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DEPARTMENT OF SOCIOLOGY AND SOCIAL WORK

**WOMEN'S SELF HELP GROUPS: A Study of their Characteristics and
Performance in Saboti Constituency, Trans-Nzoia County**

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DECLARATION

This research report is my original work and has never been presented for a degree award in any other university.

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

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DEDICATION

This project is dedicated to my late Dad, Mr. Hannington Ogolla Okello for his love and encouragement.

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LIST OF ABBREVIATIONS AND ACRONYMS

SHG	Self-Help Group
CBO	Community Based Organization
IGA	Income Generating Activity

ABSTRACT

Recently issues of women Self-help groups have gained grounds. Kenya like many other Sub-Saharan African countries has a vibrant history of self- help groups. Self-help groups play a major role in poverty alleviation in rural Kenya. Self-help groups are informal groups of people who come together usually for the purpose of saving and borrowing from one another in a rotational manner, and also sharing knowledge and ideas and helping each other in times of needs. The various self-help groups differ in nature, membership, activities they engage in and the group operations and other dynamics.

This was a case study and the main objective was to assess the group characteristics and performance of self-help groups in Saboti Constituency, Trans-Nzoia County. The specific objectives were to find out the profiles of the selected self-help groups, to examine the characteristics of individual women participants, to assess the level of rural women participation, to find out the income generating activities undertaken, to examine member benefits and lastly to find out the level of external assistance received by the self-help groups.

The study was quantitative and relied on primary and secondary data to source for information. Data was gathered through semi-structured interview schedules and observation guide from self-help group officials and members of the self-help groups. Sampling was done using both probability and non-probability sampling.

The researcher found out that there was a lot of information about the diverse nature of self-help groups with a majority being formed along economic lines while a few being socially inclined. It was also clear that a majority of the self-help groups were formed by individuals through self-effort while a few as a result of NGO motivation. The groups consisted of mostly 15-20 members who meet periodically at fixed intervals to discuss, reflect on and find solutions to their socio-economic issues. The groups had rules governing their operations on participation, use of savings and penalties for effective administration and management of groups.

The researcher also found out that self-help groups empowered women by undertaking income generating activities which made them economically independent and decision makers. The results revealed that self-help groups empowered members by awakening self-assertiveness and confidence among them, increased their income level, and helped them acquire skills and participate in decision making at home and in their communities.

The self-help groups had a variety of strategies that are geared towards the improvement of living standards of members which included access to credit, skill training and income generating activities. One recommendation was that in order to enhance performance of the self-help groups there was need to improve the nature of the self-help groups, enhance strategies of participation, improve marketing facilities and also training should be intensified with basic orientation as well as skill development.

CHAPTER ONE: INTRODUCTION

1.1 Background of Study

Poor performance of government in meeting the socio-economic quests of citizens has been identified as one of the reasons behind the growth of self-help groups. Self-help groups can be defined as supportive and change oriented mutual groups that address life problems of community members. According to Roul (1996), a self-help group is defined as a group where members come together with certain objectives to manage their own funds to achieve better control over their resources and meet their credit needs. Jain (2003), defined self-help groups as groups that enhance the equality of status of women as participants, decision makers and beneficiaries in the democratic, economic, social and cultural welfares of life.

Kenya like many other countries in Sub-Saharan Africa has a vibrant history of self-help groups. The first self-help groups in Kenya were founded by the Kikuyu during the late 1940s to develop schools, which were not provided by the colonialists, and as a way to declare their African independence. Hence the development of the Kenya Independent schools and the spirit of voluntarism proved to be important because it ultimately paved the way for the establishment of grassroots organization movements that promulgated principles of self-reliance.

