

**DETERMINANTS OF SUSTAINABILITY OF WOMEN
SELF HELP GROUPS IN MOMBASA ISLAND,
MOMBASA COUNTY, KENYA.**

BY

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**A RESEARCH PROJECT REPORT SUBMITTED IN PARTIAL
FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF
THE MASTER OF ARTS DEGREE IN PROJECT PLANNING
AND MANAGEMENT OF THE UNIVERSITY OF NAIROBI.**

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DECLARATION

This Research Project Report is my original work and has not been submitted to any other institution or University for examination.

MEPHA CAROLYN OKUMU

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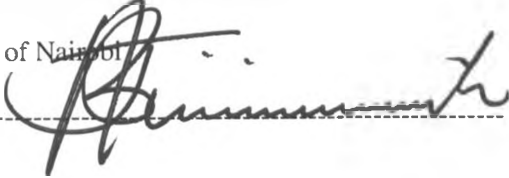
This research project report has been submitted with my approval as the university supervisor.

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DEDICATION

To my beloved daughter Agatha Nicole, Mum, Irene, Kriss, Tom and Kizito with love.

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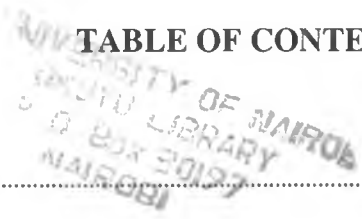


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ABBREVIATIONS AND ACRYONYMS

CBO	Community-Based Organizations
GNP	Gross National Product
GOK	Government of Kenya
NGO	Non Government Organization
SHG	Self Help Group
UN	United Nations
UNIDO	United Nations industrial Development Organization
UNCED	United Nations Conference on Environment and Development
UNEP	United Nations Environmental Programme

ABSTRACT

Issues related to women activities through participation in self help groups have gained grounds and are at the center stage in global development discourse. Despite the evidence of women's accomplishments in a given realm of national and local level development, their active participation in various development projects today leaves very much to be desired. The key purpose of the study discussed the determinants of sustainability of women Self Help Groups in Mombasa County. An overview of the literature review was based on the stated independent variables: Social loafing, decision making processes, third party agents' influence, skills in group dynamics and advisory services. The study adopted descriptive survey research design employing both probability and non-probability sampling methods. It involved a sample size of 130 members from target Population of 752 registered women SHGs comprising of group officials and members selected through random sampling. To ensure validity and reliability of the research instruments, the researcher carried out a pilot study targeting 1% of the sampled subject cases, of whom were excluded from the main study. The techniques applied to gather data were administration of questionnaires and personal interviews to respondents who were not comfortable with writing. Data obtained was analyzed using Statistical Package for Social Sciences (SPSS) and then presented in tabular form in order to measure the magnitude and direction of relationship between variables. The research hypothesis was tested using chi-square method. The findings showed a positive correlation between determinants of sustainability of Women Self Help Groups. It established that members are involved in decision making process an indication of productive and well functioning groups. Regard to influence of third party agents, the study revealed that most groups conduct their activities independently and only seek help on necessary services such as credit facilities and registration. The study showed that inadequate skills ranked highly among the determinants of group sustainability. Lack of commitment and financial constraints were identified as major challenges in the operations and development of the groups. Inadequate provision of advisory services was seen as a major setback in sustainability of the women Self Help Groups. The study also revealed absenteeism among the members hindered the full realization of the groups 'goals and objectives. The study recommends first, adoption and adherence of the group constitution by members of the Women Self Help Groups. Secondly, capacity building of the members on leadership and communication skills to embrace the tenets of good governance. Thirdly, equipping groups with project management and entrepreneurship skills to enable them plan, organize and manage resources prudently. There needs to be a more comprehensive policy framework that provides for legal recognition of self help movement, a major driving force for development. Finally, groups should be encouraged to access credit facilities such as loans and grants from the government to enable them raise sufficient funds for development and sustainability of their groups.

CHAPTER ONE

INTRODUCTION

1.1 Background of study

Groups have contributed significantly to community development. According to Mbithi and Rasmisson (1977) group projects can be categorized into large scale and local ones. Large scale projects are often conspicuous and widely publicized by national elites. These include regional colleges of technology and hospitals. The local projects include, inter-alia, construction of schools, churches, health centres, water projects, cattle dips, irrigation projects and social halls.

The concept of self-help groups gained significance, especially after 1976 when Prof. Mohammed Yunus of Bangladesh began experimenting with micro-credit and women Self Help Groups (SHGs). The strategy made quite revolution in Bangladesh in poverty eradication 'by empowering the poor women' (CIRDAP Digest, 2000).

SHGs are small informal associations created for the purpose of enabling members to reap economic benefit out of mutual help, solidarity and joint responsibility. The benefits include mobilization of savings and credit facilities and pursuit of group enterprise activities. The group based approach not only enables the poor to accumulate capital by-way of small savings but also help them to have access to formal credit facilities (Shylendra, 1998).

These groups by way of joint liability enable the poor to overcome the problem of collateral security and thus free them from the clutches of moneylenders. (Stigliz,1993). Besides some of the basic characteristics of SHGs like; small size of membership and homogeneity of composition will bring about cohesiveness and effective participation of members in the functioning of the group (Fernandez, 1994).

The self-help movement is said to represent an alternative development strategy, one that involves the process of social economic empowerment and whose long term objective is to rebalance the structure of power in society. It is centred on people and

their environments and argues for the rectification of imbalance in social, economic and political power. It is based on a humanist model of development – focused on men and women, and not just on the growth of materials, which are merely, means (Friedmann, 1992 and Elders, 2003). In India, for example, the Integrated Rural Development Program has addressed the problem of rural poverty by building the capacities of rural people to plan, drive, and sustain their own social and economic development.

In Southeast Asia, Vietnam - the *Tontine* or *Hui* (also *Hawala* or *Fei Chein*) tradition of SHGs focuses on financial activities through cash or in kind (Abiad, 1995). While self-help efforts in Indonesia, are also organized around credit unions and village-based banks, with some SHGs composed of fishermen and irrigation groups (Gaonkar, 2004).

In East Africa, Kenya - the tradition of local self-help development efforts, or *harambee*, is characterized by local initiatives to control and collectively work to use local resources focused on rural development (Thomas 1985). Also Self help movement, specifically women's group emerged in Central and Eastern Provinces of Kenya. As Monsted, M. (1973) notes, the groups in the Central Province began contributing money for members in merry-go round basis. They gradually moved into assisting members with money to purchase corrugated sheets for roofing their houses. The groups of Eastern province competed with each other in digging terraces and cut-off drains and farm work.

1.2 Statement of the problem

According to United Nations reports “women are half the world's population, yet they do two thirds of the world's work, earn one-tenth of the world's income, and own less than one-hundredth of the world's property” (UN 1985). It is not uncommon to find women supporting very large families although the majority of them are still very poor, therefore Women SHGs are formed with the aim of improving the living conditions of the poor. This cannot be effective unless women participate in their projects' formulation and implementation both as contributors and beneficiaries.

Women are considered as an extremely pivotal point in the process of change in the rural areas. Women's participation in SHGs provides them the opportunities to be actively involved in the decision-making process. This has proven to be an effective means to bring about a change in their way of life in terms of economic well-being and adoption of new technology (Singh, 2009).

Much of literature associates the success of SHGs with group formation. Singh and Jain (1995), identified factors which have an impact on group formation namely: the full participation of all members, homogeneity among members, and transparency in all group operations and functioning which promotes trust, mutual faith and confidence.

According to Blay (2011) when a group becomes stabilized in its functioning, internal factors like good leadership, unity and mutual understanding among the members determine the pace of growth and development.

Kiamba (2010) noted that the following are the factors influencing sustainability of SHGs: decision making processes, third party influence, skills in group dynamics, advisory services and social loafing.

The state of Women SHGs depicts key areas of weakness which undermine their sustainability, hence this study sought to examine the determinants of sustainability of Women SHGs in Mombasa County.

1.3 Purpose of the study

The purpose of this study was to examine the determinants of sustainability of Women Self Help Groups in Mombasa County.

1.4 Objectives of the study

The study was guided by the following objectives:

1. To determine how social loafing influences sustainability of Women Self Help Groups in Mombasa County.
2. To assess how decision making processes influence sustainability of Women Self Help Groups in Mombasa County.
3. To determine how third party agents influence sustainability of Women Self Help Groups in Mombasa County.

4. To establish how skills in group dynamics influence sustainability of Women Self Help Groups in Mombasa County.
5. To examine how advisory services influence sustainability of Women Self Help Groups in Mombasa County.

1.5 Research Questions

The study sought to answer the following questions:

1. How does social loafing influences sustainability of Women Self Help Groups in Mombasa County?
2. How do decision making processes influence sustainability of Women Self Help Groups in Mombasa County?
3. What is the influence of third party agents on sustainability of Women Self Help Groups in Mombasa County?
4. How do skills in group dynamics influence sustainability of Women Self Help Groups in Mombasa County?
5. How do advisory services provided influence sustainability of Women Self Help groups in Mombasa County?

1.6 Research Hypotheses

The study tested the following hypotheses:

1. **H₀**: There is no relationship between social loafing and sustainability of Women Self Help Groups in Mombasa Country.
H₁: There is a relationship between social loafing and sustainability of Women Self Help Groups in Mombasa Country.
2. **H₀**: There is no relationship between decision making processes and sustainability of Women Self Help Groups in Mombasa County.
H₁: There is a relationship between decision making processes and sustainability of Women Self Help Groups in Mombasa County
3. **H₀**: There is no relationship between third party agents' influence and sustainability of Women Self Help Groups in Mombasa County.

H₁: There is a relationship between third party agents' influence and sustainability of Women Self Help Groups in Mombasa County.

4. **H₀:** There is no relationship between skills in group dynamics and sustainability of Women Self Help Groups in Mombasa County.

H₁: There is a relationship between skills in group dynamics and sustainability of Women Self Help Groups in Mombasa County.

5. **H₀:** There is no relationship between advisory services and sustainability of Women Self Help Groups in Mombasa County.

H₁: There is a relationship between advisory services and sustainability of Women Self Help Groups in Mombasa County.

1.7 Significance of the study

Data generated on self help groups by this research will create awareness among public authorities, planners, policy makers and the wider community especially women on the need to involve them in all development activities.

Firstly, women groups are aimed at providing services to the community, if constraints to group management are identified and addressed, there will be improved service delivery. Similarly, once factors contributing to the collapse of the group projects are identified, it will be possible to take corrective action to ensure their sustainability. This will consequently lead to increased income to group members and improved service delivery to the target clients.

NGOs and other development agents use groups especially self help groups as their entry point to their target community thus this study will provide guidelines for selecting and working with groups.

The government supports group approach in the provision of advisory services through the ministry of Gender, Children and Social Development. The outputs of this research will inform the policy formulation process on group formation, registration and management.

Finally, this study will contribute valuable knowledge to the field of Community Development and different stake-holders in general. It will therefore form a useful material for reference to other researchers and readers.

1.8 Delimitations of Study

The study was conducted on selected women groups from Mombasa County. This place was chosen because of the presence of relatively a large number of Self Help Groups which makes it appropriate for the research. The study sought to examine the influence of social loafing, decision making process third party influence, group dynamics, and services have on the sustainability of Women Self Help Groups in Mombasa County.

1.9 Limitations of the study

Insufficient funds to facilitate field data collection process, illiteracy of some of the respondents, pressure of work, and limitation of time were the major setbacks in carrying out the research. The researcher also took leave from work in order to ease pressure from work and to have more time to work on the research. Limitation related to financial costs was managed through adherence to fixed budget. Reaching some of the respondents was also a challenge for researcher. However, calling and making necessary arrangements assisted the researcher very much.

