

**THE ROLE OF WOMEN GROUPS IN IMPROVING HOUSEHOLD WELFARE IN
NKAIMURUNYA DIVISION NGONG DISTRICT OF KAJIADO COUNTY.**

BY

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DECLARATION

I declare that this is my original work and has not been submitted for examination in any other university or college.

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This research project has been submitted for examination with my approval as a university supervisor.

Signature: _____ Date _____

Prof Edward K.Mburugu.

DEDICATION

This academic work is dedicated to my dear family.

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I thank God for the grace He has given me to be able to move this far. I also owe immense gratitude to Prof. Mburugu who has taken his time to understand my ideas and contribute to its improvement. His guidance has helped me grow academically not only in knowledge but also in skills and attitude.

I also wish to acknowledge the support and patience portrayed by my dear husband, children and friends. Special thanks goes to my dear friends who found time to read through my work marking appropriate corrections where need be, may our almighty God reward them accordingly.

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LIST OF ACRONYMS

NGOs	Non-Governmental Organization
MLISSS	Ministry of labour, internal security and social services
MYWO	Maendeleo ya wanawake organization
MDGs	Millennium development goals
IEBC	Independent Electoral and boundaries commission
PCEA	Presbyterian church of East Africa
AIC	African inland church
KNBS	Kenya national bureau of statistics
G.O.K	Government of Kenya
W E F	Women enterprise fund

ABSTRACT

Women groups are not a new phenomenon in the society as women have always worked together as shown in their participation in “Zangule” among the Kamba and “saga” among the Luo.. Women groups are a community based organizations formed and managed by women to address women development issues by pooling together resources, ideas and sharing information pertinent in the society. After independence, women realized that political independent did not translate into socio-economic improvement for them and their families and this was reflected in the government reduction of aid towards women activities .The initial women groups concentrated their efforts around mutual assistance hence were social welfare in nature. In view of this, one notes great change in goal orientations –from social welfare to commercial dominance. A number of past researches conducted have raised issues related to women groups concerning the worth of time and money invested in women groups and whether they are a form of hope for women in reducing poverty and improving household welfare. From this therefore, there is need to design an intensive study to verify the viability of women groups in meeting the members’ demands. The research study was conducted in Nkaimurunya division in Ngong Sub-county of Kajiado County which has a total of ten registered women groups .In the research design, a combination of descriptive and naturalistic designs were used to interrogate the role of women groups in improving household welfare in Nkaimurunya ward. The study used both probability and non-probability sampling techniques to select participants of the study. Sample size of 85 women group members and two officers was selected for the study making a total of 87 participants. A questionnaire and an interview guide were used as study instruments for collecting data. The study found out that woman in women groups contributed to the family wellbeing out of the group’s proceeds in provision of basic needs for their families, purchase of household wares and payment of school fees for their school going children. This therefore answers the question on whether women groups play any role in improving household welfare in Nkaimurunya division of Ngong district in Kajiado county.

CHAPTER ONE: INTRODUCTION

1.1 Background to the Problem

Women groups play a significant role in the social and economic structure of their communities. In actual fact, women groups are one complex strategy that women have developed in order to overcome these problems that bedevil them in their effort to improve household's welfare. Presently, women groups, just like other community self-help groups continue to provide the much needed public goods and services. Besides, they are engaged in various income generating projects. Changes in women mutual support systems are rooted in historical developments which have altered customary division of labour in traditional economies and along with its social relations. These changes can be viewed as part of the concerted efforts by people to satisfy those needs not provided by their governments.

The phenomenon of women groups is not new in Kenya as women have always worked together as shown in their participation in "Zangule" among the Akamba community and "saga" among the Luo community (Mbithi, 1977). Most of the women groups in Kenya are formed with specific purposes. Nzomo (1993) points out that the projects of women groups are many and varied, including welfare and income generating activities. The nature and form of their mutual aid and self-help projects enable women in groups to organize far beyond the resources and capabilities of individual women. Normally, due to the nature of membership composition, the members of a women group have a common felt need that mobilizes them to come together and seek a solution to their needs or problems.

In Kenya, the women's self-help association movement was formed in 1952 as a political voluntary association with the objectives of improving the enlightenment, welfare and social

status of women and promoting economic self-reliance among other things. After independence, women were quick to realize that political independence did not translate into socio-economic improvements for them and their immediate families. This was reflected in the reduced aid from the independent government towards women activities (Monsted, 1978). It was out of this predicament that new groups emerged independent from the previously dominant self help associations. During that time, the groups formed can be characterized as self-help concerns with little attachment to the central government. These groups were mostly concentrating their efforts around mutual assistance, home improvements, handcrafts, dancing and other social welfare activities. There was no apparent interest in the fields of income generation. In view of this, one notes that women groups have been changing with the socio-economic realities in the country. Indeed, there have been a lot of changes in terms of goal orientations- that is change from social welfare to commercial dominance.

There are widely mixed opinions on the success of women groups in improving household welfare. This is mainly due to a number of constraints and facilitating factors. On the one hand, one of the major problems is that many of the development projects embarked on by women groups are imposed on them by the donors, Non-Governmental Organizations (NGOs) and the Kenya government. At the grassroot level, lack of clear directives may hinder women to attain their development goals (Udvardy, 1990, 1993). On the other hand, at familial and personal levels, women group members appear to benefit the most from participating in groups. The groups provide some level of welfare for their members, including food, household items, clothing, school fees and emergency funds. Other scholars note that women groups provide their members with non-formal education through which they teach members valuable leadership skills (Chitere, 1994).

1.2 Problem Statement

From the background information, a lot has been said about Women groups and their general contribution to the development of the community, rural areas in particular. The existing empirical evidence on women participation in development shows that women play a critical role in the development of rural areas (Masinde, 1987). This has mostly been through their involvement in self-help activities.

A number of past studies have raised some issues related to women groups. There are issues related to whether the groups are a form of hope for women to reduce poverty and improve on the household welfare (Masinde, 1987). Other issues related to the time and money invested in these groups. Musyoki and Gatara (1985) pay attention to the issue of benefits but the study is too wide and most of the responses were from women leaders. Leaders sometimes glorify their leadership and their views are unlikely to reflect those of their members. It is important to design an intensive study to verify the viability of the groups in meeting members' demands. There is the need to quantify the gains in order to minimise if not remove the doubts concerning the role played by women groups in development specifically at the household level. This study sought to determine the role women groups play in improving the household welfare in Nkaimurunya Division, Kajiado County.

1.3 Research Questions

The study aimed at answering the following questions:

- i) What are the social, demographic and economic characteristics of women who belong to women groups in Nkaimurunya Ward?
- ii) What are the sources of funding for women groups in Nkaimurunya Ward?

- iii) What are the social and economic activities that generate income for Women groups in Nkaimurunya Ward?
- iv) How do women groups contribute to the improvement of household welfare in Nkaimurunya Ward?
- v) What are the challenges faced by the women groups in Nkaimurunya Ward?

1.4 Objectives of the Study

1.4.1 General Objective

The general objective of the study is to explore the role of women groups in improving household welfare in Nkaimurunya Division of Kajiado North District in Kajiado county.

1.4.2 Specific Objectives

- i) To examine social, demographic and economic characteristics of women who belong to women groups in Nkaimurunya division.
- ii) To identify sources of funding for women groups in Nkaimurunya division.
- iii) To establish social and economic activities that generates income for women groups in Nkaimurunya division.
- iv) To assess the role of women groups in improving household welfare in Nkaimurunya.
- v) To identify challenges faced by women groups in improving household welfare in Nkaimurunya division.

1.5 Significance of the Study

The economic empowerment of women has been argued by many as meant for sustainable development and achievement of millennium development goals (MDGs).It is therefore paramount that ideal policies be formulated to enable women groups that are a major strategy

that women are using to accomplish their role of improving household welfare assist them to do so effectively. The Ministry of Labour, Internal Security and Social Services (MLISSS) can therefore use the findings as a basis for setting out effective policies regarding operations of women groups at the local level for better performance.

Secondly, the study may also be useful to women in the community even outside the area of study because some of the problems experienced are common to other women groups in Kenya hence when litigation measures for these problems are found, they can be applied in general to make their operations better and easy. Thirdly, the findings will enable the policy makers through the aforementioned ministry to develop more and better strategies for strengthening women groups in order to improve on the standards of living in our Kenyan rural households. Fourthly, with the quantification of the gains from women groups, this will provide strong justification for investing more in them by all the stakeholders including the government because the question of whether women groups provide any hopes to women in reduction of poverty and improving household welfare will have been answered.

1.6 Scope and Delimitation of the Study

The study was restricted to women groups in Nkaimurunya Division of Kajiado North District in Kajiado County. The women groups that were studied were those that had been in existence in the division for at least one year and were registered by the Ministry of Labour, Internal Security and Social Services. Although there are a number of variables influencing the performance of women groups, this study confined itself to the social, demographic and economic factors that affect the role of women groups in improving household welfare. Social factors included levels of education and family structure; demographic variables

included age and marital status while economic variables included the levels of income and occupation of the women group members.

1.7 Limitations of the Study

The main limitation of the study was loss of relevant information due to pulling out of some participants from the women groups. The one year lapse in time from conception of the research problem to data collection from the participants may have denied the research pertinent information from women group members who for various reasons had left the women groups during this time.

CHAPTER TWO: LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 Introduction

This chapter explores relevant policy instruments, programme reports and studies on women groups and their role in improving household income conducted in the past. Literature review provides a framework within which the findings were contextualized. It covers literature review on historical development of women groups and also explores suitable theoretical and conceptual frame works. The topic of women and their role in economic development has been extensively explored. There is a wide range of literature focused exclusively on women organizations. It is this area that the present study dealt with, though general literature on women was cited.