Self-help groups are informal groups of people who come together usually for the purpose of saving together and borrowing from one another in a rotational manner, and also sharing news, ideas and also helping each other out in terms of need. In Kenya informal groups are usually referred to as 'Chama' which is a Kiswahili word for 'association'. Members of self-help groups are often persons who have close social relations in one way or another. Mostly members are women but with time men have also started participating either by joining the female groups or even forming their own. Rural women's participation in community organizations has been the focus of intensive debates by most international forums in the past years. According to the philosophy of most of the forums, each member state should promote women's economic

independence, which includes the creation of employment, access to resources and credit, the eradication of the persistent and increasing burden of poverty, malnutrition, poor health and illiteracy on women. Although such declarations have been able to increase an awareness and understanding of the problems facing women and their needs, as such they have not yet resulted in significant development priorities for rural women (UNIFEM, 2000).

The impact of development on women in Africa is quite different for both urban and rural women. In fact, there is substantial evidence that rural women are mostly neglected, and consistently have lost in this process (Meer, 1998). The majority of the population in LDCs lives in rural areas, approximately 70% being women (Cartledge, 1995). Development, therefore, starts with people and progresses through them (Seer, 1981; Gwanya, 1989). This is the reason, according to these authors, why rural women should be involved in ongoing development initiatives. They are the most marginalized group in terms of their needs, while being the people who produce almost 80% of the food consumed in most of Africa's rural areas (Hunger Project, 1999).

Ensuring that women and men have equality of opportunity is an important priority. It is also, a practical necessity for the viability and sustainability of rural development. To maximize human resources in maintaining the social fabric of rural communities and revitalizing local economies, the full involvement of women is vital. This means that equal opportunities must be systematically integrated in the design and implementation of rural development programmes and projects, to ensure that women and men can participate and benefit on equal terms. A better balance has to be achieved between women and men in making decisions that affect the life and economy of rural society, through the active encouragement and involvement of women's associations and networks and the promotion of women into planning and managerial posts.

1.2 Problem Statement

Self-help groups have emerged as a response to the scarcity of social, cultural and economic resources and they play a crucial role in building capacities of communities to respond to their own development issues and improving the livelihood of communities (Wanyama, 2001). Therefore Self-help groups which are usually formed with the aim of improving the living conditions of the poor cannot be effective unless women participate in their projects' formulation and implementation, as contributors as well as beneficiaries. Women are the main providers of basic services such as housing, education for their children, clothing and food. This is clearly seen because most of the homes are headed by single mothers and widows. Together with this they are faced with many constraints in trying to participate in development activities. But if there is going to be equitable distribution of development benefits, there is need to remove these constraints.

Women have a certain consciousness about their position as rural women, although there are no strategies developed to affect change on them (McIntosh and Friedman, 1989). Following the Lagos Plan of Action for Economic Development of Africa, it is advocated that the needs, rights and concerns of all women be fully integrated into individual country's development planning to benefit all sections of the population. It is assumed that if women are left out in the developmental process and if the factors limiting their participation are not investigated and analyzed, it is likely to cause a continuous impediment on rural women's participation in on-going developments, as well as on the viability of development efforts in the country itself.

Although the importance of these groups have been long known in Kenya, the past studies have not clearly demonstrated in detail the social dynamics of these groups, most of them are limited in information on financial aspects as opposed to the social factors and dynamics of these groups. This research therefore studied in an in depth manner on the social dynamics of self-help groups in Saboti Constituency.

1.3 Research Questions

- i. Does participation in SHGs increase women's control over economic resources and participation in economic decision making?
- ii. Does participation in SHGs influence individual development and growth of a woman?
- iii. Has participation in SHGs increased women's mobility, development of network and interactions with other members?
- iv. Does participation in SHGs increase women's awareness and knowledge?

1.4 Objectives of the Study

1.4.1 Broad Objectives

The overall objective of this study was to investigate the group characteristics and performance of women self-help groups in Saboti Constituency, Trans-Nzoia County.

1.4.2 Specific Objectives

- i. To find out the profiles of the selected self-help groups.
- ii. To examine the characteristics of individual women participants.
- iii. To assess the level of rural women participation in self-help groups.
- iv. To find out the income generating activities undertaken by the selected self-help groups.
- v. To examine members benefits of participating in self-help groups.
- vi. To find out the level of assistance received by the self-help groups from external sources.