1.10 Basic Assumptions of the Study

This study was based on the assumptions that respondents will spare their time to participate in the study and that they will be truthful in their responses. Also, the researcher would secure funding for the study and will have adequate time to carry out the research.

1.11 Definition of significant terms used in the study

Advisory services: refers to the entire set of organizations that support and facilitate people engaged in to solve problems and to obtain information, skills and technologies to improve their livelihood.

Group dynamics: these are the current patterns of social interactions among the members of the group. These patterns are influenced by such variables as group size, leadership, cohesiveness, group norms, nature of task, and individual roles.

Project: a unique endeavor to produce a set of deliverables with in clearly specified time costs and quality constraints.

Self help group: this is a collection of individuals who are interdependent with one another and who share some conception of being distinguishable from other collection

of individuals. Self help groups fall under the following categories: self help groups (mixed membership of women and men), women groups (composed of women), men groups (comprised of men only), youth groups, farmer field schools (FFS) financial services associations (FSAs), an community based organizations (CBOs).

Social loafing: the tendency of people to work less when they are in a group than when they are alone.

Sustainability: the ability of a project to maintain an acceptable level of benefit flows through its economic life.

1.12 Organisation of the Study

The research report was a representation of five chapters. Chapter one provides the introduction which touches on the background of the study, statement of the problem, purpose and objectives of the study, research questions, research hypothesis, significance, delimitations, limitations, basic assumptions of the study and finally defined significant terms used in the study.

Chapter two focuses on the review of existing literature relevant to the research in relation to the study objectives. It examines the definitions and explanations of concepts.

Chapter three discusses the research methodology applied by the study, which includes the research design, target population, sample size and sampling procedure, data collection methods and procedure, validity and reliability of data instruments, data analysis techniques, ethical consideration and operational definitions of the variables used in the research study.

Chapter four deals with data presentation, data analysis and interpretation of the data. The data presentation and analysis is also done based on the thematic areas derived from the objectives.

Finally, chapter five gives a summary of all the findings, discussions of the findings, conclusion and recommendations. It also gives suggestions for areas of further research.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction:

This chapter dealt with literature review relevant to the study based on determinants of sustainability of Women Self helps groups. The review is conceptualized under the objectives of the study with particular focus on social loafing, decision making processes, third party influence, skills in group dynamics and advisory services their influence on Women Self help groups.

2.2 Definition of sustainability

There is no universally accepted definition of what sustainable development entails. The word sustainability is derived from the Latin *Sustinere* (Tenere to hold up, sus, up). Dictionaries provide more than ten meanings of sustain, the main one being to “maintain”, “support”, or “endure”. Therefore, sustainability can be defined as the ability of a project to maintain its operations, services and benefits during its projected life time.

The traditional definition of sustainability calls for policies and strategies that meet society’s present needs without compromising the ability of the future generations to meet their own needs. According to Mulwa, project sustainability is very different from sustainable development. He argues that sustainable development is concerned with the continuity of the positive development impact associated with the projects, while project sustainability is concerned with the continuity of the project until it achieves its set objective (Mulwa, 1998).

Basiango (1995) argues that sustainability is as much a political question as it is with liberty and democracy, while Swanepoel (1993) capture the essence of sustainable development by asserting that when people strive to get a clinic established (concrete objective) they gain in something abstract such as self-reliance, self sufficiency and human dignity. These abstract gains are the enduring and permanent results of the community development which enables people to help themselves.

The World Bank defines sustainability as the ability of a project to maintain an acceptable level of benefit-flows through its economic life. Over the past 30 years, the

concept of sustainability has evolved to reflect the perspective of both the public and private sectors. A public policy perspective would define sustainability as a satisfaction of basic economic, social, and security needs now and in the future without undermining the natural resource base and environmental quality on which life depends. From a business perspective, the goal of sustainability is to increase the long-term shareholder and social value, while decreasing industry's use of materials and reducing negative impacts on the environment.

2.2.1 Sustainability of a project

The core indicators that contribute sustainability vary from sector to sector. For the economic sector projects, the core indicator will be economic and financial returns, whereas, the main indicator for social sector projects will be the extent and degree to which the delivery of goods and services, have been continued and the proportion of target area population that continue to receive benefits from project activities.

UNDP (2000) identifies several dimensions to project sustainability. Depending on the nature of the sector or a project each of these dimensions have the capacity to influence project sustainability in one way or another. These dimensions are:

- i. Logistics dimension: Continued operations and maintenance of project facilities- i.e., has the project receive the necessary support (both budgetary and institutional) to enable it to maintain required level of facilities?
- ii. Economic dimension: Continued flow of net benefits-i.e., (for economic sector projects) has all the cost and benefits under varying conditions weighted properly and does the project guarantee an acceptable level of financial and economic returns?
- iii. Community dimension: Continued community participation (in projects where active community participation is crucial for both stimulating new actions as well as for cost recovery) – i.e., has the project involved the community? Has it succeeded in sustaining participation of the community in the project activities?

- iv. Equity dimension: Equitable sharing and distribution of projects benefits- i.e., has the project incorporated mechanisms that guarantee equitable access to the distribution of project benefits on the project activities?
- v. Institutional dimension: Institutional stability - i.e., has the project considered adequately the institutional requirements and thus made provisions so those management supports to project operations continue, during the life of the project?
- vi. Environmental dimension: maintenance off environmental stability – i.e., has the project considered environmental implications so that the negative impacts on environment are either avoided or mitigated during the life of the project?

Consideration of all these dimensions is key to sustainability of projects. Experience suggests that weakening of any one of these has the potential to jeopardize the sustainability of the entire project, in the long run.

2.3 Social Loafing and Sustainability of Groups

Latane B et al (1979) defined social loafing as the tendency of people to work less when they are in a group than when they work alone. He studied social loafing to find out whether it was related to the relatively low productivity of American factory workers. They conducted laboratory experiments where they brought volunteers together and asked them to cheer and clap (the task) alone and in groups of two, four and six people. When the researchers measured the sound of the cheering and clapping, they found that the amount of sound from each person diminished as the size of the group increased.

According to Latane et al (1979) if a person is the target of social forces, increasing the number of other persons diminishes the relative pressure on each person. If the individual inputs are not identifiable the person may work less hard. Thus if the person is dividing up the work to be performed or the amount of reward he expects to receive, he will work less hard in groups. From the results in this study, one can deduce smaller groups are more effective in meeting set goals as the number of loafers and degree of loafing increases as the size increases. This is re-echoed by (Jones, 1984) who noted that as a group increases in size, individual anonymity also

increases. This increase in anonymity makes it more difficult to assess each individual's contributions.

According to Garcia, Weaver, Moskowitz & Darley (2002), the presence of others in a group seems to facilitate feelings of unaccountability. Consciously or unconsciously, individuals may withhold effort when they perceive that doing so will not affect their outcomes. (Karau & Williams, 1993). Therefore, individuals will withhold effort, achieve identical rewards, and calculate greater benefits with lower cost. Although such conscious reduction of effort is possible, in some cases individuals may simply not be aware of the effort they are expending when part of a large group, and thus, any reduction in effort may be unintentional. As a group increases in size, it becomes more difficult for individuals to encourage, as well as monitor, one another Hechter, (1987).Lack of feedback and support may also contribute to social loafing.

2.4 Group decision making processes and Sustainability of Groups

Stoner J.A.F (1995) defines decision making as the process of identifying and selecting a course of action to deal with a specific problem or take advantage of an opportunity.

Ronald B (2004) states that productive and well functioning groups well employ a variety of strategic process for making decision. He identifies the following steps in decision making:

The first step is framing which entails clarifying the issue by identifying the facts associated with it. The goal is to help all members of the group understand the issue in a common way. After the issues have been framed, the group should engage in a discussion about potential solution or courses of action to be taken. The concept of discussion can be approached in two ways. These are dialogue and debate. Dialogue is often collaborative in nature, with the intent being to share various facts and ideas. The purpose of dialogue is to listen to all ideas while understanding the meaning and common ground of various view points. On the other, debate is usually confrontational with the intent being to sell the benefits of one point of view while

finding fault with an opposing view. While both types of discussion have merit in group decision making, groups which utilize the dialogue approach will have a broader understanding of the facts, what the facts mean, their consequences and the feelings involved with the various ideas and action.

Once an issue have been framed and discussed, the next step is to engage in an open and candid brainstorming to identify the advantages of each propose solution. To decide on the course of action to take, groups can employ a vote by the group members or a consensus process.

Facilitative leadership is necessary to see the process through. This is leadership where the leader does not have a pre-determined preference of a specific outcome. Decision making is not complete until the group implements the decision and observes the actual results.

2.5 Third party influence and Sustainability of Groups

Influence in the use of power brings about change. Some of the tactics used to influence others include use of pressure, consultation, rational persuasion and exchange. Politicians and local leaders utilize these tactics and more so to exchange tactic. They provide support to self help groups anticipating that they will back them up in pursuing their personal interests. On the other hand, self help groups also strive to involve politicians and other community leaders in their projects. This gives leaders an opening to influence, and in some instances to alter the priority of self help groups.

Bolnick R.B (1974) saw the involvement of politicians in self help activities as motivated by personal political ambitions or from their attempts to maintain and some cases to broaden their political base. This is supported by Barkan J.D and Holmquist F (1986) in the following comment:

“Self help project has become the stuff of grassroots politics in Kenya. Members of parliament and aspiring ones alike seek to deliver the goods on self help and in so doing draw local self help organizations into their personal political machines to the clientelist structure which dominate Kenyan politics and control patronage at the centre on Kenya system”.

2.6 Group dynamics and Sustainability of Groups

Group dynamics involve the influence of personality, power and behavior on group processes (Gary J 1996). Thus, it is concerned with relationships between individual, structure and size of the group, formal and informal power and how it is used to build consensus or reach decisions.

As individuals interact and influence each other, groups develop a number of dynamic processes that separate them from a random collection of individuals. These processes include norms, roles, relations, development, need to belong, social influence, and effects on behavior.

According to Gary J (1996), effective group performance depends to a large extent, on the size and composition of the group. A group may consist of as few as two people (giving credibility to the statement that “two heads are better than one”), or as many as three or four hundred. In order to be effective, group size should be kept to a minimum without jeopardizing workload and goal achievement. Larger groups increase the possibility of conflict due to the variety of viewpoints, few opportunities for the development of social relationships, a decrease in participation levels, and lack of opportunity for individual recognition. He further said that one of the primary factors in group performance involves group cohesion. The ultimate role of groups is to come together as a unit and perform with professionalism and dedication. A group that can work as a unit, share tasks and recognize the contributions of its members will meet with more success than a group mired in conflict, role ambiguity, and lack of motivation. Group cohesion makes it attractive for members to belong, attracts high performers, and provides opportunities for individual recognition within a group setting. Cohesion may result from internal successes, high social-emotional support, or external threats. Group size can also affect cohesion. A group that is too large may find that members cannot get the recognition they are looking for. This can lead to the formation of subgroups or cliques which further causes members to withdraw or withhold input. It is an act of protest because he or she may feel that their achievement is being used to raise the credibility of the whole group, or because there is a feeling that members are not pulling their weight.

Annad (2002) further notes that, groups cannot be built overnight. Group formation is a slow, time-consuming process. Once the members get the crux of the concept and realize the benefits, they will be loyal throughout and will never leave the group. When the group becomes stabilized in its functioning, internal factors like good leadership, unity and mutual understanding among the members determine the pace of growth and development. Some of the factors contributing to group success include: the presence of an educated, sincere, and dynamic leader; stability in leadership; homogeneity in membership (members belonging to same income or social strata, among others.); democracy and transparency; cooperation, unity, and mutual understanding.