Nyangeso (2012) investigated the factors influencing the economic empowerment of women in Mvita Constituency in Mombasa County. The factors under study were education, self help groups, political representation and cultural practices. The study adopted survey research design and utilized questionnaires an interview schedule to gather information from the participants. The findings revealed that women lacked access and control of resources in the society and as a result they had low income levels. Their low economic status was further hampered by low levels of education; therefore, women lacked even the basic skills to enable them to improve their standards of living. Self help groups were found to be beneficial because they not only enabled women to pool their resources and save, but also provided easy access and collateral for loans. The current study sought to determine the levels of education and economic status of members of women groups in Nkaimurunya, and whether these informed their decisions to save and acquire funding for their economic activities.

2.2 The History of Women Groups in Kenya

Women groups are community based organisations formed and managed by women to address women development issues by pooling resources, ideas and sharing information pertinent in the society. They are forums created by women to address socio-economic and political issues affecting their well-being .Through such groups, members gain the opportunity for economic empowerment, skill training, awareness creation, social interaction and moral support.

According to Sahbarwal (2003), women groups are a form of self-help groups which are voluntary associations of poor people, “who join efforts, ideas and resources for the purpose of addressing issues affecting them through self-help and mutual help (p.12.). The author further states that self help groups promote small-scale savings among its members, which are often kept in a bank under the name of the group. According to the study on Financial Sector Deepening (2007) in Kenya, more women (51.1%) tend to save compared to male counterparts (48.9%). In terms of saving according to level of education, the Institute of Economic Affairs (2008) report showed that 44.6 % of those with primary and secondary education were able to save. However, the savings levels varied across age groups with highest savers being found in the 25-34 age bracket (31%) and the 18-24 age bracket constituting the lowest savers (14.6%).

In most cases the membership to such groups rarely exceeds twenty. The goals of women group are to empower women with the aim of financing them being that economically poor individual gains strength as part of the group. The women’s bureau in the MLISSS defines a women group as a “voluntary self-help group with fifteen or more members made up

exclusively of women or whose membership consists of an over whelming majority of women” (Women’s Bureau 1992; vi).

Maria Nzomo, a nationally known women’s leader and lawyer expands the women’s Bureau definition to include more functional descriptions. She defines woman’s group as a relatively small, local, community oriented female group formed for the purpose of working collectively and socializing on regular basis and somewhat formalized basis. The group tend to be self-help in nature and social-welfare oriented. Many women groups are grass-root based and carry out projects at the community level (Nzomo 1993).

In Kenya there are three basic categories of women groups. These include the traditional ‘LeLemama’ dance groups, which were popular among Muslim communities especially in the 1950’s. Such dance groups offered prestige to women who had few other sources of dignity and honour. The second category includes associations created by women working in the same occupation, office or business. Such groups enable members to meet their explicit economic needs which in turn expand their effectiveness and influence. The third category of women groups includes the MYWO whose intended activities included raising skill levels among women, particularly in areas such as handcrafts, childcare, nutrition and hygiene (Abok, 2004., p. 86).

Over the years, women groups have served as platform for empowering women and increasing their participation in the economic development of the country particularly within the household domain. Women groups have been focused on bringing business ideas and services closer to members. In this regard, women groups have often promoted the involvement of women in the design, management and delivery of services.

According to Ouko (1985), women groups' organizations were viewed as an integral part in the entire Harambee movement popularized by the late president Mzee Jomo Kenyatta and upheld by the subsequent regimes. This recognition was reflected in the formation of the women's bureau within the ministry of Gender, Children, Development, culture and social services in 1975. The formation of the bureau was seen as an attempt by the government to institute control over the activities of women groups. In spite of that, researchers such as Monsted (1978), Njuguna (1978), Kayongo-male (1979) and Ogutu (1975) argue that the original harambee spirit is still manifest in women groups whose activities remain voluntary and devoid of large-scale national fund raisings which in most cases are compulsory.

2.3 The Role of Women Groups in Improving Household Welfare

The economic empowerment of women has been argued by many as meant for sustainable development; pro-poor growth and the achievement of the Millennium Development Goals (MDGs). That is why a number of development practitioners are now adopting strategies aiming at empowering poor women by focusing on those sectors that employ more women than men. Misch, Marion and Margolin (1975) focused their study on women groups as potential change mediums in rural development. The variables of the study included activities that satisfy the economic needs of women, local decision making and an adequate range of activities that need peer approval. The study was carried out in Philippines, Korea and Columbia. Their general findings were that traditional attitudes towards women's work, lack of training, leadership and government bias towards women activities are critical in performance of women groups.

2.3.1 Types of women groups.

Pala, Wallis and Reynolds (1974) carried out another study on women's group programme envisaged in the Special Rural Development Programme in Kwale. It was an evaluation of the women's group programme based on field work in all the six of the SRDP (Special Rural development programme) areas. The study was an attempt to evaluate the different types of groups and the respective activities that characterize them. These included the social welfare type of groups which seek to improve the living conditions of members' household and the local community in general. Their activities included mutual aid, health centres, nursery schools, singing and dancing. The study found out that women dominate agriculture work and constitute the majority of the rural population in Kenya due to extensive male absenteeism. Despite this their role in improving and maintaining rural welfare is not recognised. This study justified the fact that women through women groups play a major role in improving and maintaining household's welfare. However, the study did not quantify the contribution of the women groups. Thus, the current study sought to fill this gap by quantifying the contribution made by women groups to the welfare of their households.

Pala (1975) further argues that some women groups have made quite some modest achievements in income generation. Pala found that women had participated in poultry-raising in Kwale, farm labour in Mbeere, and garden produce, handicraft items and building blocks in Vihiga and Hamisi. The study was found that handicraft and produce sales were the most popular approaches to income generation. Their success was however hampered by poor quality products especially handicrafts. According to the study, the general view was that it is the type of activities women do that determine income generation. The study concluded that to achieve a higher level of success, there is need for effective co-ordination and integration of activities by the agencies concerned. One weakness evident in this study

was that it did not give an indication as to whether women group members gained from groups or not. Nor did it explain if the participation of women helped in improvement of household welfare. Thus these were investigated in the current study.

2.3.2 Activities of women groups in Kenya.

Another study on women groups was conducted by Monsted (1978). She extensively explored the activities of women's groups in Kenya. The study accessed the role of women groups and their contribution to development in general. Monsted stressed the regional variations both with respect to the level of mobilization of women and in the type of projects. She further demonstrated that group's successes were closely related to the role of government officers in the group formation and initiatives for the activities. Monsted further stated that women projects should be seen as women's response to the living conditions and status in the society. It is only in groups that women put their priorities to the local community and the central government. In her analysis, Monsted raised an important issue about women groups; whether the groups give any hope for relieving women off some of the problems and work or whether the time and money invested in the groups get perceived as a burden for a long period. She, however, did not address the issue raised. Basing on her analysis on central province of Kenya, she found that in the traditional women mobilization areas, the level of education was insignificant as a determinant of group performance.

Monsted also dismissed the notion that educated leaders have a higher chance of steering their groups to greater success. The current study therefore sought to examine Monsted's findings on the role of women leaders and level of education on group performance. Slattery (1979) argues that despite the magnitude of women's contribution, the western style of development in Kenya, as of all third world countries, has been male dominated and male

oriented. That is why women have continually formed groups in Kenya as a strategy for improving their situation. She continues to argue that women groups are very active and indeed provide 80 percent of the self-help labour for harambee projects. However, Wachtel (1975) advances that no matter how groups begin; they often redefine their aims in the direction of income producing activities. The activities include agriculture, business, handicrafts and bee-keeping. They resort to such activities because they want to satisfy their needs to buy home and farm improvements. They also attempt to meet family obligations such as school fees for their children and above all provide themselves with some economic security. Feldman (1981) has also critically reviewed the role of women groups in Kenya. He argues that women groups do most of the domestic work and agricultural work. However they lack access to income earned from the sale of cash crops by household and the impact of gender relationships places them in a position of economic subordination. It is because of such situations that women form groups.

2.3.3 Funding for women groups.

Women groups have several sources of funding as revealed by various studies. According to the report on women group financing conducted by Global Giving Organisation (2005), in Lurambi District in Kakamega County, the Kenya Women Finance Trust enhanced its operation to ensure more women are empowered financially to support their families. The organization re-united and trained women groups in Lurambi area. These women groups were operating informally with their activities restricted to table banking. When Kenya women finance trust trained them, they were introduced to modern ways of banking and other financial lucrative business ventures. Now the women have formalized their groups and are engaging in profit making activities that they are able to finance even their children to school in post primary and tertiary levels.

Russel (1972) in a study argued that women are increasingly organizing themselves to pursue change in their status and prospects. Women are however turning to various funding foundations for financial aid and to support their activities. Despite these efforts, Russel argued that women's lack of sophistication about fund raising procedures and good proposal writing greatly hampered their performance. This was due to low level of education which led to avoidance of priority setting. Therefore the current study examined the influence of level of education of the group members on the performance of women groups.

2.3.4 Challenges experienced by women groups.

Women groups for a long time have been encountering a number of problems which hinder their better performance. Chitere (1988) notes that the decline of the women's self-help movement towards the end of the decade was due to lack of recognition and assistance by new Kenyan government, lack of training of women leaders, members and officials of women's groups and weakness of supporting organizations like MYWO. However, Ouko (1985) asserts that the success of any organisation is largely determined by the character of the leadership. She advances that full-time or part-time employees have very demanding social lives and belong to different class positions by virtue of their marriage, occupation and education. Therefore, organisations led by such women are bound to differ in attitudes towards the plight of women in the country and their own aspirations. As a consequence, they cannot realize meaningful results for the rural women members. Indeed, Ouko attributes the failure of women organisations to lack of appreciation of women's activities by most heads of government departments. They do not see the women's role as something of priority hence tend to ignore them. Moreover, she argues that most women organisations are dominated by older women rather than young women. This has serious implications when it comes to the

performance of women groups. Through demographic assessment, this study will find out if this is actually true or not.