1.5 Justification of the Study

For sustainable development to be attained, women who are the majority of the Kenyan population and the ones who mainly support the rural population need to be empowered for active participation in Community organizations. Women are an integral part of every economy and all round development and harmonious growth would be possible only if women are considered as equal partners in progress with men. Women issues cannot be isolated as secondary issues in development as the future of development and society lies

in the future of women. For empowerment of women, several programmes have been started to serve the rural poor and rural women in particular. The concept on empowerment of women by organizing them in self-help groups has gained popularity. Many institutions such as the government, non-government organizations, and health workers are using this approach to empower women socially, economically and politically. As well as making community organizations more effective in development, bringing women to participate in them is very important as it will make community organizations attractive to Aid agencies, which now as part of their conditionality require participation by the people at appropriate levels so that benefits can reach maximum number of persons (Welsh and Butorin, 1990). It is recognized that women play a crucial role as producers and agents of change in rural transformation, and that the negative effect on rural development is brought about by their marginalization. The findings from this study will be beneficial to policy makers, humanitarian agencies, learning institutions, families and individual since it is addressing matters affecting rural women which are very crucial for any given society.

1.6 Scope and Limitation

The study aimed to understand the group characteristics and performance of women self-help groups in Saboti Constituency, Trans-Nzoia County, although there are several self-help groups in Saboti Constituency the study was limited to self-help groups registered after the year 2004.

1.7 Definition of Key Terms

Community is a group of people living within a specific geographical location sharing common interest, problems and with capacity to generate common solutions.

Participation means open and broad involvement of the people of the community in decisions that affect their lives.

Self Help Groups are change oriented mutual groups that addresses life problems of community members.

Performance is the execution and carrying out of tasks as well as the outcome of the work done.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

This chapter presents a review of related literature on the subject under study. The research drew materials from several sources which are closely related to the theme and objectives of the study in order to illustrate various issues raised in the study.

2.2 Conceptualization of Women Self-Help Groups

Self-help groups worldwide foster a process of on-going change in favour of the rural poor in a way that allows them to sustain themselves through building and managing appropriate and innovative local institutions rooted in values of justice, equity and mutual support (Anand, 2002). In Kenya self-help groups have grown from 18,000 in 1995 to more than 50,000 in 2005 (CBO Kenya Consortium, 2005). Most self-help groups in Kenya are dominated by women. Such groups focus on financial arrangements while others initiate savings and credit or revolving funds popularly known as merry-go-round. Self-help groups are small informal associations created for the purpose of enabling members to reap economic benefits out of mutual help, solidarity and joint responsibility. The benefits include mobilization of savings and credit facilities and pursuit of group enterprise activities (Anand, 2002). The group approach not only enables the poor to accumulate capital by way of small savings but also help them to gain access to formal credit facilities (Shylendra, 2004). By way of joint liability those groups enable the poor to overcome the problem of collateral security, thus freeing them from the clutches of moneylenders (Stiglita, 2000).

The basic characteristics of a self-help group include small membership, size and homogeneity of composition which brings about cohesiveness and effective participation of members in the functioning of the group (Fernandez, 1998). A self-help group consists of 10-20 members drawn from relatively homogeneous economic class, self-selected on the basis of existing affinities and mutual trust, members meet regularly at a fixed time and place and pool their savings into a common fund from which they take need based loans. According to Anon (1996), a self-help group is a homogenous gathering of persons

usually not more than 20-25 who join on a voluntary basis in order to undertake an economic activity such as thrift and credit on the basis of equality and mutual trust. The age of the members of self-help groups lies between 21 and 60, and usually consists of 10-20 women who come together voluntarily around a common objective (Kashyap, 2001). The group develops its own rules and regulations and sanctions for violations. Self-help groups comprise associations usually found in communities which have the sole purpose of improving the quality of lives of people. The groups mainly rely on the principle of solidarity. Self-help group activities empower members to cope with problems and stresses, and also empower members in their relations with the organizations that serve them and with the community where they live. They have been of help in raising living standards of the members, economic empowerment through income generating activities, improving members living conditions and acquiring small assets. Their coming together creates conditions which broaden the base of self-governance and diffusion of power through a wider circle of the population (Adeyemo, 2002; Adejumobi, 1991). It is seen as voluntary, non-profit, non-governmental and highly localized or neighborhood institutions whose membership is placed on equal level and whose main goal is the improvement of the social and economic well-being of every member (Abegunde, 2004).