Tuckman B. (1965) proposed the five-stage model called Tuckman's Stages for a group. Tuckman's model states that the ideal group develops through the following stages:

- a) Forming - pretending to get on or get along with others;
- b) Storming – letting own the politeness barrier and trying to get down to the issue even if tempers flare up;
- c) Norming – getting
- d) used to each other and developing trust and productivity;
- e) Performing – working in a group to a common goal on a highly efficient and cooperative basis;
- f) Mourning/adjourning – mourning the adjournment of the group.

This model refers to the overall pattern of the group, but of course individuals within a group work in different ways. If distrust persists, a group may never get to the norming stage.

2.7 Advisory services and Sustainability of Groups

Advisory services are an important factor in promoting development and productivity in any sector. According to UNIDO (2003), small industry advisory services are developed through capacity building on subjects as industrial extension methods, organizing collective self-help groups or community based projects, village

outsourcing or the development of entrepreneur-to entrepreneur advisory services. The government often does not have sufficient budget to finance the costs of training and advisory institutions.

According to Anderson (1999), advisory services assist research establishment to tailor technology to the growth agro ecological and resources circumstances of farmers. Thus it facilitates the adoption of technology and the adaptation to local conditions, and promoting the spread of farmer-base innovations.

2.8 Literature Gap

The Researcher has noted that most of the Researchers and Scholars quoted in this Research Report, have addressed sustainable development from a Global / National level; they have focused on development undertaken by Governments, NGOs and Organized Community Groups such as SHGs. However there is little concern on sustainability of SHGs at the local level. Nonetheless, the factors identified at the Global / National level affect SHGs at local level and specifically Women Groups and unique forces at the Group level which hinder the achievement of sustainable programmes.

It is against the background of the research conducted in the rural area of Taita Taveta - Kenya and an urban area of Kumasi – Ghana that the researcher intends to carry out an in-depth study on Women Groups' formation and management and with a view to identifying factors which influence their sustainability.

2.9 Conceptual framework

The conceptual framework below indicates the relationship between social loafing, decision making process, third party influence, group dynamics skills, advisory services, and sustainability of projects undertaken by the Women Self Help Groups.

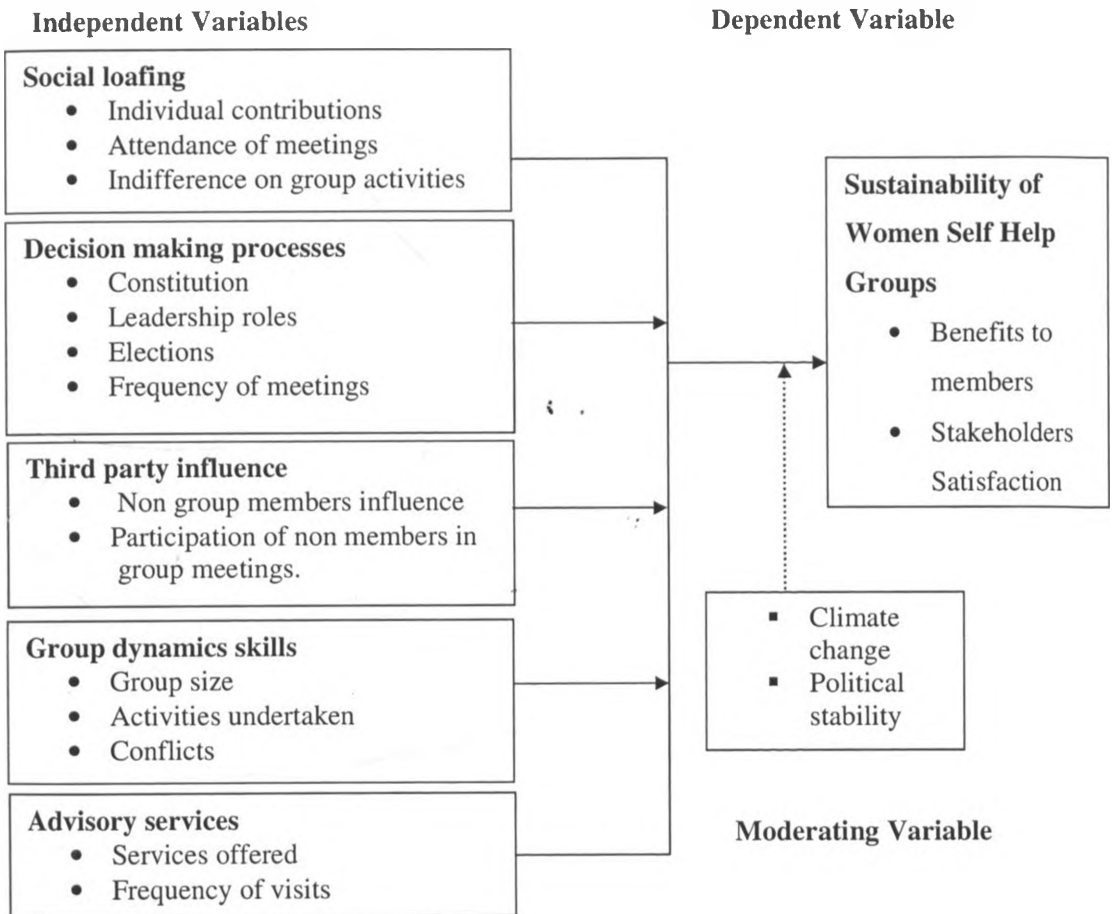


Figure 1: Conceptual Framework

The above framework shows that social loafing, decision making process, third party influence, group dynamics skills and advisory services influence sustainability of women self help groups.

a) Social loafing

Groups with poor decision making processes experience high level of social loafing. Once group members realize that their view points are not taken up, they withhold their contributions in terms of cash, labor, inputs into discussions and absent themselves from meetings. This paralyzes group operations leading to stalled projects.

b) Decision making process

Undemocratic decision making within self help groups can be due to third party influence. Group leaders who get guidance on group matters from non group members like spouses and local leaders seldom convene general meeting or consult members prior to making decisions. Consequently, any project which is a product of undemocratic decision making processes will receive weak support from group members thus undermining its sustainability.

c) Third party influence

Third party influence which entails reversing of taken decisions and influence by non group members in a project selection leads to implementation of projects which do not address the felt needs of the majority of the self help group members. Such projects are not sustainable.

d) Group dynamics

Group dynamics involve the influence of personality, power and behavior on group processes. Group size is a variable which influences interactions amongst members. Larger groups increase the possibility of conflict due to variety of view points. They are also less cohesive compared to smaller groups. Thus, if a group experience leadership wrangles, conflict among its members and non-adherence to set by-laws, then the relationship between the members is not conducive to achieving its set goals.

d) Advisory services

Advisory services refer to the entire set of organizations that support and facilitate people engaged in a given activity to solve problems and obtain information, skills and technologies to improve their livelihoods. Thus, without adequate service providers, self help groups will have inadequate skills and lack crucial information on access to credit facilities and other activities. In the absence of these inputs, group projects will be largely affected hence not provide the intended benefits.

e) Climate change

Climate change in this context refers to adverse weather conditions experienced over an abnormal long duration. This change can be attributed directly or indirectly to human activity. Unanticipated adverse weather conditions are catastrophic to projects and self help group projects/activities are not an exception.

f) Political instability

No sustainable development can be achieved in an environment where there is endemic political instability. Political instability results to inconsistencies in policies and development programmes, destruction of resources and lack of continuity in development activities, all of which are incompatible with sustainable development. Thus for self help group projects to be sustainable, there should be political stability in the country.

2.10 Summary of Literature

The literature outlines the various factors influencing sustainability of SHGs. It traces the origin and meaning of the concept of sustainability and sustainable development. It elucidates what sustainable development entails from an international, regional and local perspective.

The literature review was guided by the following variables:

Lack of identification of individual contributions to the group, low intrinsic involvement, lack of challenge and uniqueness of individual contribution,

individualistic orientation, low group cohesiveness and lack of peer appraisals are some of the major contributors of social loafing in groups.

Group decision making process which showed that when members of the group understand an issue in a common way and discuss courses of actions to be taken in addressing problems and challenges, they realize implementation and completion of goals and objectives.

Finally, involvement of non group members especially politicians in group activities and discussions results in conflicts and alteration of priorities. Equipping groups with technical and entrepreneurial skills enable the group members to plan, organize and manage resources prudently hence improving productivity and alleviation of poverty in the community.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter outlines the research design to be adopted for the study. It also provides the data collection instruments, sampling procedures, methods of data analysis, presentation techniques and operational definition of variables to be used in the study.

3.2 Research design

The study was conducted through descriptive survey research design. A descriptive survey research design entails the structured collection of data from a sizeable population. Although the term 'survey' is often used to describe the collection of data using questionnaires, it includes other techniques such as structured observation and structured interviews. (Saunders, Lewis & Thornhill, 2009).

The Researcher preferred descriptive survey research design because it allows the collection of large amount of data from a sizeable population in a highly economical way. The research design involved the collection of both quantitative and qualitative data and it examined the determinants of sustainability of projects undertaken by women SHGs. The survey was conducted on the sampled groups within Mombasa County.

3.3 Target Population

According to Frankel and Wallen (2000) a population refers to the group to which the results of the research are intended to apply. They stated that a population is usually the individuals who possess certain characteristics or a set of features a study seeks to examine and analyze. Kumekpor (2002) emphasized this by defining a population as the total number of all units of the issue or phenomenon to be investigated into which is "all possible observations of the same kind".

The Target population was 752 registered Women SHGs in the County of Mombasa. These Women SHGs are distributed in the following Locations: Bondeni, Ganjoni, Majengo, Mwembe-Tayari, Mvita, Railways, Tononoka, Old Town and Tudor.

Table 3.1: Distribution of Women self help groups per Locations

Locations	NO. of Women Groups
Bondeni	5
Ganjoni	91
Majengo	163
Mvita	10
Mwembe Tayari	94
Old Town	58
Railways	36
Tononoka	146
Tudor	149
Total	752

Source: Ministry of Gender, Children and Social Development, Mombasa, 2012

3.4 Sample size and Sampling Procedure

3.4.1 Sample size

The study used the mathematical approach in the determination of the sample size for the research. The mathematical sampling approach given by Miller and Brewer (2003) that was used is stated as:

$$n = \frac{N}{1 + N (\alpha)^2}$$

Where n = sample size

N = Sample frame

α = margin of error

The sample frame (N) shows the list of the population of the groups selected for the study. The sample size (n) was then calculated out of the sample frame (N).

Using a confidence level of 92%,

$$n = \frac{752}{1 + 752 (0.08)^2}$$

$$n = \frac{752}{1 + 4.813}$$

n=752/5.813

n= 129.36

n=130

Table 3.2: Sample size

Locations	Population	Sample Frequency	Percentage (%)
Bondeni	5	1	0.7
Ganjoni	91	16	12
Majengo	163	28	22
Mvita	10	2	2
Mwembe Tayari	94	16	12
Old Town	58	10	8
Railways	36	6	5
Tononoka	146	25	19
Tudor	149	26	20
Total	752	130	100

3.4.2 Sampling procedure

The Researcher used both probability and non - probability types of sampling methods to select the sample size from the Target population.

Under the Probability type of sampling methods, the researcher employed Systematic Sampling method, this is where the 1st, 3rd and *n*th odd Women SHGs as per listing sequence in the Ministry of Gender, Children and Social Development, Mombasa, 2012 was selected to form the Sample Frame. The reasons for using a Systematic sampling design was to ensure that particular Groups within the target population are adequately represented in the sample and to improve efficiency by gaining greater control on the composition of the sample.

Under the Non-probability type of sampling methods, the researcher employed: - Convenience Sampling– Some Respondents of the target population were chosen based on their relative ease of access. Judgmental or Purposive sampling - The researcher chose the sample based on who she thought would be appropriate for the study, because a limited number of people that have expertise or the information in the area being researched.