Njoku (1980) in his study in Nigeria underscores the critical role that women have played in rural development. He found out that in spite of the remarkable role women play in development, there are certain factors that deter their effective performance. Njoku strongly contests the view that the educational level of women is crucial in the performance of rural women groups. He argued that given adequate support and opportunity, women organisations can satisfy the member's needs regardless of their level of education.

Kanyongomale (1978) conducted a study on women group's activities in Kisumu district. She looked at performance of groups in terms of project completion and the type of projects engaged in. In the study, Kanyongomale argued that lack of financial aid was the major factor deterring the performance of women groups. This was investigated in the current study.

A study by Ruigu, Alila and Chitere (1984) sought to identify group activities in Bura irrigation scheme. The study also reviewed group's expected role in fulfilling the basic women needs. The researchers argued that the women groups' present conditions are largely due to lack of external financial aid as most of the women are poor. Davison (1984) carried out a case study on the achievement and constraints among rural women in Kenya. The study was based in Mathira and Chwele in Bungoma District. In the study, low participation of women in development projects was found to result from low level of women education. Could this be the case for women groups in Nkaimurunya Ward? The current study endeavoured to answer this question.

2.4 Theoretical Framework

A theory is asset of interrelated constructs (concepts), definitions and propositions that presents a systematic view of phenomena by specifying relations among variables with the purpose of explaining and predicting the phenomena (Kerlinger, 1964., p.11). In this section theories related to voluntary associations are discussed. The idea is to seek for explanations that underlie the motivations that lead to women group formation and their existence. The study was thus guided by two theories.

2.4.1 Social Exchange Theory

This theory has been applied to social participation studies by various scholars. These include Blau (1964), Ekeh (1974) and Homans (1965). The basic assumption behind this theory is that behaviour is not random but purposive and goal directed, it is also held that behaviour is directed to achieving rewards and avoiding punishments. Blau (1964) further argues that behaviour is highly determined by fulfilling role expectations both in objectives desired and acceptable rules to obtain those objectives. In essence the main focus of the theory is to explain what transpires when two or more persons meet or associate.

It was stated by Homans (1965) that interaction occurs when individuals expect compensation equivalent to resources invested although not in the same form, on the other hand, Ekeh (1974, p. 46) asserts that human assigns meaning to what they give out and increase or decrease their interaction with others on the basis of these interpretations. The impression we get from the above is that the theory of social exchange centres on behaviour and interdependence among people. In fact Homans (1965, p. 21) sees social behaviour as an exchange of activity tangible or intangible or more or less rewarding or costly between at least two persons. Homans argues that it is that exchange nature of social behaviour that has

brought about the concept of social exchange. Social behaviour to a large extent therefore means social exchange. One can therefore argue that social exchange theory seeks to provide linkage between the study of everyday social life and the other theories of society. It is important in analysis of political dynamics or group dynamics. It improves the understanding of existing. That implies that it focuses on the processes of social life.

On the basis of the above framework, one can understand some issues related to the women group movement in Kenya. Women voluntarily join and invest their resources in those women groups. In so doing, some reciprocal situations emerge in the group. This can happen in two forms, it can fall within the dimension of the group and the individuals or among the women themselves in the group. In relation to the above, the exchange theory can broaden the understanding of the women's group structure relationships. The issues that the theory addresses are such like social and psychological satisfaction on the part of the women and social approval. The social acceptance by fellow group members may in itself lead to existence of tangible benefits. However, when the social exchange balance is not maintained or members are not being rewarded, some measure of conflict is bound to result. Thus the conflict theory was also handy in this study.

2.4.2 Conflict Theory

This theory has been discussed by scholars such as Karl Marx, Parsons, Coser, Simmel and Danrendorf among others. According to Coser (1968), conflict is as a result of attacking and overcoming resistant to change. To Coser, conflicts in the society are productive because they lead to creation of new institutions and lead to economic and technological development, however continuous conflict inhibits technological development. To Coser conflict is the end result of frustration as the frustrated group join together to increase their share of

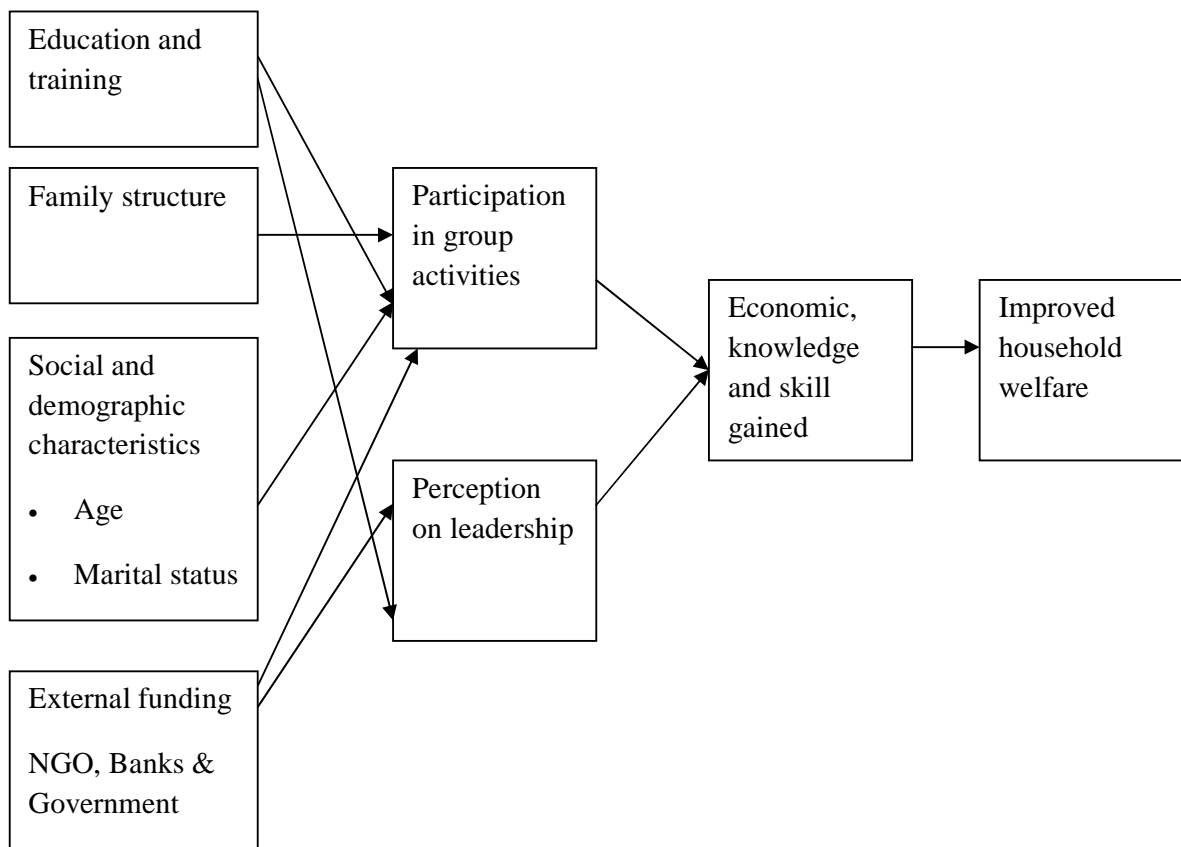
gratification. On the other hand, other scholars like Simmel, view conflict as having its merits and demerits. It is argued that the relation of comradeship in women groups and that of hostility and war towards other groups are correlative to each other. What should be crucial issues in a conflict situation is structural reforms to maintain order.

In reference to women groups, one can view them to be operating in a potential conflict situation. Women expect that the groups they join or form should enable them to enhance their social and family welfare. The formation of the groups might result from a conflict situation itself. In most African societies, women bear the burden of most agricultural work (Boser up, 1975). In spite of that they have no control over the expenditure of the benefits; women also do not make decisions. This naturally could lead women into forming groups to exert some degree of independence in decision making. In a group situation, women could expect their leaders and government to help them achieve their goals. If that is not forthcoming there is bound to be despair among women because their expectations are not met hence a likely split of groups or withdraw. The conflict theory has been invoked to help in maintenance of stability in the group and its relationship to the local environment. In this case the environment refers to men and government in the local community. Women form groups which result into the establishment of a social network or social metric. The network formed enhances the stability and the continuity of the groups. If the social exchange system is violated or broken on the other hand, there is likely to be conflict. The conflict can either be within the group or between the group and its social surroundings. Social exchange and conflict theories can therefore help to explain the origin and formation of women's groups and also help to bring into focus the issues related to the operation of the women groups.

2.5 Conceptual Framework

A concept is defined by Nachmias (1996) as an abstraction, symbol, a representation of an object or one of its properties, or a behavioural phenomenon. The conceptual model is an illustration of key variables and their interconnection or relationship. A model therefore is an abstraction from reality that orders and simplifies our view of reality by representing its essential characteristics. Figure 1 presents the conceptual framework for the study.

Figure 1. Conceptual Framework for the Study



The indicators of performance will include the following: (a) Economic gains- This means money gained by members of the group in relation to their investment in the group income generating projects; (b) Social benefits to members- This refers to the perceived gains from membership in the group. This includes general knowledge and skills which in return will

enable them improve their family upkeep in all aspects e.g. home management, planning, decision making etc; and (c) Objectives and project achievement- This is in respect to whether the goals and objectives set by the group members during the onset have been achieved. Project achievement on the other hand refers to the project that the group engages in, its abandonment or completion.