Women Self-help groups are considered as agents of socio-economic transformation in rural areas. Lalitha (1997), reported that the basic principle of Self-help groups are group approach, organization of small and managerial groups, groups cohesiveness, spirit of thrift, demand based lending, collateral free and women based friendly loans, skill training, capacity building and empowerment. Community organizations open ways for participation at grassroots level. It involves the local and indigenous people in the identification of their local needs and conception formulation and implementation of any project in order to develop the necessary self-reliance and self-confidence in their immediate environment (Mbithi, 1974). Self-help groups therefore serve as wheels for the vehicle of grassroots participation in indigenous programs and projects to satisfy local needs. Such participation could be in cash or kind, levied or free choice. Ogundipe (2003) emphasized that what matters most is the development of the people's communities

through the mobilization of community efforts. Such efforts are harmonized towards protection of citizens, provision of infrastructure, furnishing communities with necessary information, materials and opportunities and general development.

2.3 Women Participation in Self-Help Groups

According to Human Development Report (1993:1), participation means that people are closely involved in the economic, social, cultural, and political process that affects their lives. Participation in Self-help groups help members to empower themselves, their activities empower members to cope up with problems and stresses, and they also empower members in their relations with the organizations that serve them, and with the community they live in (Chesler, 2006; Nylund, 2000; Mok, 2001). Participation and empowerment through increase of access to credit leads to a change in the status of members within their households, and increases their role in the household decision making (Mayoux, 2000). Participation has been increasingly seen as a strategy of empowering people. In 1990 the Economic Commission for Africa conference on Popular Participation in Africa adopted the African Charter for Popular Participation, which emphasized empowering and called for an opening of political processes to accommodate freedom of opinions, and tolerance of rural people and their organizations (Oakley, 2005).

Participation in Self-help groups is instrumental in reducing family burden, and loneliness. The strong correlation between self-help groups participation and self-confidence, self-efficacy, civil responsibility and political efficacy has been supported in research studies (Florin and Wanders man, 2007; Zimmerman, 2005). Participation in Self-help groups through increase access to credit leads to a change in the status of members within their households. It has been observed that economic contribution of women may increase their role in the household decision making (Mayoux, 2000). Also leads to improved house level outcomes with respect to health education, nutrition and family planning (Kabeer, 2001; Mayoux, 2000). For sustainable development to be attained, women who are the majority of the Kenyan population and the ones who mainly support the rural population need to be empowered for active participation in self-help

groups. Women are considered as an extremely pivotal point in the process of change in the rural areas. Women's participation in self-help groups has proven to be an effective means to bring about a change in their way of life in terms of economic well-being and adoption of new technology (Singh, 2009).

Women contribute immensely to national development and there is therefore the need to encourage and support women to actively involve themselves in public life and governance. The importance of women's entry into the workforce in the form of women's organizations and associations over the past three decades has produced profound transformations in the organization of families, society, the economy and urban life (Aguilar, 2006). Since the late 1950s, women's economic activities have been steadily increasing however most self-help groups are in need of support in the areas of accounting, financial management and organizational development in their operations to empower women (IFAD, 2010). Participation in self-help and women groups certainly helps members to empower themselves (Chesler, 2006; Nylund, 2000; Mok, 2001). Sustainable development is development that meets the needs of present generations without compromising the possibilities of future generations to meet their needs (WCED 1987). Sustainable development cannot be complete without the involvement of women at all levels of responsibility in activities for the improvement of the quality of life of their families and communities (CAPEL, 1982:3). Most often communities involve themselves in various developmental programs without involving the women, and most often such programs do not succeed.