Based on the above, thirty (30) SHGs from the list of women's groups that have registered with the Department of Gender, Children and Social Development, Mombasa were selected for the study. Random sampling technique was used to ensure fair representation of individual members in the groups.

3.5 Data collection methods and Procedure

Data collection instruments employed in the research include the use of structured questionnaires. Questionnaires were used to collect primary data. The questionnaires to be administered contained both open-ended and closed questions and were hand delivered to the target group. The respondents were required to tick from the options and in some cases they were required to expand on their response regarding the options. The procedure for data collection involved distribution of questionnaires. 105 questionnaires were distributed to respondents. Secondary data was obtained from the literature review of resources such as books, journals, internet and publications on the area of study.

3.6 Validity and Reliability of data instruments

The researcher sought to establish the validity and reliability of research instruments before setting out for data collection.

3.6.1 Validity of Research Instruments

Validity refers to the appropriateness, meaningfulness and usefulness of the inference a researcher makes. It is the extent to which differences found with a measuring instrument reflect true differences among those being tested. (Kothari, 2004). Validity estimates how accurate the data obtained in the study represents a given variable or construct in the stud. (Mugenda, 2008). To ensure validity of research instruments, the researcher carried out a pilot study targeting 1% of the sample size, of who were excluded from the main study. Piloting was intended to measure whether the content was relevant and comprehensive enough to collect the targeted information. The feedback from the pilot study guided the researcher on any adjustment to the research instruments before administration to the field for real data collection.

3.6.2 Reliability of Research Instruments

Reliability refers to the consistency of scores or answers from one administration of an instrument to another, and from one set of items to another. According to Mugenda A.G. (2008), reliability refers to a measure of degree to which a research instrument would yield the same results or data after repeated trials.

In order to ensure reliability of the instruments, pretesting of the instruments was conducted through administering similar questionnaires to selected SHGs before rolling it out to the other targeted groups. Analysis of the pre-tested results was done to find out the suitability of the instruments. The outcome provided the flat form on which improvement of the instrument was done.

3.7 Ethical Considerations

The researcher ensured that all the respondents were treated with respect and that the process of eliciting information from them did not unnecessarily interrupt their social activities. She also ensured that the collected information was kept with highest degree of confidentiality.

3.8 Methods of data analysis

Babbie, (2007) defined a unit of analysis as the “what” or “whom” being studied. He emphasized that units of analysis in a study are usually referred to as units of observation. Unit of analysis has also been viewed as the most basic part of a phenomenon being investigated.

The Researcher coded all the returned questionnaires. The quantitative and qualitative data captured in the questionnaires was organized, edited, classified and tabulated. Editing involved checking the raw materials gathered for accuracy, usefulness and completeness.

The tabulated data was analyzed using the "list and tally" method. After all the responses had been tallied, frequency and percentage distribution tables were prepared. Mean and mode were used to calculate percentages for combined responses. The researcher used Statistical Package for Social Sciences (SPSS) to analyze the research statistics.

3.9 Operational definition of variables

Table 3.3: Operational definitions

Variables		Indicators	Instrument used	Scale
Dependent variable	Independent variables			
Sustainability of Women Self Help Groups	Social loafing	Individual contributions such as money, ideas and labour Attendance of meetings Indifference on group activities	Questionnaire	Nominal
	Decision making process	Frequency of meetings Consultation of group members before making any decision.	Questionnaire	Nominal
	Third Party influence	Influence by non group members Participation of non members in group meetings Reversing of already taken decisions	Questionnaire	Nominal

Variables		Indicators	Instrument used	Scale
Dependent variable	Independent variables			
	Group Dynamics skills	Group size Activities undertaken Conflicts among members	Questionnaire	Nominal Nominal
Sustainability of Women Self Help Groups.	Advisory services	Unmet needs requiring attention of service providers Visits by service providers	Questionnaire	Nominal Ordinal

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND INTERPRETATION

4.1 Introduction

Having discussed and explained the methodology and approach adopted for the study in chapter three, this chapter presents the analysis of the empirical data obtained during the field study. It dwells on the response rate of the targeted respondents, their demographic characteristics and on the five variables that guided the entire study. These variables on sustainability of Women SHGs are: social loafing, decision making process, third party influence, skills in group dynamics and advisory services. Questionnaires were the main instruments utilized in data collection. The findings are presented in frequencies and percentages tables.

4.2 Response Rate

The study targeted 130 respondents from the thirty (30) selected Women SHGs operating within the nine (9) locations. These locations were: Bondeni, Ganjoni, Majengo, Mwembe-Tayari, Mvita, Railways, Tononoka, Old Town and Tudor.

The study successfully obtained data from 105 out of 130 respondents, the response of 81 %. The data is adequate, reasonable and representative of the sample population. Also the data is reliable and dependable for the purpose of this research. The non-compliance of 19 % respondents will not significantly impact on the conclusions of the research work.

4.3 Demographic characteristics of the respondents

The establishment of demographic data of the respondents was guided by the following items; age bracket and academic qualifications. The study wanted to capture the average age of the respondents as well as the academic qualifications as presented in tables 4.1 and 4.2 below respectively.

Table 4.1: Distribution of Respondents by Age bracket in years

Age in Years	X	Frequency	Fx	Percentage
31- 35	33.0	32	1056	30.5%
36-40	38.0	34	1292	32.4%
41-50	43.0	25	1075	23.8%
51-60	48.0	10	480	9.5%
61- 65	53.0	4	212	3.8%
Total		105	4115	100

The mean age of the respondents was calculated as follows.

$$\bar{X} = \frac{\sum xf}{\sum f}$$

$$= 4115/105$$

$$= 39.19$$

$$= 39$$

The following was their average age in years; 32 (30.5%) were aged 31-35 years; 34 (32.4%) were aged between 36-40 years; 25(23.8%) were aged 41-50 years; 10(9.5%) were aged 51-60 years and lastly 4(3.8%) aged 61 years and above. This shows majority of the respondents were aged between 36-40 years with an average age of 39 years, a representation of young and mature group that is geared towards improving standards of their living and the general development of their communities.

Table 4.2: Distribution of Respondents Educational Level

Level of Education	Frequency	Percentage
Primary school	32	30.5%
Secondary school	22	21.0%
Diploma certificate	14	13.3%
Bachelors degree	12	11.4%
never attended formal school	25	23.8%
Total	105	100

Table 4.2 presents a summary of responses by the highest level of education for respondents. The findings show that 11.4% have attained undergraduate education level, 13.3% Diploma education level, 21.0% secondary education, 30.5% Primary education level and 23.8% have no formal education. This means that most respondents have attained the basic literacy skills. Two (2) respondents out of ten (10) respondents are illiterate. However, they can fluently communicate in Kiswahili.

4.4 Social Loafing and Sustainability of Women Self Help Groups

The first objective of this study was to determine the relationship between social loafing and sustainability of Women self Help groups in Mombasa County. To achieve this objective, group members were asked to react to various statements intended to describe the influence of social loafing in Women SHGs. Social Loafing was defined in terms of individual contributions, attendance of meetings and honour to contribute by group members. Data on this objective was analyzed under the hypothesis “there is no relationship between social loafing and sustainability of women self help groups in Mombasa County”. The results are summarized in Tables 4.3 and 4.4 respectively.

Table 4.3 Sources of group funds

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Members contribution	56	53.3	53.3	53.3
Grants	14	13.3	13.3	66.7
Loans/credit services	35	33.3	33.3	100.0
Total	105	100.0	100.0	

The results from Table 4.3 suggest that members' contributions rank highly among the three sources of funds in the groups with 53.3 percent.

Table 4.4 Are there members who fail to honour their contributions?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	63	60.0	60.0	60.0
No	42	40.0	40.0	100.0
Total	105	100.0	100.0	

Table 4.4 presents a summary of responses of either yes or no to honoring of group contributions by the members. The findings show that 60 percent said 'yes' and 40 percent said 'no'. This means that most groups experience poor payment of contributions from their members citing various reasons for the failure to be lack of commitment and financial difficulties.

Table 4.5 Correlation relationship between members' benefits and sources of funds

	Group Funds	Benefits to members
Group funds	1	-.049
Benefits to members	-.049	1
No. of Respondents	105	105

The findings from Table 4.5 found that there is a negative correlation between the group funds and benefits to the members. This means that when a group has insufficient funds to run their activities or operations, the level of development will go down.

4.4.1 Research Hypothesis Testing

The research hypothesis for the study was:

H₀: There is no relationship between social loafing and sustainability of women self help groups in Mombasa County.

H₁: There is a relationship between social loafing and sustainability of women self help groups in Mombasa County.

The data was analyzed using a chi-square to determine if social loafing has a significant effect on sustainability of Women SHGs in Mombasa County. The results of the chi-square are summarized in Tables 4.6, 4.7 and 4.8.

Table 4.6 Chi-square values on sources of funds of Women SHGs in Mombasa County

	Observed N	Expected N	Residual
Members contribution	56	35.0	21.0
Grants	14	35.0	-21.0
Loans/ credit services	35	35.0	.0
Total	105		

Table 4.7 chi-square values on benefits of being member of the group

	Observed N	Expected N	Residual
Yes	100	52.5	47.5
No	5	52.5	-47.5
Total	105		

Table 4.8 Testing of Research Hypothesis

	Benefits of being a member	Sources of group funds
Chi-Square	85.952	25.200
Df	1	2
Asymp. Sig.	.000	.000

The results of Table 4.8 indicate that the calculated of chi-square (85.952) on the benefits of being a member is larger than the table value of chi-square (3.84) at 1 degrees of freedom. The computed value on the sources of funds (25.20) is also larger than the table value of chi-square (5.99) at 2 degree of freedom. The null hypothesis is therefore rejected and accept the alternative hypothesis that social loafing influences sustainability of Women SHGs in Mombasa County. The study established that adequate source of funds is key to sustainable groups.

4.5 Decision making process and Sustainability of Women Self Help Groups

The second objective of the study sought to assess the influence of decision making on sustainability of Women SHGs. The respondents’ responses on existence of group constitution and whether they are consulted during decision making process were summarized as follows in Tables 4.9, 4.10 respectively.

Table 4.9 Existence of group Constitution

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	94	89.5	89.5	89.5
No	11	10.5	10.5	100.0
Total	105	100.0	100.0	

The results from Table 4.9 suggest that 90 percent of the respondents confirmed that Women SHGs have a constitution while 10 percent reported that their groups did not have a constitution. From the analysis, we can deduce that existence of the group

constitution enables members adhere to their groups' by-laws hence a positive indicator of group cohesiveness among members.

Table 4.10 Who makes decisions in the group

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Chair person	6	5.7	5.7	5.7
	Committee members	18	17.1	17.1	22.9
	Group members	81	77.1	77.1	100.0
	Total	105	100.0	100.0	

Table 4.10 indicates that 77.1 percent of respondents reported that decisions are made by the group members, 17.1 percent by the committee members and 5.7 percent by the chairman. We can deduce that the groups make decisions in a democratic manner.

Table 4.11 Means of Group meetings

		Management Committee Meetings	Sub-committee meeting/Special/Extraordinary meetings	General meetings
N	Valid	105	105	105
	Missing	0	0	0
	Mean	2.98	3.22	3.82
	Std. Deviation	1.28	1.387	1.329

The results in Table 4.11 suggest that the means of the general meetings conducted by the groups are higher than the means of management committee meetings and sub-committee or special meetings. These results therefore indicate that a large proportion of members meet during the general meetings.

4.5.1 Research Hypothesis Testing

The research hypothesis for the study was:

H₀: There is no relationship between decision making process and sustainability of women self help groups in Mombasa County.