The independent variables of the study were group members level of education and training, family structure, age and marital status and external funding to the women groups. Leadership was viewed in terms of those characteristics of group leaders relating to the competence and commitment. Competence here referred to a leaders' knowledge and ability on the current development issues in the area. The level of education and training are other indicators of competence as well as exposure to mass media. Commitment referred to dedication and devotion to the group aspirations and goals Time devotion to group activities and honesty will also serve as indicators of commitment. Education of members was measured in terms of the number of years they had been in formal schooling and training level and any other training undergone. The social economic status of members referred to the ranking that an individual holds in a given community. This was measured in the study by education, occupation, age, and husband's occupation. The assumption made was that women groups whose members have higher socio-economic status had higher levels of performance. This is because they could use their influence and wider interaction among members and they could also solicit aid for their groups.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

Methodology refers to the way the research or study is organized and presented. The importance of methodology in the research process is to present a link between the theoretical framework and literature and the findings established from the field. This section discusses the methodology that was used in acquiring and synthesizing the study data. The elements discussed are; research site description, research design, target population, sample and sampling techniques, research instruments, and data collection procedures as well as data analysis.

3.2 Study Site Description

Kajiado County is sub-divided into five sub counties namely Kajiado Central, Kajiado South, Kajiado East, Kajiado West and Kajiado North sub-counties. Kajiado north sub-county has further been subdivided into five wards as per the Independent Electoral and Boundaries Commission (IEBC) (2010). These are Ngong ward, Olkeri ward, Oloolua ward Nkaimurunya ward and Ongata Rongai ward. Nkaimurunya ward which is the researcher's study site is sub-divided into two locations namely Nkaimurunya location and Kandisi location. Since Kajiado North sub county is very wide, the researcher decided to narrow down to Nkaimurunya ward for the purposes of accuracy, time and other travel expenses. This ward also has more registered women groups. Kajiado County has fifty active registered women groups and out of these ten are found in Nkaimurunya ward which is the researcher's area of study.

According to Kenya Census report of 2009, Nkaimurunya ward has a population of 55,406 of which 28,225 are male and 27,181 are female. It has 17,484 households and covers an area of

9.9 square kilometres (9.9km²). It has a population density of 5,624 per km². Nkaimurunya ward is a peri-urban area due to its proximity to Nairobi. It is 22km North East of Nairobi City. Its population is largely cosmopolitan where people are drawn from diverse ethnic backgrounds. The main religious sects are PCEA, AIC and Catholic, and the main economic activity is business. The common business activities in the area include retail business, selling foodstuff and second hand clothes in the open air market commonly known as “Soko Mjinga” (Foolish Market). The open air market is so called because of the nature of the prices of commodities which is low as a result of the low economic levels of the customers. Most of the dealers in this market are women and may be this explains why we have quite a reasonable number of women groups that they have formed to finance their businesses .The business centre is poorly plan especially the drainage system hence when it has rained the place looks very messy, however the place is a bee of activities. The biggest challenge in this place is limited watering points hence there is a booming business of selling water with donkey carts and the problem is escalated by the growing population.

3.3 Research Design

Sharma et al. (1983) defines research design as the arrangement of conditions for collection and analysis of data in a manner that aim to combine relevance to the research purpose by selecting subjects, research sites and data collection procedures to answer the research question(s) .The design shows which individuals will be studied, when, where and under what circumstances they will be studied. According to Sogunro (2001), a researcher should know and apply both qualitative and quantitative research paradigms. He argues that the usage of number and description which anchor in both are mutually complimentary and the strength of both can produce a synergy in which the whole collective benefits are greater than what is obtained from either approach alone.

The study adopted a mixed methods research design that combined quantitative and qualitative research paradigms. For quantitative research, descriptive survey design was used while naturalistic designs were used to interrogate the role of women groups in improving household welfare in Nkaimurunya Ward. Descriptive survey determines and reports the way things are and commonly involves assessing the attitudes and opinions of individuals, organizations and procedures (Michael, 1990). This design was considered appropriate for this research because it attempts to collect data from members of a population in order to determine their current status with respect to one or more variables. It also elicits the most complete responses from a sample of individuals presumed to be playing some roles that have impacts on performance on the women groups and collected information from women group members who were the key respondents. The naturalistic design is used to provide information about individuals as the phenomenon occurs naturally. This design is regarded as “responsive” because it takes into account the values and positions of multiple audiences (Dooley, 1984). In this study, the design was used to collect qualitative data from key informants in the study.

In the study, the unit of analysis was the women groups. For each of the women groups, the researcher sought to establish the type of women groups based on the role they performed. If an economic group, the researcher looked at things like the number of children in school, amount of money spent on school fees, the economic value of utensils owned by the members, assets like land, buildings owned by members or by the whole group and their economic values. The amount of income earned by members either monthly or annually from the group was also determined. If a social welfare group, the study sought to establish the experience attained by members from the group membership. The units of observation in the

study were based on living standards of the members. Other indicators included the type of school attended by the member's children- private or public.

3.4 Target Population

Population is defined as a group of individuals having one or more characteristics in common that are of interest to the researcher (Amin, 2004). Mugenda (1999) also defines population as the entire group of individuals, events, objects, having common observable characteristics. A target population is then the total number of respondents in the total environment of interest to the researcher (Kothari, 2004). The target population for this study comprised all registered women groups in Nkaimurunya Ward which were ten. The members in all the ten women groups totalled to 191 women.

3.5 Sample Size and Sampling Procedure

A sample is a subject or portion of the entire population that one is studying. In the study, the population or the universe is the total number of women groups and their members in Nkaimurunya ward. In this study the list of all women groups registered with the MLISSS formed the sampling frame. The sampling frame for women group members on the other hand comprised the list of members in women groups sampled in the area. This list was obtained from the secretaries of respective groups in the sample. Mugenda and Mugenda(2003) propose that at least 10 percent of the target population would be appropriate sample size. The bigger the sample the better for a research study. In this study 50 percent of the groups were selected and 70.83 percent of group members selected as participants.

The study used both probability and non-probability sampling techniques to select the participants of the study. Probability sampling techniques were used in selecting the women

groups and women group members whereas non-probability sampling techniques were used in selecting the key informants for the study.

3.5.1 Sampling of Women Group Members

The sampling for women group members begun by sampling the women groups from which the members would be selected. To select the women groups to be involved, the researcher used simple random sampling (lottery method) to ensure that each of the ten women groups had an equal chance of being selected for study. Using this technique, numbers were assigned to each of the women groups, written on papers that were then folded and placed in a container. The papers were then mixed and the researcher picked five papers at random, one at a time .Simple random sampling with replacement was used. In this approach, selected group was identified and put back into the container. This implied that the probability of selecting any group from the population frame remained constant. The repeat selections were possible but meaningless. The five picked papers were then opened and the women groups that had been assigned the numbers on the papers were selected to be participate in the study.

Thereafter, proportionate random sampling technique was also employed in selecting the women group members who participated in the study. This was an average of 70 percent of members in each group who participated in the study. This ensured proportional representation of the groups in the sample relative to their actual numbers in the population. The sample size for each group is provided in Table 1.

Table 1: Determination of Sample Size for Women Group Members

Women Group	Population (N)	Sample (n)
1.High flier women grp	17	12
2.Fariji women grp	26	18
3.Tumain kware women grp	20	14
4.Shimwenge women grp	29	21
5.Rumwe women grp	28	20
Total	120	85

The members from each of the above women groups were sampled by assigning numbers to list of members in each group and writing them on papers. The papers were then mixed in a container and the required number of papers picked at random, one at a time. The members corresponding to the picked papers therefore formed the sample for the study. This yielded a sample size of 85 women group members

3.5.2 Sampling of the Key Informants

The researcher purposively sampled two officers; one from Equity back and the other from MILSSS to participate in the study. The two were purposively selected because they were believed to have pertinent information that would answer the research questions.

3.6 Research Instruments

The research instrument in this study included questionnaires and interview guides. The questionnaires were addressed to the members of the women groups. The questionnaires consisted of open and closed ended questions. The questionnaires are appropriate for collection of data from a large group of respondents. For the interviews, an interview guide

was developed and administered to the leaders of the sampled women groups, funding agents and leaders from the Ministry of Gender, Children, Development, Culture and Social Services. The interview guide enabled probing and corroboration of issues which came out during data collection using the structured questionnaire.

3.7 Validity of Instruments

Validity of the questionnaire and interview guide was determined by subjecting the instruments to review by experts in social science research. To achieve this, the research gave the instruments to two lecturers in the department for review. The experts examined the measuring techniques and coverage of specific areas (objectives) of the study. The experts advised on the items to be corrected. The corrections were incorporated in the instruments to increase the validity.

3.8 Data Collection Procedures

The data was collected through a questionnaire and interview schedule. The researcher obtained permission from the chairman of department of sociology and social work at the University of Nairobi before proceeding to Ngong offices where she sought permission from the Ministry of Gender, Children, Development and Social Services at the headquarters. The officer at the headquarters office then authorized the officers at the Ngong offices to provide the information on the names of registered women groups in the area and then requested the secretaries from registered women groups to cooperate and assist in giving the required information. The researcher booked an appointment with secretaries of the participating groups in Nkaimurunya area. She requested them to set a date and call for a meeting with respective members of each group to provide a forum where she could administer the questionnaires to them. This was agreed upon and on the day of the meeting the researcher

attended each group's meeting and requested the group secretaries to help in the distribution of questionnaires to members participating in the study. Filling of the questionnaires was done in an exam-like situation. Completed questionnaires were collected immediately. This exercise lasted five days each group taking one day. The researcher sought appointment for interviews with key informants in advance. On the day of appointment, the researcher met them in their offices and conducted the interview recording the responses given.

3.9 Data Analysis

Data analysis involved the organization and processing of the data with the aim of extracting useful information to answer the research questions and help in accomplishing the research objectives. Qualitative and quantitative were analysed differently. Quantitative data obtained from the questionnaires were analysed using descriptive statistics such as frequencies, percentages and means. The quantitative data were then presented using tables, pie charts and graphs. This was enhanced by a narrative description of the tables and figures and their meanings.