Development strategies, which attempt to improve the economic conditions of the whole community and to restructure the socio-economic relations between classes, have had very little effect on changing women's status. If they do succeed in integrating them into communities, they are locked into stereotypical and limited household roles. Project development by and for women is one of the ways of building self-confidence, improving skills, and fulfilling needs through collective action (CEPAL, 1982:7). There is also need to empower women for leadership as this would give them the courage needed for participating in Community organizations. It is also necessary that women participate in

Community organizations because the essence of participation is exercising voice and choice and developing the human, organizational and management capacity to solve problems as they arise in order to sustain their improvements (Saxena, 1998). This transformative empowerment should be strengthening women's abilities to take decisions and act for themselves and maximizing the outcomes in the production process. As well as making Community organizations more effective in development, bringing women to participate in them is very important as it will make them attractive to Aid agencies, who now as part of their conditionality 'require participation by the people at appropriate levels so that benefits can reach maximum number of persons' (Welsh and Butorin, 1990).

According to United Nations reports "women are half the world's population, yet they do two thirds of the world's work, earn one-tenth of the world's income, and own less than one-hundredth of the world's property" (UN Reports 1985). In Kenya, women's position does not differ from the above situation. It is not uncommon to find women supporting very large families although the majority of them are still very poor. Therefore self-help groups which are usually formed with the aim of improving the living conditions of the poor cannot be effective unless women participate in their projects' formulation and implementation, as contributors as well as beneficiaries. Women are the main providers of basic services such as housing, education for their children, clothing and food. This is mostly clearly seen because most of the homes are headed by single mothers and widows. Although women do all these, their role remains largely unrecognized. Together with this they are faced with many constraints in trying to participate in development activities which are largely dominated by their male counterparts. But if there is going to be equitable distribution of development benefits, there is need to remove these constraints. Being the principle labourers in many societies, women should also have a share in decision-making, implementing, sharing benefits and in evaluation. This is what Bergdall (1993:2) calls, "active participation". This is because women's participation would help bring about equity in resource distribution. There are good reasons to focus on, and to emphasize rural women's participation in community organizations. The most fundamental reason is that they play crucial roles in both

subsistence and market food production in Africa. Not only because they are working harder than the average man, but also because they are reliable and committed to their tasks (Burkey, 1993; Hunger Project, 2000). Not only are women the majority in rural areas in Africa, but they are responsible for more than 50% of all productive activities, even in those households where men are present (Burkey, 1993). Therefore, overlooking the plight of rural women will have negative impacts on the development of rural areas and that of the nation. There is a need to reverse this negative approach to development by retrieving and revising the potential for participation by rural women (Buvinic et al, 1978).

2.4 Women's Empowerment in Developmental Studies

UNIFEM (The United Nations Development Fund for Women) defines women's economic empowerment as having access to and control over the means to make a living on sustainable and long term basis, and receiving the material benefits of this access and control. Such a definition goes beyond short-term goals of increasing women's access to income and looks for longer term sustainable benefits, not only in terms of changes to laws and policies that constrain women's participation in and benefits from development, but also in terms of power relationships at the household, community and market levels (Carr, 2000).

In the 1970s when women's empowerment was first invoked by Third World feminist and women's organizations it was explicitly used to frame and facilitate the struggle for social justice and women's equality through a transformation of economic, social and political structures at national and international levels (Bisnath and Elson, 2001). But in the 1990s many agencies used the term women's empowerment in association with wide variety of strategies including those which focused on enlarging the choices and productivity of individual women, in the context of responsibility for broad-based economic and social support (Bisnath, 2001).

If self-help groups were de-linked from their single point focus on credit and invested with more transformative agendas such as finding innovative ways of improving women's situation economically, challenging social inequality, improving women's voice in the public sphere and so on, they could prove more effective vehicles for empowerment (Agarwal, 2001). She argues that any strategy that seeks women's empowerment should have, as a central component the enhancement of women's ability to function collectively in their own interest. The process of empowerment involves, women recognizing the ideology that legitimizes male domination and understanding how it perpetuates their oppression. Women have been led to participate in their own oppression and therefore see external change agents as necessary for empowerment.