H₁: There is a relationship between decision making process and sustainability of women self help groups in Mombasa County.

The data was analyzed using Ch-square to determine if existence of group constitution has a significant effect on the decision making process in the Women SHGs in Mombasa County.

Table 4.12 Chi-square values on group constitution

	Observed N	Expected N	Residual
Yes	94	52.5	41.5
No	11	52.5	-41.5
Total	105		

Table 4.13 Chi-square values on decision making in the groups

	Observed N	Expected N	Residual
Chair person	6	35.0	-29.0
Committee members	18	35.0	-17.0
Group members	81	35.0	46.0
Total	105		

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Table 4.14 Testing of Hypothesis

	Constitution	Decision making
Chi-Square	65.610	92.743
Df	1	2
Asymp. Sig.	.000	.000

Table 4.14 shows that the chi-square values on the group constitution are 65.610 at 1 degree of freedom. The computed value is greater than the table value of 3.84. Further; the chi-square computed value on decision making of 92.743 at 2 degree of freedom is also greater than the critical value of 5.99. The null hypothesis is therefore rejected. This means that existence of the group by-laws promotes good conduct among members and better decision making hence enabling them achieve the set goals.

4.6 Third Party Influence and Sustainability of Women Self Help Groups

The third objective of the study sought to determine how third party agents influence sustainability of Women SHGs. Tables 4.15, 4.16 and 4.17 show the analyses of responses by respondents on how third party agents influence sustainability of Women SHGs.

Table 4.15 Do you invite non members in your group meetings?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	49	46.7	46.7	46.7
	No	56	53.3	53.3	100.0
	Total	105	100.0	100.0	

The findings from Table 4.15 suggest that 46.7 percent of the respondents reported that they invite non members to their group meetings whereas 53.3 percent reported that they did not invite non members in their group meetings. Participation in group meetings by non members was strictly by invitation. This was mainly to provide advice and financial facilities to the group.

Table 4.16 Do you discuss group decisions with your family members?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	42	40.0	40.0	40.0
	No	63	60.0	60.0	100.0
	Total	105	100.0	100.0	

From the survey, 40 percent of the respondents reported that members of the groups discuss group decisions with their family members as opposed to 60 percent who did not discuss with their family members.

Table 4.17 Do you reverse decisions made by group members?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	56	53.3	53.3	53.3
	No	49	46.7	46.7	100.0
	Total	105	100.0	100.0	

Table 4.17 shows that 53.3 percent of the respondents reported that members of the groups reversed already made decisions whereas 46.7 percent reported they did not reverse decisions made by groups.

From the findings, we can conclude that the groups conduct their activities independently and through this, they are able to plan, organize and implement their activities effectively hence realizing their set goals.

4.6.1 Research Hypothesis Testing

The research hypothesis for the study was:

H₀: There is no relationship between third party influence and sustainability of women self help groups in Mombasa County.

H₁: There is a relationship between third party influence and sustainability of women self help groups in Mombasa County.

Table 4.18 Chi-square values on involvement of family members in group meetings

	Observed N	Expected N	Residual
Yes	42	52.5	-10.5
No	63	52.5	10.5
Total	105		

Table 4.19 Benefits of being member of the group

	Observed N	Expected N	Residual
Yes	100	52.5	47.5
No	5	52.5	-47.5
Total	105		

Table 4.20 Testing of Research Hypothesis

	Involvement of family members in group meetings	Benefit of being group member
Chi-Square	4.200	85.952
Df	1	1
Asymp. Sig.	.040	.000

The results of Table 4.21 indicate that the calculated value of chi-square (85.952) on the benefits of being a group member is larger than the table value of chi-square (3.84) at 1 degree of freedom. The computed value on involvement of family members in group meetings (4.20) is also larger than the table value of chi-square (3.84) at 1 degree of freedom. The null hypothesis is therefore rejected and accepts the alternative hypothesis that third party agents influence sustainability of Women SHGs in Mombasa County.

4.7 Skills in Group Dynamics and sustainability of Women Self Help Groups

The behaviour of the group members, group size, and existence of conflicts among group members have an effect on the sustainability of the group. Tables 4.21, 4.22

and 4.23 show analysis of the responses by the respondents on influence of group dynamics skills on the sustainability of Women SHGs.

Table 4.21 Skills in group dynamics

	Yes	No
Is your group registered?	73%	27%
Do you benefit by being a member?	95%	5%
Are there conflicts amongst members?	56%	44%

Of all the respondents, 73 percent of the respondents reported to have registered their groups with the ministry of gender, children and social development while 27 percent of them reported that their groups have not registered. When asked whether they experience conflicts among themselves, 56 percent of the respondents reported existence of conflicts among group members whereas 44 percent did not cite any form of conflicts in their groups. The study found that the main causes of conflicts among the group members were absenteeism, little knowledge of the group constitution, poor payment of subscriptions, failure to repay the loans, decision making and not allowed by their spouses to participate in various group activities.

From the table, 95 percent of the respondents reported to benefit by joining the groups however, only 5 percent reported on the contrary. When asked to explain how they have benefitted from the groups, the respondents said that they were able to gain financial support through the merry go rounds for small business investments, socialize with others and in cases of losing members of their family, they get financial assistance from the group welfare kitty.

In addition, the study sought to establish whether the size of group has an impact on the members' personality within the group settings. Table 4.22 shows analysis of the responses by the respondents on the size of their groups.

Table 4.22 Membership of Women Self Help Groups

Age in Years	X	Frequency	Fx	Percentage
0-10	5	7	35	6.7%
10-20	15	70	1050	66.6%
20-30	25	11	275	10.5%
30-40	35	17	595	16.2%
Total		105	1955	100

The mean of the members of the Women SHGs was calculated as follows:

$$\bar{X} = \frac{\sum xf}{\sum f}$$

$$= 1955/105$$

$$= 18.62$$

$$= 19$$

From analysis as shown on table 4.22 we can deduce that most groups have members ranging between 20-30 members, with the mean number of members to be 19 members. The number that respondents felt was optimum. However, 16.2 percent reported that their groups were large.

Table 4.23 Correlations between number of members and conflicts in the groups

	Number of members	Conflicts amongst members
Number of members	1	.425
Conflict among members	.425	1
Number of respondents	105	105

The study used Pearson Correlation to determine the relationship between the number of members and conflicts among the members in the groups. The results from Table 4.23 reveal that there is a significant relationship although weak between the two variables.

4.7.1 Research Hypothesis Testing

The research hypothesis for the study was:

H₀: There is no relationship between skills in group dynamics and sustainability of women self help groups in Mombasa County.

H₁: There is a relationship between skills in group dynamics and sustainability of women self help groups in Mombasa County.

Table 4.24 Chi-square value on the Benefit of being group member

	Observed N	Expected N	Residual
Yes	100	52.5	47.5
No	5	52.5	-47.5
Total	105		

Table 4.25 Chi-square value on the number of members in the group

	Observed N	Expected N	Residual
0-10	7	26.3	-19.3
11-20	70	26.3	43.8
21-30	11	26.3	-15.3
31 and above	17	26.3	-9.3
Total	105		

Table 4.26 Testing of Hypothesis

	Benefit of being group member	The number of members in the group
Chi-Square	85.952	99.152
Df	1	3
Asymp. Sig.	.000	.000

Table 4.26 shows that the chi-square value on the benefits of being group member is 85.952 at 1 degree of freedom. The computed value is greater than the table value of 3.84. Further; the chi-square computed value on the numbers of members in the group of 99.152 at 3 degree of freedom is also greater than the critical value of 7.81. This implies that the null hypothesis is therefore rejected and alternative hypothesis is accepted that skills in group dynamics influences sustainability of Women self help groups in Mombasa County.

4.8 Advisory services and sustainability of Women Self Help Groups

Provision of services by service providers either public or private to the groups is vital in ensuring members of various groups are equipped with knowledge on ways of conducting group activities. Table 4.27 shows the frequency of visits by the service providers to the groups.

Table 4.27. Frequency of visits by service provider

		Frequency	Percent	Valid Percent	Cumulative Percent	Mean	Std Dev.
Valid	Less than a month ago	11	10.5	10.5	10.5	2.70	0.911
	Three months ago	31	29.5	29.5	40.0		
	Six months ago	42	40.0	40.0	80.0		
	Twelve months ago	21	20.0	20.0	100.0		
	Total	105	100.0	100.0			

The results from Table 4.27 indicate that, 40 percent of the respondents reported to have been visited by the service provider six months ago, 30 percent of the groups

were visited three months ago, 20 percent twelve months ago and lastly 10 percent were last visited a month ago. From the above results, the study established that the groups are not regularly visited by the service providers especially from the government. Despite the existence of the groups in an urban area, provision of advisory services is inadequate. This implies that majority of the groups do not access necessary services from the service providers especially from the government hence hindering their development and productivity.

In addition, the study sought to determine whether the groups requested for services or the service providers had a schedule for following up the progress of their activities. Table 4.28 shows analysis of the responses of the respondents on the services requested for by the group members.

Table 4.28. Services requested for by group members

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	63	60.0	60.0	60.0
	No	42	40.0	40.0	100.0
Total		105	100.0	100.0	

Of all the respondents, 60 percent requested for the services from the service providers mainly from the government and financial institutions for advice whereas 40 percent did not request any service. Since the government often does not have sufficient funds to finance the costs of visiting all the registered groups, the groups are left with the sole responsibility of seeking services from the government.

4.8.1 Research Hypothesis Testing

The research hypothesis for the study was:

H₀: There is no relationship between advisory services and sustainability of women self help groups in Mombasa County.

H₁: There is a relationship between advisory services and sustainability of women self help groups in Mombasa County.

Table 4.29 Chi-square value on the Benefit of being group member

	Observed N	Expected N	Residual
Yes	100	52.5	47.5
No	5	52.5	-47.5
Total	105		

Table 4.30 Chi-square values on the frequency of visits

	Observed N	Expected N	Residual
Less than a month ago	11	26.3	-15.3
Three months ago	31	26.3	4.8
Six months ago	42	26.3	15.8
Twelve months ago	21	26.3	-5.3
Total	105		

Table 4.31 Testing of Hypothesis

	Benefit of being group member	Frequency of visits
Chi-Square	85.952	20.219
Df	1	3
Asymp. Sig.	.000	.000

The results of Table 4.31 indicate that the calculated value of chi-square (85.952) on the benefits of being a group member is larger than the table value of chi-square (3.84) at 1 degree of freedom. The computed value on frequency of visits (20.219) is also larger than the table value of chi-square (3.84) at 1 degree of freedom. The null hypothesis is therefore rejected and accepts the alternative hypothesis that advisory services influence sustainability of Women SHGs in Mombasa County.

Table 4.32 Combined responses on factors influencing sustainability of Women SHGs

	Factor	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Undemocratic decision making	26	24.8	24.8	24.8
	Third party interference	16	15.2	15.2	40.0
	Inadequate skills in group dynamics	28	26.7	26.7	66.7
	Inadequate advisory services	22	21.0	21.0	87.6
	Social loafing	13	12.4	12.4	100.0
	Total	105	100.0	100.0	

Table 4.32 indicates that inadequate skills were the pre-dominant factor that influences sustainability of Women SHGs as reported by 26.7 percent. Undemocratic decision making reported at 24.8 percent, inadequate advisory services at 22 percent, third party influence at 16 percent and social loafing at 13 percent.

CHAPTER FIVE

SUMMARY OF FINDINGS, DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents and discusses findings of the research, conclusions based on the findings, recommendations by the researcher and suggestions for further research.

5.2 Summary of findings

The study set out to examine the determinants of sustainability of Women SHGs in Mombasa County. The investigation into the study was guided by five key variables, namely: social loafing, decision making process, third party influence, skills in group dynamics and advisory services.