Qualitative data obtained from open-ended questions and interviews was analyzed in successive steps. The recorded interviews were carefully transcribed as soon as they were collected from the field. The data was then condensed through editing, removing ambiguities, creating data categories and summarizing the data in each category and themes that emerged. The summarized data was then presented in form of narratives, direct quotations and tables

CHAPTER FOUR: PRESENTATION, INTERPRETATION AND DISCUSSION OF FINDINGS

4.1 Introduction

This chapter analyses, presents, interprets and discusses the findings of the study that were collected through the administration of questionnaires and interviews. The section begins by discussing the questionnaire return rate. It is then followed by a thematic discussion of the findings of the study.

4.2 Questionnaire Return Rate

Out of the 87 questionnaires that were administered to the members of women groups in Nkaimurunya area, only 79 members were returned. This is equivalent to 90.8% return rate for the questionnaires. Thus the rate was considered acceptable and the researcher proceeded to data analysis.

4.3 Social, Demographic and Economic Characteristics of Women Group Members

4.3.1 Age of Group Members

The study sought to determine the mean age of the members of the women groups. The findings are presented in Table 2

Table 2: Distribution by Age of Group Members

Age Bracket	N	Percentage
21-25	4	5.1
26-30	15	18.9
31-35	30	38.0
36 and above	30	38.0
Total	79	100.0

Table 2 shows that majority of the members were aged over 31 years with a mean age of 33.4. Only about % were relatively young women aged 21-30 years. The findings show that the respondents were generally in their early thirties and were therefore capable of making independent choices in matters affecting their household's welfare.

4.3.2 Membership to Group

The members further stated how long they had been members to their respective groups. The findings are presented in Table 3.

Table 3: Distribution of respondents by length of membership in the group

Length in Years	N	Percentage
Less than 5	33	41.8
6-10	34	43.0
11 or more	12	15.2
Total	79	100.0

The findings in Table 3 revealed that majority of the members (58.2%) had been members of the groups for more than five years. The mean length of membership attained by the respondents was 6.8 years. This is a relatively long period required for a member to acquaint herself with values, practices and project activities of a group.

4.3.4 Occupation Held by Members

The study sought to establish the occupations held by the members. The results are as shown in Table 4.

Table 4: Percent distribution of members according to occupation

Occupation	N	Percentage
Business	43	55.1
Farmer	11	14.1
Formal employee	9	11.6
None	15	19.2
Total	78	100.0

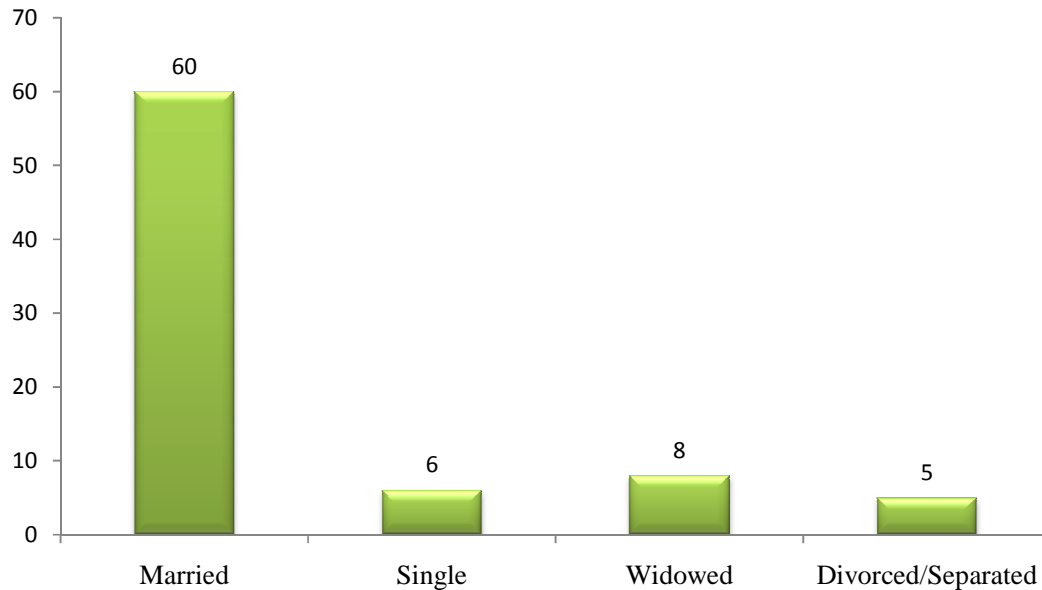
The results in Table 3 revealed that majority of the members were engaged in self employment (55.1 % in business and 14.1% in farming). Another 19.2% were unemployed thereby remaining housewives. Only 11.6% were in formal employment and 19.2% were unemployed. The finding shows a reduction in the number of women in employment as reported in the Economic Survey report of 2007. The report showed that women constituted 30% of the overall wage employment (Economic Survey, 2007).

This finding has two implications. First, on the one hand, the low participation of women in productive employment could be attributed to the conflicting nature of domestic responsibilities and demands of some occupations to the extent that they cannot be undertaken simultaneously. Second, on the other hand, this finding suggests that overall, the women could easily create time for undertaking group activities since majority were in self employment which is more flexible than formal employment.

4.3.5 Members' Marital Status

The marital statuses of the group members are presented in Figure 2.

Figure 2: Members' Marital Status

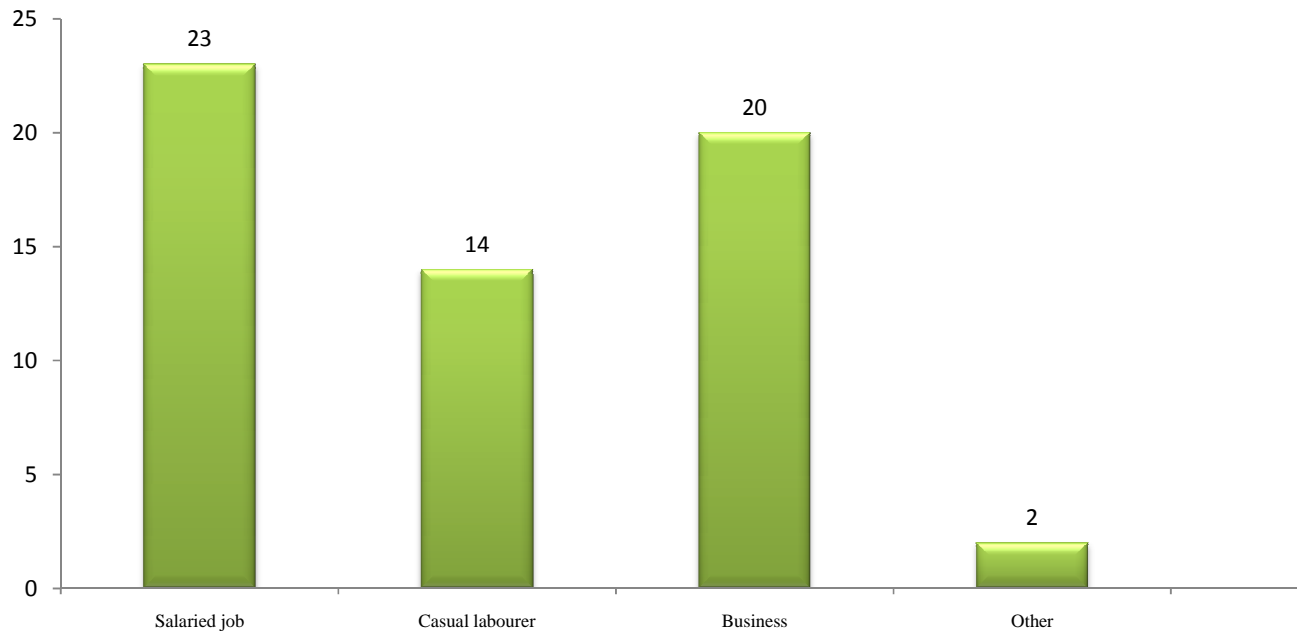


Majority of the members (75.9%) were married. This revealed a higher percentage of married women than reported in previous studies. For instance, according to the Kenya National Bureau of Statistics (2007), 16.5% of women in rural women groups were married. The high percentage of married women in women groups implies that their group decisions would most probably be influenced by their husbands.

4.3.6 Occupation of Member's Husband

The members also indicated the occupations of their husbands. The results are presented in Figure 3. Most of the women's husbands were either employed or were engaged in some form of business. This implies that the households who were engaged in business were most likely in partnership businesses. The findings also show that most of the households had a regular source of income (for husbands with salaried jobs and casual labourers).

Figure 3: Husband's Occupation



4.3.7 Members' Attendance of School

When asked if they had ever attended schooling, 67 (84.8%) indicated that they had attended some schooling, 12 (15.0%) indicated they had not and one did not respond to the item. This showed that the women were literate and would therefore make informed decisions in their women groups. Those who indicated that they had ever attended schooling indicated the highest levels of education attained as shown in Table 5.

According to results in Table 5, most of the women had attained secondary and university education. Very few (14.9%) had primary education and none had no education. This showed that all the women were literate though their literacy levels varied. The finding contradicts the KNBS (2007) report that showed that 26.2% of the women had no education, 49.0% had primary education, 23.1% had secondary education and a dismal 0.7% had university education. Similarly it shows an improved literacy for women compared to the 2007 report

that showed that 23.3% of women had completed secondary education and 0.7% had completed university education (GOK, 2007)

Table 5: Level of Education Attained by the Respondents

Level of education	N	Percentage
University/College	11	16.4
Secondary	46	68.7
Primary	10	14.9
Total	67	100.0

Nyungeso’s (2012) showed that that women lacked access and control of resources in the society due to low levels of education. A membership that is literate affords the women groups a high uptake of skills and sharing of information among the group members and a high access and control to resources in the society. This ultimately improves the livelihood of the concerned households.