Women need access to a new body of ideas and information that not only changes their consciousness and self-image but also encourages action. Empowerment is conceptualized as a spiral, changing consciousness, identifying areas to target for change, planning strategies, acting for change, and analyzing activities and outcomes (Batliwala, 1994). Empowerment is a socio-political concept that includes cognitive, psychological, economic and political components. The cognitive component refers to women's understanding of the causes of their subordination. It involves understanding themselves and the need to make choices that may go against cultural or social expectations (Stromquist, 1995). The psychological component includes women believing that they can act at personal and social levels to improve their condition. It involves an escape from 'learned helplessness' and the development of self-esteem and confidence. For the economic component, although work outside the home often implies a double burden, access to such work increases economic independence and therefore independence in general.

The political component includes the ability to imagine one's situation and mobilize for social change. Collective action is fundamental to the aim of attaining social transformation (Stromquist, 1995). Empowerment is a process that involves some degree of personal development, but that this is not sufficient; and that it involves moving from insight to action (Rowland, 1997). Empowerment refers to the process by which those

who have been denied the ability to make strategic life choices acquire such ability (Kabeer, 1999). This definition makes clear that only those previously denied such abilities can be considered to be empowered and also that the choices in question are strategic. The growing empowerment of women is one of the most recent in the history of human societies (Norris & Inglehart 2003; Inglehart & Wetzel 2005). Indeed the empowerment of women is an evolutionary breakthrough of our species freeing half of the human population from domination patterns that constraints women's potential since the beginning of civilization (Nolan & Lenski 1999). Women's empowerment progresses across a wide range of domains for instance domains of work, family, norms and individual capabilities. Multiple and varied changes increases women's influence and autonomy.

The progress in women's empowerment is therefore a cumulative process of change resulting from countless uncoordinated actions. Scholars search for systematic forces that potentially direct these uncoordinated actions towards greater women's empowerment. They identify a diversity of women empowering social forces for instance economic development, egalitarian legacies, inclusive opportunities and international norms (Forsythe, Korzeniewicz & Durrant 2000; Kenworthy & Malami 1999; Paxton & Green 2006). Focusing on economic development, the classical modernization perspective considers increases in democracy and human choice as a direct outcome of economic development (Lipset, 1959; Rostow, 1960; Deutsch, 1964; Bell, 1999; Inkeles & Smith, 1974). Economic development is central to increasing the pool of women eligible for positions of social power. These scholars establish that increased economic development associates with a more broad based distribution of educational and occupational resources. Greater access to educational and occupational resources increases women's chances of professional development, creating a larger pool of women eligible for power positions. The economic modernity is relevant to this study as it focuses on the rural women's participation in Community Organizations towards community Development as well as the factors that influence women participation in developmental activities.

2.5 Women and Education

The most fundamental reason for the existence of an educational system is that education plays a significant role in the economy of any society. It is essential that the education provided meets the economic needs of that society, thus enhancing efficiency in the use of social and economic resources, ultimately leading to improved economic growth and social well-being (Mugisha et al, 1991; Mwamwenda, 1994). Education should contribute to economic development, equalize opportunities between social classes, reduce disparities in the distribution of income and prepare the labour force for a modern economy (Krieger, 1985). International Organizations such as the United Nations, UNESCO, the World Bank and the Third World Countries are becoming increasingly aware of the importance of women in national development, and the fact that education can contribute to their playing a much more meaningful role in development (Kelly, 1987; Browne and Barrett, 1991).

There are many reasons as to why the education of women is important. Research, has shown that there is a strong association between education and better life, nutrition, improved hygiene, low mortality and fertility rates, and economic development (Browne and Barrett, 1991). Education for women in Sub-Saharan Africa has been noted to have a powerful developmental effect in light of their role of nurturing, upbringing, socialization and education of children. Women are well known for being active economically, as both producers and consumers of goods. Their capacity to serve actively in these areas can be enhanced if they are provided with adequate levels of education (Browne and Barrett, 1991). A lack of education on the part of women deprives them of their productivity levels in the rural areas, because they will remain ignorant of ways and means of producing more on the farm (Kelly, 1987).

