_\_
  - (b) The ordinary members \_\_\_\_\_
  - (c) People outside the group \_\_\_\_\_
18. What do you consider to have been the effect of the women's groups on food self-sufficiency for the households of group members?
- (a) Has increased it \_\_\_\_\_
  - (b) Has reduced it \_\_\_\_\_
  - (c) Has made no difference \_\_\_\_\_
19. What do you consider to have been the effect of women's groups on the women's economic dependence on their husbands?
- (a) Raised it \_\_\_\_\_
  - (b) Reduced it \_\_\_\_\_
  - (c) Has made no difference \_\_\_\_\_

20. Is there equal participation in group's manual activities between ordinary members and group leaders?  
 (a) Yes \_\_\_\_\_  
 (b) No \_\_\_\_\_
21. How has the membership of women's groups generally affected the women's share in the family labour in the division?  
 (a) Has increased it \_\_\_\_\_  
 (b) Has made no difference \_\_\_\_\_  
 (c) Has reduced it \_\_\_\_\_
22. Has membership of women's groups caused any domestic tensions in the community?  
 (a) Yes \_\_\_\_\_  
 (b) No \_\_\_\_\_
23. Whom do you think gains more in status (importance) and prestige (respect) among the members of successful women's groups?  
 (a) The group leaders \_\_\_\_\_  
 (b) All gain equally \_\_\_\_\_  
 (c) The ordinary members of the group \_\_\_\_\_
24. What is the name of a specific group you consider the most successful in Rangwe division?  
 \_\_\_\_\_
25. What are its main activities?  
 (i) \_\_\_\_\_  
 (ii) \_\_\_\_\_  
 (iii) \_\_\_\_\_
26. What do you think is the future of women's groups in the division?  
 (a) Bright \_\_\_\_\_  
 (b) Gloomy \_\_\_\_\_  
 (c) Very slow progress \_\_\_\_\_  
 (d) Other (specify) \_\_\_\_\_
27. What factors do you think could help to improve the development of women's groups in the division?  
 (i) \_\_\_\_\_  
 (ii) \_\_\_\_\_  
 (iii) \_\_\_\_\_
28. What do you consider are the major obstacles to the development of women's groups in the division?  
 (i) \_\_\_\_\_  
 (ii) \_\_\_\_\_