The study found out that most groups obtain their funds mainly through members' contributions. Other sources of funds were loans and grants. Financial difficulties were identified to be a major challenge in the development and operations of Women SHGs in Mombasa County. Results from testing the hypothesis showed that there is a significant relationship between social loafing and sustainability of Women SHGs in Mombasa County. The study also established the groups are challenged with inadequate funding which is crippling their operations as members of the group are unable to honour their financial obligations. The research revealed that 60 percent of the group members failed to honour their monthly contributions. This clearly shows that inadequate sources of funds have militated against the smooth running of the groups' activities. Most of the respondents confirmed that high interests charged by financial institutions discouraged them from borrowing. Those who accessed the loans facility from the Women SHG were either defaulting in payment or quit the group if they are unable to pay.

Absenteeism was also revealed by the study as one of the factors hindering growth and progress in the groups.

Concerning the influence of decision making processes on the sustainability of Women SHGs, the study established that 77 percent of the group members were involved in making decisions in their groups. When asked who decides when to hold elections, majority of the respondents, 60 percent said that group members are involved in deciding when to hold elections. However, 44 percent of the respondents reported that groups' committee members were given the role of deciding when to hold meetings. This means that the groups conducted their decision making processes in a democratic way by allowing all members to participate in deciding the course of action in solving problems. According to the respondents, the groups met regularly on monthly, quarterly and yearly basis, 50 percent hold management meetings monthly, 41 percent hold Sub-meeting or special meeting quarterly and 39 percent hold their general meetings annually. Hypothesis testing results revealed a positive relationship between decision making process and sustainability of Women SHGs in Mombasa County.

On the influence of third party agents on sustainability of SHGs, the study revealed that 53 percent of the respondents reported that group members did not invite non-members to their meetings. However, non-members were strictly invited mainly to provide advice and credit facilities to the groups. They included government officials, Financial Institutions' officials and to some lesser extent politicians /donors who were invited to conduct fund-raisings for the development projects in the groups. In addition, the results from testing the hypothesis showed that there is a significant relationship between third party influence and sustainability of Women SHGs in Mombasa County. Few members discussed group deliberations with their family members citing that their families needed to know the progress of the groups and to improve on decision making. The respondents also reported that group members often reversed already taken decisions. From the findings, 53 percent of the respondents indicated to reverse already made decisions. The main reasons for reversing decisions were: accommodate every member's view and contribution, amend the Group's Constitution and other policy documents to comply with changes.

The fourth objective of the study was to establish how skills in group dynamics influence sustainability of Women SHGS in Mombasa County. The findings of this variable showed that majority of group members citing 95 percent have benefited by

joining various groups. For instance, they reported that the groups have enabled them to access credit facilities through the merry go rounds and loans; also improve their living standards. The involvement of women in the various groups has promoted interaction and cohesion. The study also established that 73 percent of the groups have been registered and have by-laws which members abide by. Group by-laws regulate interactions amongst members and provide a framework for conflict resolution. Only 56 percent of the respondents reported to experience conflicts among members. The respondents reported that absenteeism, poor payment of subscriptions and failure to repay the loans were major challenges facing the groups. Concerning the size of the groups, 67 percent of the respondents reported that most groups have an average of 19 members felt to be optimum. Results from testing the research hypothesis revealed that there is a significant relationship between skills in group dynamics and sustainability of Women SHGs in Mombasa County.

The fifth objective of this study was to determine the relationship between provision of advisory services and sustainability of Women SHGs. The findings revealed that 60 percent of sampled respondents requested for advisory services from the relevant Kenya Government agencies, financial institutions and NGOs. Hypothesis testing results showed a significant relationship between provision of advisory services and sustainability of Women SHGs in Mombasa County. Further, these groups were not regularly visited by the service providers especially the government agencies; citing 40 percent to have been visited six months ago, 30 percent three months ago, 20 percent twelve months ago and lastly 10 percent were visited a month ago. The low access to advisory services is attributed to the shifting of Government general policy in the provision of services to the public. That is both public and private service providers offer their services on demand as opposed to the traditional supply-driven approach. Therefore, through sensitization campaigns, the groups will be able to know services offered by the service providers.

5.3 Discussion

This section relates to the findings of the study with the literature reviewed by the researcher and the objectives of the study.

Financial difficulties and lack of commitment among group members were identified to be major challenges in the development and operations of Women SHGs in Mombasa County. Inadequate sources of funds have militated against the smooth running of their activities. The issue of dormancy among members was noted to be a challenging factor inhibiting the activities and operations of the SHGs. The irregular attendance of members at meetings and seminars has hindered the full realization of the objectives of groups. This view has been supported by Jones (1984) who noted that 'increase in individual anonymity makes it more difficult to assess each individual's contributions as a group increases in size'. The group members further suggested imposing of fines and expelling those who do not attend meetings regularly.

The study established that regular meetings of the groups provide a platform for the members to deliberate and resolve on a variety of issues affecting them. Involvement of group members in decision making process empowers them in running their activities effectively and efficiently. Most of the groups managed their activities internally in a applying the principles of democracy. The study findings are in line with Ronald (2004) who said that the main goal of any group is to help all members understand issues in a common way. He further noted that the group should engage in a discussion about potential solution or courses of action to be taken by fully engaging all members. However, the study revealed that 25 percent of the respondents indicated that dictatorial decision making affects sustainability of SHGs especially when group issues are handled by committee members without consulting the members.

The study revealed that there was minimal interference from third party agents. It found out that, 53 percent of the group members did not invite non-members to their meetings. The groups strictly invited non members for specific reasons such as provision of expert advice and financial facilities. The study findings however did not agree with the view of Barkan J.D and Holmquist F (1986) who commented that "Self help project has become the stuff of grassroots politics in Kenya. Members of Parliament and aspiring ones alike seek to deliver the goods on self help and in so doing draw local self help organizations into their personal political machines to the clientelist structure which dominate Kenyan politics and control patronage at the centre on Kenya system"

The study also observed that few members discussed groups' activities with family members. The study also noted that 53 percent of the respondents stated that already taken decisions were reversed by members who were not satisfied or had different opinion.

The study established that there are more women SHGs in the Mombasa County but only seven hundred and fifty two (752) of them had registered with the Department of Gender, Children and Social Development at the time of the study. Registration of all the Women SHGs in the Mombasa County will help Policy makers in making decisions concerning the groups. Concerning the issue of conflicts among members, groups need to be educated on conflict and resolution skills to be in a better position of resolving their differences. The study also found out that participation in the groups has produced numerous benefits to their members. The members stated that they got the opportunity to lead meetings, raise concerns and participate in the discussions on various issues concerning the development and growth of their groups which have enabled them to build their confidence levels. Concerning the size of the group, majority of the respondents reported that group members were comfortable with their current number of between 10-20 members. The findings of this study are in agreement with the views of Gary (1996) who noted that 'effective group performance depends to a large extent, on the size and composition of the group. A group may consist of as few as two people (giving credibility to the statement that "two heads are better than one"), or as many as three or four hundred. In order to be effective, group size should be kept to a minimum without jeopardizing workload and goal achievement. Larger groups increase the possibility of conflict due to the variety of viewpoints, few opportunities for the development of social relationships, a decrease in participation levels, and lack of opportunity for individual recognition'.

5.4 Conclusions

From the findings of the analysis of all collected data, the researcher concluded this study by posing the question. How does the research conducted at Mombasa County, mirror the determinants of sustainability of Women Self Help Groups in Kenya? That is, the generalized or the extrapolated case in Taita Taveta County among other Counties in Kenya.

The research results showed that proper decision making processes is key to sustainability of Women Self Help Groups. Group meetings are an important forum

for transacting business and group activities. It is through them that members are appraised on the progress of activities and where key decisions are made. The study revealed that group members were involved in making decisions. Therefore, the groups are democratic in the way they conduct their activities.

The study also established that third party interference was minimal. Group members reported to invite politicians for major occasions such as raising funds for group development projects. However, they reported that politicians were interested during campaigns periods. Barkan and Holmquist (1986) remarked that self help projects have become the stuff of grassroots politics in Kenya.

The study found out that inadequate management and leadership skills influenced sustainability of the groups. The Respondents observed that Women SHGs office bearers need to attend seminars and forums to acquire knowledge and skills that will enable them handle various issues and activities in their respective groups.

5.5 Recommendations

From the study, the researcher recommends that:

1. Members of the Women SHGs should adopt and adhere to the group constitution.
2. Groups should be involved in capacity building of the members on leadership and communication skills to embrace the tenets of good governance.
3. Equipping groups with project management and entrepreneurship skills to enable them plan, organize and manage resources prudently. There needs to be a more comprehensive policy framework that provides for legal recognition of self help movement, a major driving force for development.
4. Groups should be encouraged to access credit facilities such as loans and grants from the government to enable them raise sufficient funds for development and sustainability of their groups.

5.6 Suggestions for further study

Despite the skills acquired by the members of the women self help groups, there has been a gap in educating them on the importance of project management skills.

The researcher suggests that:

1. This research should be validated by sampling other Members of other

Women SHG as respondents. The possible target populations of respondents are: Women residing in other Urban Areas such Malindi, Kwale and Lamu.

2. A research to be conducted to identify strategies of empowering women through participation in self help groups.

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APPENDICES

Appendix 1:

Letter of Transmittal

College of education and External Studies
University of Nairobi
Mombasa Campus

Dear Sir/Madam,

I am a master's student at the University of Nairobi, Mombasa campus, I intend to carry out a study on the factors influencing sustainability of women self help groups in partial fulfillment of the requirement of the course.

The observations and findings of the study will be treated with complete confidentiality and condition of anonymity assured where necessary.

Please fill the attached questionnaire with all your sincerity and honesty. It should be noted too that, the study is purely for academic purposes and sharing of the final report once the study is completed is guaranteed.

Thank you for your cooperation.

Yours Sincerely,

Mepha Carolyn Okumu

Appendix: 2

Respondents Questionnaire

(To be filled by both Officials and Members of Women Self Help Group)

All the information you give will be treated with utmost confidentiality. The information is solely for academic reasons.

I. Introduction. (Optional).

Name of group.....

District.....Division.....Location...

Contact person.....Tel. No.....

2. Your Age bracket in years. (Please tick one).

- i. Under 36 years
- ii. 36-45 years
- iii. 46-55 years
- iv. 56-65 years
- v. Above 65 years

3. Your highest level of education. (Please tick one).

- i. Primary School Certificate
- ii. Secondary School Certificate
- iii. Diploma Certificate
- iv. Bachelors Degree
- v. Never attended formal school

II. Social loafing

4. Sources of group funds. Tick one

- i. Members contribution
- ii. Grants
- iii. Loans/Credit services
- iv. All three above
- v. One and two above

5. Are there members who fail to honour their individual contributions? *Tick one.*

a. Yes []

b. No []

6. If yes, what reasons do they give?

i.

ii.

iii.

7. How does the group deal with those who do not attend meetings?

i.

ii.

iii.