2.6 Theoretical Framework

This study is based on social capital theory

2.6.1 Social Capital Theory

The theory of Social capital has been around for decades and it is with the work of Jane Jacobs (1961), Pierre Bourdieu (1983), James S. Coleman (1988) and Robert D. Putnam, (1993; 2000) that it became prominent. According to Bourdieu Social capital is the aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutionalized relationships of mutual acquaintance and recognition (Bourdieu, 1983:249). Coleman defined Social capital by its function, he argues that it is not a single entity, but a variety of different entities, having two characteristics in common, they all consist of some aspect of a social structure and they facilitate certain actions of individuals who are within the structure (Coleman, 1994:302).

The World Bank sees Social capital as the institution relationships and norms that shape the quality and quantity of a society social interaction. The World Bank picked up social capital as a useful organizing idea. They argue that increasing evidence shows that social cohesion is critical for societies to prosper economically and for development to be sustainable (The World Bank, 1999). According to Putnam (2000:19), physical capital refers to physical objects; human capital refers to the properties of individuals, while social capital refers to connections among individuals-social networks and the norms of reciprocity and trustworthiness that arise from them.

The central thesis of Social capital theory is that relationships matter and the central idea is that social networks are a valuable asset. Interaction enables people to build communities, to commit themselves to each other and to knit the social fabric. A sense of belonging and the concrete experience of social networks and relationships of trust and tolerance bring great benefits to people. The concept of Social capital contends that building or rebuilding communities and trust requires face to face encounters.

Trust between individuals becomes trust between strangers and trust of a broad fabric of social institutions and ultimately it becomes a shared set of values, virtues and expectations within a society as a whole. Without interaction, trust decays and begins to manifest itself in serious social problems. There is a range of evidence that communities with a good 'stock' of social capital are more likely to benefit from lower crime figures, better health, higher educational achievement, and better economic growth (Halpern, 2009).

Social capital allows citizens to resolve collective problems more easily; it also greases the wheels that allow communities to advance smoothly, where people trust each other and where there is a repeated interaction with fellow citizens, business and social transactions become less costly. Social capital also improves the society by widening their awareness, in the fact that the networks that constitute social capital also serves as passages for the flow of helpful information that facilitates achieving goals (Robert Putnam, 2000).

The Social capital view of voluntary associations is observed through the rational choice approach of Coleman (1990), he argues that in particular Social capital refers to networks of relations linking individuals and organizations. As such networks and contacts are accumulated over time and Social capital is seen as resource established not for short-term economic gains but also with the longer-term view of status competition and strategic influence seeking in mind.

Voluntary organizations assume an instrumental feature, they are intentional participatory organizations that facilitate social connection and co-operation and by virtue of repeated interactions engender trust among member. They also instill habits of co-operation, solidarity and public spiritedness, and they also inculcates skills which are of direct utility in undertaking political activity and prevents factionalism through crosscutting membership.