4.3.8 Group Membership

When asked how many women groups they had been members, 30 (37.5%) indicated that their group was the first ever for them to join while 49 (61.3%) indicated that it was not. This finding shows that women groups were not new to the members as they were adequately exposed to them. The reasons that prompted them to join the women groups are presented in Table 6.

Table 6: Distribution of respondents by economic reasons for joining the group

Reason	N	Percentage
Economic Reasons for Joining the Group		
To satisfy financial needs	68	85.0
To support my family	65	81.3
To reduce dependence on my spouse	49	61.3
Social Reasons for Joining the Group		
Influence from peers/peer pressure	3	3.8
Desire to socialize with others	77	96.3
Others	1	1.3

According to Table 6, the main economic reasons for joining women groups were meeting financial obligations and desire to support one's family. From a social perspective, peer pressure and the desire to socialize motivated the respondents to join the women group.

4.3.9 Respondents' Number of Children

The respondents were also required to state the number of children they had. The results are shown in Table 7.

Table 7: Distribution of respondents by number of children

Number of Children	N	Percentage
0-1	12	15.18
2-3	49	62.02
4-5	18	22.8
Total	79	100

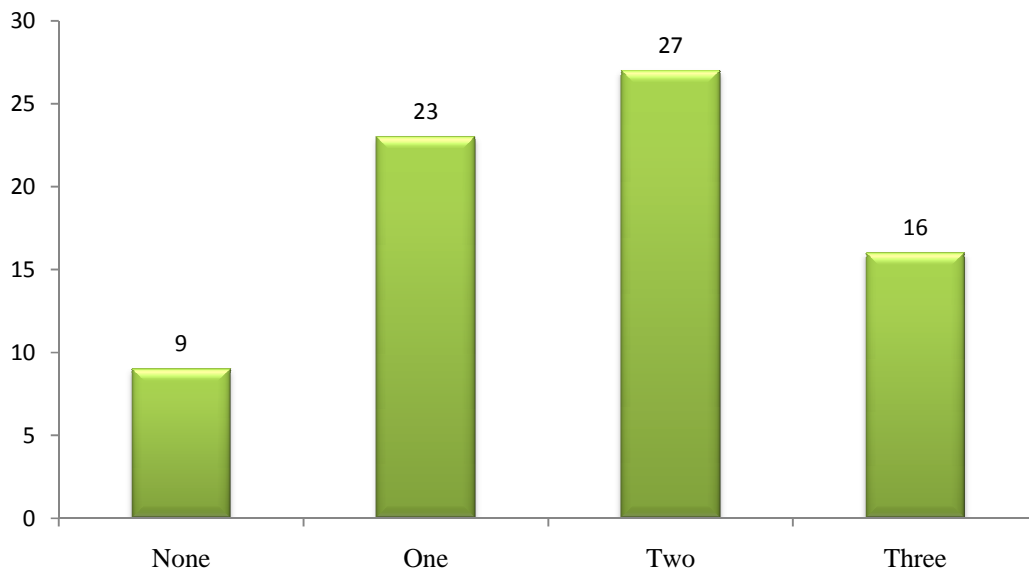
Whereas majority of the respondents had 2-5 children, the mean number of children per household was 2. Given that the mean age of the women was found to be 33.4 years, the finding therefore shows that the women the mean number of children can therefore be

considered to be reasonable. The possible reason for this may be the household's utilization of information about family planning that the respondents may have shared in their groups.

4.3.10 Respondents' Children Attending School

Out of the number of children in per household, the study sought to establish how many were attending school. The findings are presented in Figure 4.

Figure 4: Family Children in School



The findings in Figure 3 show that most of the respondents had two of their children in school. This is in consistent with the earlier finding that showed that the households were relatively young families (Mean age = 33.4 years). It is expected that such families may have children who have not attained school-going age.

4.3.11 Level of Schooling for the Respondents' Children

The levels of schooling for the children of the respondents were categorized as pre-primary, primary, secondary and tertiary/university. The results are presented in Table 8.

Table 8: Children's Level of Schooling

Level of Schooling	1 st Child		2 nd Child		3 rd Child	
	N	Percentage	N	Percentage	N	Percentage
Pre-primary	7	8.8	7	8.8	5	6.3
Primary	8	10.0	19	23.8	9	11.3
Secondary	23	28.8	14	17.5	0	0
Tertiary/University	27	33.8	1	1.3	0	0
Total	66	81.3	41	51.3	14	17.5

Table 7 shows that majority of the first children of respondents were either in secondary school or tertiary/university level of education. Similarly, most of the second children were at primary and secondary levels of education while the third children were at pre-primary and primary levels of education. None of children in this group was at secondary and tertiary levels of education. Whereas the cost of educating at pre-primary and primary levels may be relatively low, those who had children at secondary and tertiary levels were more likely to spend more on their education and would therefore seek financial assistance from the women groups to which they belonged.

4.3.12 Category of School Children Studied

The respondents also indicated the category of school in which their children studied. The categories were; public, private and both public and private. The results are presented in Figure 5

Figure 5: Category of School

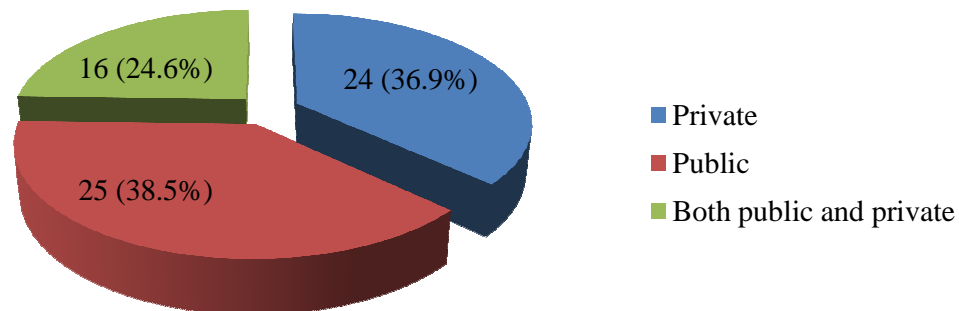


Figure 5 revealed that only a few of the women (24.6%) took their children to private schools. Another 38.5% took some of their children in public schools and others in private schools. The possible reason for preference of public over private schools maybe cost related.

4.4 Sources of Funding for Women Groups in Nkaimurunya Ward

4.4.1 Sources of Funding for Women Groups

The interviews with the leaders of women groups revealed that the main source of funding for the groups were contributions from the group members, borrowing loans from financial institutions and income obtained from viable projects the groups engaged in. However, two of group leader were emphatic that their groups were at times funded through the Women Enterprise Fund (WEF). One of them said:

Our group has really benefitted from the women enterprise fund. When we have approach them for funding they have responded well. All that we need to comply with the lending terms. This has made us do one or two things.

Similar views were expressed by the officers from Equity Bank and the former Ministry of Gender and Social Services. They reiterated that the WEF kitty had financially supported a number of women groups in the study area. In addition, the officer from Equity Bank explained that some of the women groups had come up with income generating projects such as poultry farming. The finding confirms Russel (1972) finding that women groups sought financial aid for their projects from various funding foundations.

From the sentiments of the informants, therefore, it is evident that group members played a greater role in funding the groups through their monthly contributions. Indeed, information obtained from the members had shown that on average each member contributed Ksh. 2,922.80 per month to the group. As such, the more the group membership, the wider the financial base of the group.

4.4.2 Other Sources of Financial Assistance

Besides seeking financial assistance from the women groups, the respondents mentioned other sources of finance open to them. The results are presented in Table 9.

Table 9: Other Sources of Financial Assistance

Source	N	Percentage
Spouse	53	71.6
Relatives	2	2.7
Well-wishers	2	2.7
Other-Children	4	5.4
None	13	17.6
Total	74	100.0

About 83.7% of the respondents had an additional source of income. Of the other financing sources, the major source was finance from spouse (66.3%). Other sources included relatives, well-wishers and children.

4.4.3 Members' Monthly and Annual Contributions to the Groups

The members' monthly and annual contributions to their women groups are presented in Tables 10 and 11 respectively.

Table 10: Member's Monthly Contribution/Subscription to the Group

Amount in Ksh	N	Percentage
1-1000	27	34.1
1001-2000	8	10.1
2001-3000	25	31.6
3001-4000	0	0
4001-5000	2	2.5
5001-6000	1	1.3
6001-7000	16	20.3
Total	79	100.0

Table 10 and Table 11 show that 60 (75.9%) of the respondents contributed Ksh. 3,000 or less monthly and 70 (88.6%) contributed not more than Ksh. 40,000 annually. The mean monthly and annual contributions were Ksh 2,922.80 and Ksh. 35,073.40 respectively. Given that the monthly wage earnings of women was approximated at KShs. 5,752 (Institute of Economic Affairs, 2008), the finding shows that women committed a substantial proportion (50.8%) of their income towards their membership contributions.

Table 11: Member’s Annual Contribution to Women Groups

Amount in Ksh	N	Percentage
1-10,000	3	3.8
10,001-20,000	24	30.4
20,001-30,000	8	10.1
30,001-40,000	25	31.6
40,001-50,000	1	1.3
50,001-60,000	1	1.3
60,001-70,000	0	0
70,001-80,000	17	21.5
Total	79	100.0

4.5 Social and Economic Activities That Generate Income for Women Groups

4.5.1 Socio-Economic Activities That Generate Income for the Groups

All the group leaders agreed on the socio-economic activities that generated income for their groups. They mentioned such activities as merry-go-round, initiating of a variety of income generating activities and sometimes rendering services to the community in return for cash. Merry-go-round as an income generating activity was echoed in the revelations of the Equity Bank and WEF officers. For instance, the Equity Bank officer narrated:

We have noted that the women groups usually borrow funds to invest in such activities like buying tents and chairs for hire. They also engage in car washing business. We usually take stock of their activities and advice them accordingly.