III. Decision making processes

8. Do you have a constitution? *Tick one*

a. Yes []

b. No []

9. Who makes decision in the group? *Tick one*

i. Chair person []

ii. Committee members []

iii. Group members []

iv. Non group members []

10. Who decides when to hold elections? *Tick one*

i. Chair person []

ii. Committee members []

iii. Group members []

11. Who decides when to hold meetings? *Tick one*

i. Chair person []

i. Committee members []

ii. Group members []

12. How often do you hold your meetings?

a. Management Committee meetings? *Tick one*

i. Weekly []

ii. Bi-weekly []

iii. Monthly []

- iv. Quarterly []
- v. Never []

b. Sub-committee meetings or Special General Meetings or Extra Ordinary? *Tick one*

- i. Weekly []
- ii. Bi-weekly []
- iii. Monthly []
- iv. Quarterly []
- v. Never []

c. General meetings? *Tick one*

- i. Weekly []
- ii. Bi-weekly []
- iii. Monthly []
- iv. Quarterly []
- v. Yearly []
- vi. Never []

IV. Third party influence

13. Do you invite none members in your group meetings? *Tick one*

- a. Yes []
- b. No []

14. If yes, whom do you invite? *Tick one*

- i. Political leaders []
- ii. Government officials []
- iii. Family members []
- iv. Others (specify)

15. Do you discuss group decisions with your family members? *Tick one*

- a. Yes []
- b. No []

16. If yes, why.....

17. Do you reverse decisions made by group members? *Tick one*

a. Yes []

b. No []

V. Group dynamics

18. Is your group registered with the ministry of gender, children and social development? *Tick one.*

a. Yes []

b. No []

19. If No, why explain.....
.....

20. When was your group formed?
.....

21. What are the main activities undertaken by your Group?

- i.
- ii.
- iii.
- iv.
- v.

22. How many members are in your group? *Tick one*

i. 0-10 []

ii. 11-20 []

iii. 21-30 []

iv. 31 and above []

23. Do you benefit by being member of the group?

a. Yes []

b. No []

24. If yes, how?

- i.
- ii.
- iii.

25. Are there conflicts amongst members? *Tick one.*

- a. Yes []
- b. No []

26. If yes, what are the major causes?

- i.
- ii.
- iii.

VI. Advisory services

27. When were you last visited by a service provider? *Tick one*

- i. Less than a month ago []
- ii. Three months ago []
- iii. Six months ago []
- iv. Twelve months ago []

28. Did you request for the service? *Tick one*

- a. Yes []
- b. No []

29. What services did s/he offer?

- i.
- ii.
- iii.

30. From your experience, why do groups, fail? *Select any three*

- i. Undemocratic decision making []
- ii. Third party interference []
- iii. Inadequate skills in group dynamics []
- iv. Inadequate advisory services []
- v. Social loafing []

31. What do you think should be done to ensure sustainability of women self help groups?

- i.
- ii.
- iii.

Appendix: 3

List of Women Self Help Groups in Mombasa County

NAME	MEMBERSHIP	LOCATION	NATURE OF ACTIVITY
FIKIRIA WOMEN GROUP	WOMEN GROUP	BAMBURI	FARMING
KAMWANGI WOMEN GROUP	WOMEN GROUP	BAMBURI	NURSERY SCHOOL PROJECT
TUELEWANE WOMEN GROUP	WOMEN GROUP	BONDENI	MERRY GO ROUND
KHAYYAM WOMEN'S GROUP	WOMEN GROUP	BONDENI	MERRY-GO-ROUND
KIKOWANI WOMEN GROUP	WOMEN GROUP	BONDENI	SMALL SCALE BUSINESSES
TIMELY BUSINESS WOMEN GROUP	WOMEN GROUP	GANJONI	ACQUIRE LOANS
MORNING DEW WOMEN GROUP	WOMEN GROUP	GANJONI	ASSIST THE NEEDY, WELFARE
RIWRUOK MOGWEDHI 2005 GROUP	WOMEN GROUP	GANJONI	BUSINESS
AL-WAHID WOMEN GROUP	WOMEN GROUP	OLDTOWN	CARE FOR ORPHANS, CREATE BUSINESS ACTIVITIES
WAMIJI WOMEN GROUP	WOMEN GROUP	OLDTOWN	CATERING
UMU RUMAN WOMEN GROUP	WOMEN GROUP	OLDTOWN	DRUG ABUSE AWARENESS, CARE FOR ORPHANS, SMALL SCALE BUSINESS
JAMENI TUINUKE WOMEN GROUP	WOMEN GROUP	OLDTOWN	EMBROIDERY, TOILORING & KNITTING
SMART IN WOMEN DEVELOPMENT GROUP	WOMEN GROUP	OLDTOWN	ERADICATE CHILD TRAFFICKING, EMPOWER GIRL CHILD
COAST MERCHANDIZERS GROUP	WOMEN GROUP	OLDTOWN	FINANCIAL UPLIFT
ANSAAR MUSLIM SISTERS	WOMEN GROUP	OLDTOWN	HELPING OF THE NEEDY
PWANI WOMEN UNITED AGAINST AIDS GROUP	WOMEN GROUP	OLDTOWN	HIV/AIDS AWARENESS
VINEYARD WOMEN'S GROUP	WOMEN GROUP	OLDTOWN	IMPROVE BUSINESS

NAME	MEMBERSHIP	LOCATION	NATURE OF ACTIVITY
OLD TOWN WOMEN DEVELOPMENT GROUP	WOMEN GROUP	OLDTOWN	MERRY GO ROUND
THE UNIQUE TWELVE WOMEN GROUP	WOMEN GROUP	TONONOKA	ASSIST THE NEEDY, PROMOTE HEALTH
EARLIEST WOMEN GROUP	WOMEN GROUP	TONONOKA	BOOST BUSINESS
WAKUMI BORA WOMEN GROUP	WOMEN GROUP	TONONOKA	BORROWING AND LENDING MONEY, BUYING AND SELLING GOODS
MUDZO WOMEN GROUP	WOMEN GROUP	TONONOKA	BUSINESS
PRECIOUS WOMEN GROUP	WOMEN GROUP	TONONOKA	BUSINESS
SASA TUUNGANE WOMEN GROUP	WOMEN GROUP	TONONOKA	BUSINESS
MZIZIMA WOMEN GROUP	WOMEN GROUP	TONONOKA	BUSINESS
WAKATI	WOMEN GROUP	TONONOKA	BUSINESS
KUJENGANA WOMEN GROUP	WOMEN GROUP	TONONOKA	BUSINESSES, MERRY-GO-ROUND
TAITA WOMEN IN ACTION GROUP	WOMEN GROUP	TONONOKA	CARE FOR NEEDY
LES FEMMES LADIES GROUP	WOMEN GROUP	TONONOKA	CARE FOR NEEDY PEOPLE
PROGRESSIVE WOMEN GROUP	WOMEN GROUP	TONONOKA	CARE FOR NEEDY PEOPLE
BONDENI WOMEN ALLIANCE GROUP	WOMEN GROUP	TONONOKA	CARE FOR ORPHANS
AL-FIROAUS MUSLIM WOMENS NETWORK	WOMEN GROUP	TONONOKA	CARE FOR ORPHANS AND POOR
KINDA COMMUNITY WOMEN GROUP	WOMEN GROUP	TONONOKA	CARE ORPHANS
TONONOKA WOMEN GROUP	WOMEN GROUP	TONONOKA	CHARCOAL SELLING
SUNSHINE WOMEN GROUP	WOMEN GROUP	TONONOKA	CHICKEN REARING
VIRTUOS WOMEN GROUP	WOMEN GROUP	TUDOR	BUSINESS
BURUKENGE WOMEN GROUP	WOMEN GROUP	TUDOR	BUSINESS

NAME	MEMBERSHIP	LOCATION	NATURE OF ACTIVITY
JARIBU WOMEN GROUP	WOMEN GROUP	TUDOR	BUSINESS
TARATIBU KIZIWI WOMEN GROUP	WOMEN GROUP	TUDOR	BUSINESS
VALOUR WOMEN GROUP	WOMEN GROUP	TUDOR	BUSINESS
AL-RAHMA (NUR) WOMEN G.	WOMEN GROUP	TUDOR	BUSINESS
HUMBLE WOMEN GROUP	WOMEN GROUP	TUDOR	BUSINESS
HOMESTEAD WOMEN GROUP	WOMEN GROUP	TUDOR	BUSINESS
BINTI WA KANISA LA MALIO WOMEN'S GROUP	WOMEN GROUP	TUDOR	BUSINESS
RED ROSE SISTERS WOMEN GROUP	WOMEN GROUP	TUDOR	SMALL BUSINESS
COAST WOMEN OF HOPE	WOMEN GROUP	TUDOR	CARE FOR CHILDREN
KIKALU WOMEN GROUP	WOMEN GROUP	TUDOR	CARE FOR NEEDY AND ORPHANS
KOMOLO WOMEN DEVELOPMENT GROUP	WOMEN GROUP	TUDOR	CARE FOR ORPHANS, HIV/AIDS AWARENESS
NYANSIONGO WOMEN GROUP	WOMEN GROUP	TUDOR	CARING FOR NEEDY
SHIKONYI WOMEN GROUP	WOMEN GROUP	TUDOR	CARING FOR ORPHANS
ABEMIREMBE WOMEN WING G	WOMEN GROUP	TUDOR	CARING FOR ORPHANS
SPARK WOMEN GROUP	WOMEN GROUP	TUDOR	CAPACITY BUILDING
PUMZI ORIGINAL WOMEN GROUP	WOMEN GROUP	TUDOR	SMALL BUSINESS
TUDOR VALLEY WOMEN GROUP	WOMEN GROUP	TUDOR	CAPACITY BUILDING
THE ANGELS WOMEN GROUP	WOMEN GROUP	MWEMBE TAYARI	PROMOTE CHRISTIANITY
GIFTED WOMEN GROUP	WOMEN GROUP	MWEMBE TAYARI	PROMOTE DEVELOPMENT
GALZ WOMEN GROUP	WOMEN GROUP	MWEMBE TAYARI	PROMOTE DEVELOPMENT
GRACIA WOMEN GROUP	WOMEN GROUP	MWEMBE TAYARI	PROMOTE DEVELOPMENT
NO MANENQ. WOMEN GROUP	WOMEN GROUP	MWEMBE TAYARI	PROMOTE UNITY

NAME	MEMBERSHIP	LOCATION	NATURE OF ACTIVITY
MWEMBE TAYRAI MAENDELEO YA WANAWAKE WOMEN GROUP	WOMEN GROUP	MWEMBE TAYARI	PROMOTE UNITY, FISH TRADERS
MOMBASA OBUYA WOMEN GROUP	WOMEN GROUP	MWEMBE TAYARI	PURSUE DEVELOPMENT PROJECTS
MASA WOMEN GROUP	WOMEN GROUP	MWEMBE TAYARI	SALE OF KANGAS/MATERIALS
EXPLOIT TEAM WOMEN GROUP	WOMEN GROUP	MWEMBE TAYARI	SAVINGS
FIKIRINI WOMEN GROUP	WOMEN GROUP	MWEMBE TAYARI	SELLING CHARCOAL, MERRY-GO-ROUND
MWAMBIRE WOMEN'S GROUP	WOMEN GROUP	MWEMBE TAYARI	SHARE BUSINESS IDEAS
WAMAMA WAAMINIO WOMEN GROUP	WOMEN GROUP	MWEMBE TAYARI	SMALL SCALE BUSINESS
TAUFIQ WOMEN GROUP	WOMEN GROUP	MWEMBE TAYARI	SMALL SCALE BUSINESS
JAVAH WOMEN GROUP	WOMEN GROUP	MWEMBE TAYARI	SMALL SCALE BUSINESS
ABABONO WOMEN GROUP	WOMEN GROUP	MWEMBE TAYARI	SMALL SCALE BUSINESS
TIMBONI TAUHID WOMEN GROUP	WOMEN GROUP	MWEMBE TAYARI	SMALL SCALE BUSINESS, ASSIST ONE ANOTHER
MERCURY WOMEN GROUP	WOMEN GROUP	MWEMBE TAYARI	SMALL SCALE BUSINESSES
HATUA WOMEN GROUP	WOMEN GROUP	MWEMBE TAYARI	SMALL SCALE BUSINESSES
LANGONI WOMEN GROUP	WOMEN GROUP	MWEMBE TAYARI	SMALL SCALE BUSINESSES
NYAKWERIGERIA WOMEN GROUP MOMBASA	WOMEN GROUP	MWEMBE TAYARI	TAILORING, MILK SUPPLY, EGGS SUPPLY
THE MZENGE'S WOMEN GROUP	WOMEN GROUP	MWEMBE TAYARI	TRAIN WOMEN ON HOUSE MANAGEMENT
ISLAMIC WOMEN AGAINST HIV/AIDS NUR IMAN G	WOMEN GROUP	MWEMBE TAYARI	TRAINING
YOUNG WOMEN MELONE GROUP	WOMEN GROUP	MWEMBE TAYARI	UPLIFT LIVING STANDARDS
Y-NOT WOMEN GROUP	WOMEN GROUP	MWEMBE TAYARI	UPLIFT LIVING STANDARDS

NAME	MEMBERSHIP	LOCATION	NATURE OF ACTIVITY
MEEK WOMEN GROUP	WOMEN GROUP	MWEMBE TAYARI	UPLIFT MEMBERS BUSINESS, MERRY-GO-ROUND
MZAITUNI WOMEN GROUP	WOMEN GROUP	MVITA	BUSINESS
FIRDAUS WOMEN GROUP	WOMEN GROUP	MVITA	POULTRY KEEPING
MINAL FAIZEEN WOMEN'S GROUP	WOMEN GROUP	MVITA	WELFARE
MWANA WA MBERI WOMEN G	WOMEN GROUP	MVITA	WELFARE
UWEZO WOMEN GROUP	WOMEN GROUP	MAJENGO	LOANING MEMBERS
BURNLEY MABROUK WOMEN GROUP	WOMEN GROUP	MAJENGO	MERRY GO ROUND
TEN CLUB WOMEN GROUP	WOMEN GROUP	MAJENGO	MERRY GO ROUND
STAR WOMEN GROUP	WOMEN GROUP	MAJENGO	MERRY GO ROUND
TONE KWA TONE W.G.	WOMEN GROUP	MAJENGO	MERRY GO ROUND
SPRING WOMEN GROUP	WOMEN GROUP	MAJENGO	MERRY GO ROUND
PEACELANDERS WOMEN GROUP	WOMEN GROUP	MAJENGO	MERRY GO ROUND
ZIWANI SALAAM WOMEN GROUP	WOMEN GROUP	MAJENGO	MERRY GO ROUND
SIKUTHANI WOMEN GROUP	WOMEN GROUP	MAJENGO	MERRY GO ROUND
RIDHWAN WOMEN GROUP	WOMEN GROUP	MAJENGO	MERRY GO ROUND
TWAJARIBU WOMEN GROUP	WOMEN GROUP	MAJENGO	MERRY GO ROUND
BONDE LA BARAKA	WOMEN GROUP	MAJENGO	MERRY GO ROUND
ST RUTH WOMEN GROUP	WOMEN GROUP	MAJENGO	MERRY GO ROUND
TOSHA WOMEN GROUP	WOMEN GROUP	MAJENGO	MERRY -GO -ROUND
MAKUPA SALAMA WOMEN GROUP	WOMEN GROUP	MAJENGO	MERRY-GO-ROUND
NDUU YA W'O WOMEN GROUP	WOMEN GROUP	MAJENGO	MERRY-GO-ROUND
BIG ROAD WOMEN GROUP	WOMEN GROUP	MAJENGO	MERRY-GO-ROUND

NAME	MEMBERSHIP	LOCATION	NATURE OF ACTIVITY
MKOMBOZI WAJA	WOMEN GROUP	MAJENGO	MERRY-GO-ROUND
AMANI I WOMEN GROUP	WOMEN GROUP	MAJENGO	MERRY-GO-ROUND, HIV/AIDS AWARENESS
TUMEFIKA WOMEN GROUP	WOMEN GROUP	MAJENGO	MERRY-GO-ROUND, SELLING LESSOS
WOMEN MOVEMENT SELF HELP GROUP	WOMEN GROUP	MAJENGO	MERRY-GO-ROUND, SMALL SCALE BUSINESS
BONDE LA BARAKA WOMEN GROUP	WOMEN GROUP	MAJENGO	MERRY-GO-ROUND, WELFARE
UNITED WOMEN GROUP	WOMEN GROUP	MAJENGO	ORPHANS CARE
RUBIES WOMEN GROUP	WOMEN GROUP	MAJENGO	POULTRY
MORNING STAR WOMEN GROUP	WOMEN GROUP	MAJENGO	POULTRY
BUMERI WOMEN GROUP	WOMEN GROUP	MAJENGO	POULTRY
2001 MWEMBE WOMEN GROUP	WOMEN GROUP	MAJENGO	POULTRY KEEPING
GENO WOMEN GROUP	WOMEN GROUP	MAJENGO	POULTRY KEEPING
MIVINJENI WOMEN GROUP	WOMEN GROUP	MAJENGO	POULTRY KEEPING
BANATIL HANAA WOMEN GROUP	WOMEN GROUP	MAJENGO	PROMOTE BUSINESS
MIFTAHUR RAHMA WOMEN GROUP	WOMEN GROUP	MAJENGO	PROMOTE DEVELOPMENT
KAHAWA WOMEN GROUP	WOMEN GROUP	MAJENGO	PROMOTE DEVELOPMENT
KUMBA WOMEN GROUP	WOMEN GROUP	MAJENGO	PROMOTE DEVELOPMENT
VIKAPU WOMEN GROUP	WOMEN GROUP	MAJENGO	PROMOTE DEVELOPMENT
JUMBO JET WOMEN GROUP	WOMEN GROUP	MAJENGO	PROMOTE EDUCATION, PROMOTE DEVELOPMENT
LAWARIDA WOMEN'S GROUP	WOMEN GROUP	MAJENGO	PROMOTE HEALTH, SAVINGS
STAR OF THE SEA WOMEN GROUP	WOMEN GROUP	MAJENGO	PROMOTE UNITY

NAME	MEMBERSHIP	LOCATION	NATURE OF ACTIVITY
WOMEN OF PROSTER GROUP	WOMEN GROUP	MAJENGO	PURSUE DEVELOPMENT PROJECTS
TUMECHANUKA WOMEN GROUP	WOMEN GROUP	MAJENGO	REDUCE POVERTY
MUUNGANO MAJENGO WOMEN GROUP	WOMEN GROUP	MAJENGO	SAVING AND LOANING
TUNUSURU WOMEN GROUP	WOMEN GROUP	MAJENGO	SAVINGS
SEVEN IKO IKO WOMEN GROUP	WOMEN GROUP	MAJENGO	SAVINGS
THE VISION SISTERS WOMEN GROUP	WOMEN GROUP	MAJENGO	SAVINGS
WACHACHE WOMEN GROUP	WOMEN GROUP	MAJENGO	SAVINGS AND MERRY GO ROUND
WAAMBIE WOMEN GROUP	WOMEN GROUP	MAJENGO	SELL KHANGAS
MARJAN WOMEN GROUP	WOMEN GROUP	MAJENGO	SELLING CHARCOAL
CHASE WOMEN GROUP	WOMEN GROUP	MAJENGO	SELLING KANGAS (LESO)
TUTABANANA WOMEN GROUP	WOMEN GROUP	MAJENGO	SELLING KHANGA
MWEMBE TANGANYIKA	WOMEN GROUP	MAJENGO	SELLING KHANGAS, FOOD
SIKUTHANI WOMEN GROUP	WOMEN GROUP	MAJENGO	SELLING LESSOS
SHIKAMANA WOMEN GROUP	WOMEN GROUP	MAJENGO	SELLING WATER
UFUNIO WOMEN GROUP	WOMEN GROUP	MAJENGO	SELLING WATER & POULTRY KEEPING
RAHMA WOMEN GROUP	WOMEN GROUP	MAJENGO	SMALL SCALE BUSINESS
LADY HEART WOMEN GROUP	WOMEN GROUP	MAJENGO	SMALL SCALE BUSINESS
MKOMBOZI WOMEN GROUP	WOMEN GROUP	MAJENGO	SMALL SCALE BUSINESS
MWITO WOMEN GROUP	WOMEN GROUP	MAJENGO	SMALL SCALE BUSINESS
WENDANI WOMEN GROUP	WOMEN GROUP	MAJENGO	SMALL SCALE BUSINESS
ZINGARO WOMEN GROUP	WOMEN GROUP	MAJENGO	SMALL SCALE BUSINESS
BURNEY WOMEN GROUP	WOMEN GROUP	MAJENGO	SMALL SCALE BUSINESS

NAME	MEMBERSHIP	LOCATION	NATURE OF ACTIVITY
MAARIFA WOMEN GROUP	WOMEN GROUP	MAJENGO	SMALL SCALE BUSINESS
ANSUBRA WOMEN GROUP	WOMEN GROUP	MAJENGO	SMALL SCALE BUSINESS
HOME STYLE WOMEN'S G.	WOMEN GROUP	MAJENGO	SMALL SCALE BUSINESS
ZAFARANI WOMEN GROUP	WOMEN GROUP	MAJENGO	SMALL SCALE BUSINESS
MABRUK ROPA WOMEN GROUP	WOMEN GROUP	MAJENGO	SMALL SCALE BUSINESS
DEDICATED WOMEN GROUP	WOMEN GROUP	MAJENGO	SMALL SCALE BUSINESS
AL-FATAH WOMEN GROUP	WOMEN GROUP	MAJENGO	SMALL SCALE BUSINESS
HARAMBEE WOMEN GROUP	WOMEN GROUP	MAJENGO	SMALL SCALE BUSINESS
SALAMA MAKUPA WOMEN GROUP	WOMEN GROUP	MAJENGO	SMALL SCALE BUSINESS
YOBA WOMEN GROUP	WOMEN GROUP	MAJENGO	SMALL SCALE BUSINESS
REFLECTION WOMEN GROUP	WOMEN GROUP	MAJENGO	SMALL SCALE BUSINESS
UADILIFU WOMEN GROUP	WOMEN GROUP	MAJENGO	SMALL SCALE BUSINESS
AGWIRAYE NDIYW MWENYE WOMEN GROUP	WOMEN GROUP	MAJENGO	SMALL SCALE BUSINESS
MINAL FAIZEEN WOMEN'S GROUP	WOMEN GROUP	MAJENGO	SMALL SCALE BUSINESS
NIWENDA WOMEN GROUP	WOMEN GROUP	MAJENGO	SMALL SCALE BUSINESS & ASSISTING AGED PARENTS
NAMELESS WOMEN GROUP	WOMEN GROUP	MAJENGO	SMALL SCALE BUSINESS AND MARRY GO ROUND
NICE "N" LOVELY WOMEN GROUP	WOMEN GROUP	MAJENGO	SMALL SCALE BUSINESS, HIV/AIDS AWARENESS
WIRELESS WOMEN GROUP	WOMEN GROUP	MAJENGO	SMALL SCALE BUSINESS, MERRY-GO-ROUND
AGWIRAYE NDIYE MWENYE	WOMEN GROUP	MAJENGO	SMALL SCALE BUSINESS, MERRY-GO-ROUND
MODERN MBUYUNI WOMEN	WOMEN GROUP	MAJENGO	SMALL SCALE BUSINESSES

NAME	MEMBERSHIP	LOCATION	NATURE OF ACTIVITY
GROUP			
MAKUPA MARKET WOMEN GROUP	WOMEN GROUP	MAJENGO	SMALL SCALE BUSINESSES
AL-HAYAA WOMEN GROUP	WOMEN GROUP	MAJENGO	SMALL SCALE BUSINESSES
MAUNGUJA ASILI WOMEN GROUP	WOMEN GROUP	MAJENGO	SMALL SCALE BUSINESSES

Source: Ministry of Gender, Children and Social Development, Mombasa, 2012