The aforementioned narrative confirms that women groups had embraced an entrepreneurial culture and would readily borrow money to invest in income generating activities. Indeed, Nyangeso’s (2012) study in Mvita Constituency revealed that self help groups such as merry-go-rounds enabled women to pool their resources and save in addition to providing easy access to and collateral for loans. Thus it is clear that women groups in Nkaimurunya Ward engaged in a variety of economic activities in order to boost their incomes and livelihoods.

4.5.2 Other Services Provided by Members to the Groups

The other services provided by the respondents are shown in Table 10. Of the 29 respondents (36.7) who answered the questions, about 48% were counselling young women on marriage life while the others were providing empowerment advice and performing official roles assigned by the women groups.

Table 12: Services Respondents Provide to the Group

Service	N	Percentage
Counselling young women on marriage life	14	48.3
Advising young women on how to empower themselves economically	7	24.1
Offer secretarial services/official duties to the group	8	27.6
Total	29	100.0

Note: Frequencies are for the responses given by the respondents rather than the respondents.

4.6 How Women Groups Contribute to the Improvement of Household Welfare

4.6.1 Do Women Groups Improve Households' Welfare?

Two out of the three group leaders believed that the women groups helped in improving household welfare to a large extent with two believing that it helped to a small extent. Similarly, two of the group leaders rated the economic level of the members of women groups as low while one rated it as high. In both cases, the two officers believed that the women groups improved household welfare to a large extent and rated the economic level of the group members as low. Thus, generally there was a convergence in beliefs among the officers on one hand and the group leaders on the other hand.

4.6.2 Member's Contribution to Family Well-being From Group's Proceeds

When asked what contribution they made to their families' well-being, 93.7% of the respondents agreed that they contributed to family well-being out of the group's proceeds. The various ways in which they contributed to family well-being are presented in Table 12.

Table 13: Respondents' Contributions to Family Well-being

Contribution	N	Percentage
Provision of food	70	87.5
Provision of clothing	59	73.8
Provision of utensils/ house ware	36	45.0
Payment of school fees	15	18.8

Note: Frequencies are for the responses given by the respondents rather than the respondents.

The findings revealed that the respondents' proceeds from the women groups were mostly spent on provision of basic needs for their families primarily food and clothing. In addition,

they also spent the proceeds on purchase of house wares such as utensils and payment of fees for their school-going children.

4.6.3 Benefits Accruing to the Respondents from the Groups

The study required the respondents to mention the benefits they derived from being members of the women groups. The findings are presented in Table 13.

Table 14: Respondents' Benefits from the Group

Benefit	N	Percentage
Boosted my financial/economic status	72	92.3
Acquired a plot	4	5.1
Acquired a tent	1	1.3
Built a house	1	1.3
Total	78	100.0

Note: Frequencies are for the responses given by the respondents rather than the respondents.

About 92.3% of the respondents stated that the groups had enabled that to improve their financial status/income levels. The remaining 7.3% of the respondents mentioned that they had been able to buy land (5.1%) with one respondent stating that she had been able to build a house and another one had bought a commercial tent out of the proceeds from the group. The finding resonates with that of Pala, et al. (1974) which showed that women through women groups generated income that they used to improve and maintain household's welfare. Whereas Pala, et al.'s study identified the various income generating activities women groups engaged in, the current study revealed the ways in which the women group members divested the incomes they earned from the activities. Some of the notable ways

were purchase of land, house construction and tents for lease income. Overall, these investments contributed to improved household welfare for the women groups.

This findings is proof to the fact that the women were able to accumulate savings from the incomes they earned in order to invest them in the aforementioned projects. The study on Financial Sector Deepening (2007) in Kenya revealed that 51.1% of women saved their incomes. In terms of saving according to level of education, the Institute of Economic Affairs (2008) report showed that 44.6 % of those with primary and secondary education were able to save.

4.6.4 Groups’ Influence on the Respondents’ Living Condition

The respondents were required to indicate the changes they had experienced in terms of living conditions as a result of belonging to the women groups. The results are presented in Table 14.

Table 15: Changes Experienced in Respondents’ Living Conditions

Change	N	Percentage
My lifestyle has improved	61	78.2
My income has increased	11	14.1
I have experienced less stress	2	2.5
It has improved our social relations	4	5.0
Total	78	100.0

Note: Frequencies are for the responses given by the respondents rather than the respondents.

Majority of the respondents (78.2%) explained that as a result of belonging to the women groups, their lifestyles had improved. Other changes in living conditions as cited by the respondents included increased income, reduced stress and improved social relations. However, the group leaders believed that the living conditions of the group members had improved to some extent and cited inadequate incomes as a major impediment to improvement of members' living conditions.

4.6.5 Experience Members had Gained From Membership to the Groups

The respondents further mentioned the experiences they had gained as members to the women groups. The results are shown in Table 15.

Table 16: Experience Gained From Membership to Group

Experience	N	Percentage
Gained knowledge and skills in financial management	30	44.1
Acquired skills on how to manage my family	15	22.1
Acquired strong interpersonal relations	14	20.6
Gained moral support from members	7	10.3
Gained self reliance	2	2.9
Total	68	100.0

Note: Frequencies are for the responses given by the respondents rather than the respondents.

Some of the main experiences gained by the respondents included acquiring financial management skills, family management skills and building strong interpersonal relations with group members. Other experiences were ability to get moral support from members and attaining self reliance.

4.6.6 Group Members' Levels of Commitment

In the same vein, two group leaders rated members' commitment to the group as high and only one rated it as average. Similar sentiments were expressed by the two officers. In fact one of them said:

Majority of members are committed but a few are not fully committed, especially with regard to contributions and loan repayments. They deliberately fail to attend meetings when they know they will be asked to pay. I would put the level of commitment at 80 percent.

Thus, there was a consensus in rating of members' commitment among the group leaders and the officers. The relatively high level of commitment among members would therefore imply that the women groups could undertake their activities with ease.

4.7 Challenges Faced by Women Groups

4.7.1 Problems faced by Group Leaders

When asked the problems group leaders faced in leading their groups, the group leaders decried inadequate finances for undertaking the planned projects. They further explained that high interest rates charged by banks deterred them from accessing funding frequently. Another problem the group leaders encountered was low literacy levels among the members. One of the group leaders expressed; "The illiteracy among most members makes conceptualization of ideas very difficult to us" They reiterated that lack of training among members affected their ability to identify viable projects. However, the problem of illiteracy among members is a departure from the information provided by the members themselves. From information collected from the members, majority had completed secondary education

and would thus be considered to be literate. Other problems the group leaders encountered included low attendance of meetings and loans default by members.

4.7.2 Challenges Faced by Women Groups

Very few of the respondents (21.3%) agreed that they encountered problems as members of the group. The challenges they faced included inability to repay loans (12.5%), loan default by members thereby reducing the groups' capital (3.8%) and lack of commitment from members (5.0%). However, it appears that cases of defaulters were minimal. Thus the major challenge was inability to repay loans. The respondents suggested ways in which these challenges would be overcome. These ways included; teaching members on trustworthiness (6.3%), educating members on the importance of commitment to the group (3.8%) and lowering the interest rates charged on loans extended to members (10.0%). Indeed, building a strong trust base appears key to the success of self help groups such as women groups thereby leading to accountability and responsibility among group members.

Similarly, the interviewees raised a number of challenges that impinged the effective performance of the women groups. One of the challenges was inadequate capital as a result of low membership contributions. They attributed the challenge to the low income levels to which majority of the members belonged. Related to inadequate capital was the challenge of low borrowing capacity which was linked to lack of collateral for borrowing as a group. The challenge was compounded by the high interest loans banks charged on loans. Indeed the Equity Bank officer explained:

The main challenge is low economic levels of the members leading to low borrowing capacity. They have no assets like title deeds that are required to act as loan security with the bank. They therefore borrow less.

They further explained that they had inadequate information or training on how to identify and run projects effectively. Again, illiteracy among some members was echoed in the words of the group leaders. This echoes the findings of Misch, Marion and Margolin (1975) that showed that lack of training among women hindered their performance of women groups to which they belonged. The importance of training in women groups cannot be gainsaid. During training, women groups can be exposed to a variety of information and skills needed for effective running and growth of their groups. Thus, inadequate training among women groups in Nkaimurunya Ward may be a major hindrance to the attainment of the objectives of the groups.

4.8 Suggestions for Improvement of Women Groups

When asked about ways of improving the performance of their groups, the respondents raised a number of suggestions. The results are presented in Table 16.

Table 17: Suggestions for Improvement of Women Groups

Suggestions by Group Members	N	Percentage
Get financial assistance from the government	49	61.3
Obtain financial assistance from external sources to boost our group's projects	28	35.0
Train group members to be more committed to be group	18	22.5
Suggestions from Group Leaders, Equity Bank Officer and WEF Officer		
Empower group members economically	3	60.0
Train members on projects/organize seminars for members	4	80.0
Get funding from sources other than members	1	20.0

Three suggestions were raised by the group members. Majority (61.3%) suggested that the Government should provide financial support to women groups to enable them effectively undertake activities. Some respondents suggested that the groups should seek financial assistance from external sources. They also suggested that group members should be trained on how to sustain commitment to the group and the benefits of being committed. As shown in Table 16, both members and group leaders agreed that there should be more training sessions for members and funding of women groups should be enhanced.

CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Summary

The study investigated the role of women groups in improving household's welfare in Nkaimurunya Ward of Kajiado North District. More specifically, the study sought to determine the social, demographic and economic characteristics of the women group members, the sources of funding, the social and economic activities they engage in and the contribution of the women groups and challenges faced in the improvement of household welfare in Nkaimurunya Ward. The study was grounded in the social exchange theory and conflict theories as a basis for understanding the interaction of variables of the study. A combination of descriptive survey and naturalistic designs were used in the study and 85 women were sampled from five women groups using simple random sampling technique. In addition two officers from Equity bank and Gender and Social Development office were purposively selected yielding a total sample size of 87 participants. Data were collected through questionnaires and interview guides. Quantitative data were analyzed using frequencies, percentages and means and presented using tables and graphs. Qualitative data was analyzed and presented in form of narratives, direct quotations and tables.

With regard to social, demographic and economic characteristics of the women, the findings revealed the mean length of membership to women groups to be 6.8 years. Majority of the members were engaged in self employment (55.1 % in business and 14.1% in farming) with only 8.9% in employment. About 75.9% were married implying that their group decisions would most probably be influenced by their husbands. The findings further showed that 84.8% of the women had attended some schooling with most of them having attained secondary and university education. Very few (14.9%) had primary education and none had

no education. The main economic reasons for joining women groups were meeting financial obligations (83.1%) and desire to support one's family (61.3%). Majority of the respondents had 2-5 children, with an average of two children. In addition, most of them had two of their children in school with majority of their first children in secondary school or tertiary/university level of education. Similarly, most of the second children were at primary and secondary levels of education while the third children were at pre-primary and primary levels of education.

The findings further revealed the main sources of funding for the women groups as contributions from the group members, borrowing loans from financial institutions and income obtained from viable projects the groups engaged in. About 83.7% of the respondents had an additional source of income, notable source being finance from spouse (66.3%). The monthly members' contribution to the women groups averaged Ksh 2,922.80. The finding shows that women committed a substantial proportion (50.8%) of their income towards their membership contributions.

The main social and economic activities the women groups engaged in were; merry-go-round, a variety of income generating activities and rendering services to the community in return for cash. About 36.7% indicated that they provided other services to their groups such as marital counselling, empowerment advice and performing official roles assigned by the women groups.

Moreover, 93.7% of the women agreed that they contributed to family well-being out of the group's proceeds. They stated that they spent the proceeds on provision of basic needs for their families primarily food and clothing. The proceeds were also spent on purchase of house

wares such as utensils and payment of fees for their school-going children. About 92.3% of the women affirmed that the groups had enabled that to improve their financial status/income levels. This findings is proof to the fact that the women were able to accumulate savings from the incomes they earned in order to invest them in the aforementioned projects. Furthermore, 78.2% explained that as a result of belonging to the women groups, their lifestyles had improved. Other changes in living conditions as cited by the respondents included increased income, reduced stress and improved social relations.

The women group leaders decried inadequate finances for undertaking the planned projects arguing that high interest rates charged by banks deterred them from accessing funding frequently. Another problem the group leaders encountered was low literacy levels among the members. The challenges women groups faced included inability to repay loans (12.5%), loan default by members thereby reducing the groups' capital (3.8%) and lack of commitment from members (5.0%).

Finally, the women made suggestions for improving the effectiveness of women groups. These included government provision of financial support to women groups to enable them effectively undertake activities, seeking financial assistance from external sources and training group members on how to sustain commitment to the group and the benefits of being committed.

5.2 Conclusions

Based on the findings of the study, a number of conclusions were drawn. First, the study concluded that women in Nkaimurunya Ward had a long membership to women groups, were mainly self employed and therefore flexible in participating in activities of their groups. The

study also concluded that the participation of women in group activities and decision making was likely to be influenced by their husbands as most of them were married. Another conclusion made was that the relatively high literacy levels among the women made it easier for the groups to undertake their activities and projects.

Second, the study concluded that the main sources of funding for the women groups were contributions from the group members, borrowing loans from financial institutions and income obtained from viable projects the groups engaged in. Overall, the study concluded that women committed a substantial proportion of their income towards their membership contributions. Third, the study concluded that women groups in Nkaimurunya Ward were most engaged in such social and economic activities as merry-go-round, a variety of income generating activities and rendering services to the community in return for cash.

Fourth, the study concluded that women in women groups contributed to family well-being out of the group's proceeds. They spent the proceeds on provision of basic needs for their families, purchase of house wares and payment of fees for their school-going children. By belonging to the groups, they had been able to improve their lifestyles, living conditions and social relations. Fifth, the study concluded that the major challenges facing women groups in Nkaimurunya Ward were inadequate finances, inability to repay loans, loan default by members and lack of commitment from members.

5.3 Recommendations

Based on the conclusions of the study, the following recommendations were made:

- 1) The Government should enact policies that make the access to finance for women groups affordable, in particular policies that govern the lending rates for bank credits to women groups.
- 2) The Ministry of Gender, Children, Development and Social Services should organize and ensure regular attendance of trainings and workshops for women groups in various aspects such as identification of viable projects, project management, sourcing for funding and financial management to ensure that women groups have prudent skills in running the groups.
- 3) The women groups should sensitize members on the importance of attending group meetings and participation in activities. The members should also be educated on the importance of prompt repayment of monies borrowed from the groups and making timely monthly contributions.
- 4) The women groups should widen their funding base in order to avoid the difficulties in relying on single sourcing. This will ensure that they have sustained stream of funding for the various projects they intend to undertake.
- 5) The women groups should also nurture and sustain strong teamwork and interpersonal relationships among members that would develop in members a spirit of commitment to the objects of the group.

5.4 Suggestions for Further Research

The following areas are suggested for further research:

- 1) Cultural determinants of effectiveness of women groups in improvement of household's welfare among the Maasai community in Kajiado North District.
- 2) A replication of the current study in a different setting of similar or wider scope in order to unearth other issues that the current study did not address.

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APPENDIX 1: QUESTIONNAIRE FOR THE GROUP MEMBERS.

Am a student from the university of Nairobi in the Department of Sociology. I am carrying out a study on women groups with the aim of finding out the role of they play in improving household income. The findings of this study will help the policy makers to come up with policies that will enhance performance of women groups in the country. Your cooperation and contribution will be highly appreciated. The information given will be treated with the confidentiality it deserves and will only be used for research purposes alone.

SECTION A

DEMOGRAPHIC INFORMATION:

1. The name of the women group _____

2. Gender (Tick one)

a. Male ()

b. female ()

3. What is your age bracket?(Tick appropriately)

a) Less than 25 years ()

b). 26-30 years. ()

c) 31_35 years ()

d) Above 35 years ()

4. How long have you been a member of this group?

a). Less than 5 years ()

b) 6_10 years ()

c). Above 11 years ()

5. What is your occupation? _____

6. What is your marital status?

- a). married ()
- b). single ()
- c). widowed ()
- d). Divorced/separated ()
- e.) Others (specify)

7. What is your husband's occupation ?

- a. Salaried job ()
- b. Casual labourer ()
- c. Business ()
- d. Others, please specify _____

8 .a. Have you been to school?

- a). Yes ()
- b). No ()

b. If yes above, what level of education did you attain?

- a). University/college ().
- b). Secondary (1_4) ()
- c.) Form 1_3 ()
- d.) Form 1_2 ()
- e). Primary ()

SECTION B

1. Is this the first group to belong to?

a). Yes ()

b). No ()

2. Why did you join this group?

a. Economic Reasons;

i. To satisfy financial needs ()

ii. To support my family ()

iii. To reduce dependence on my spouse ()

iv. Others specify_____

b. Social Reasons;

i. Peer pressure influence ()

ii. To socialize with others ()

iii. Forced to join ()

iv. Other reasons (please specify)_____

3. What is the size of your family?

a). 0_1 child ()

b). 2_3children ()

c). 4_6children ()

d). Above 7 ()

4a. How many of your children are in school? (please specify the number)

b. What level of learning are they in?

1 st CHILD	Pre-primary	Primary	Secondary	Tertiary/University	Others (specify)
2 nd CHILD					
3 rd CHILD					
4 th CHILD					
5 th CHILD					
6 th CHILD					

c. What category of schools are your children in?

i. Private schools ()

ii. Public schools ()

5. Where else do you get financial assistance from other than self?

a. spouse ()

b. Relatives ()

c. Well-wishers ()

d. None ()

e. Others (specify) _____.

6. How much money do you contribute to your group?

a. Per month Ksh _____.

b. Per year Ksh _____.

7. Do you provide other services to your group other than financial contributions?

a. Yes ()

b. No ()

7 b. If yes above, please explain _____.

8. Do you contribute anything to the family well-being out of the income you get from this group?

a. Yes ()

b. No ()

9. If yes above, please explain_____

10. How have you benefited from this group since you joined it? Please explain_____

11. What changes have you experienced in your living conditions since you joined this group? Please explain_____

12. What experience have you gained from your membership in this group? Please explain_____

13. Are you experiencing any problem as a member of this group?

a. Yes ()

b. No ()

i. If yes above, please explain what type of problem it is

ii. To the best of your knowledge how do you think this problem should be solved?

Please explain_____

14. What do you think should be done to your group in order to improve its performance? Please explain_____.

Thank you so much for your input and cooperation.

APPENDIXII

INTERVIEW GUIDE FOR KEY INFORMANTS

I am a student from University of Nairobi in the Department of Sociology .I am carrying a study on women groups with the aim of finding out the role played by women groups in improving household income. The findings of this study will help policy makers to come up with policies that will enhance performance of women groups in the country.

Your cooperation and contribution will be highly appreciated. The information given will be treated with confidentiality it deserves and will only be used for research purposes alone.

SECTION A: GENERAL INFORMATION

1. Name of interviewee (optional)_____.
 2. What are the sources of funding for women groups in this area?
 3. What are some of socio-economic activities that generate income for these groups?
 4. In your own opinion to what extent are women groups helping in improving household income?
 5. What is the economic level of members of women groups in this Division?
 6. How committed in the group's activities are the group members in this Division?
 7. What problems do you as leaders experience in leading these groups?
 8. What challenges are facing these women groups that could be hindering their effective performance?
 9. What solutions could you offer to these problems?
 10. Are these women groups achieving their set objectives?
- b. If no in number ten (10) above, what do you think is hindering their achievements?

THANK YOU FOR YOUR COOPERATION AND PARTICIPATION