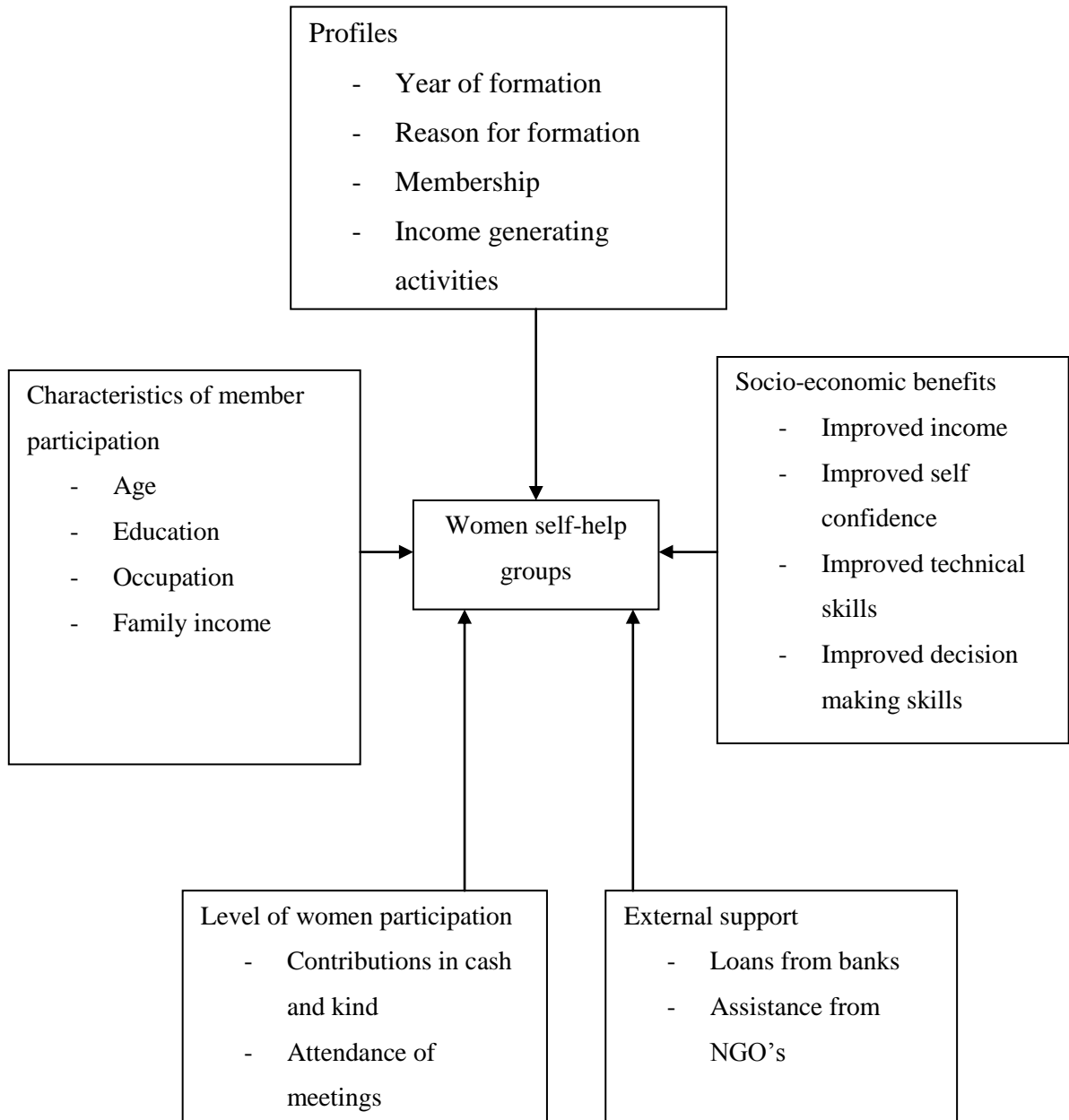
Lehmann's argues that voluntary associations can be regarded as socially organized groups based on mutual trust between members. As a rational form of solving administrative problems and reducing the complexity of the environment voluntary association is also a central embodiment of confidence (Richter, 1985). Voluntary associations are relations of dominion in two respects; first within the association and second in relation to the outside world (Weber, 1911).

Social Capital therefore becomes an important factor in community development especially for encouraging association that would solve a mutual concern. It is also important in addressing policy with the aim of reducing social exclusion and more so to bridge the gap between agency and structure, and individual and society. In this study social capital theory was applied because it emphasizes on the relational aspect of community life because it holds that participation in formal and informal organizations builds trust in individuals and institutions and forms habits of interaction. Organizations incorporate important accumulations of human experience and knowledge which is social capital (Cernea, 1999).

2.7 Conceptual Framework

A conceptual framework employs the use of drawings to explain the interrelationships between variables (Orodha, 2004). This study considers variables that have been hypothesized to condition success of women self-help groups. These are profiles of SHGs, characteristics of member participants, level of women participation, socio-economic benefits of women member participants and assistance from external sources.

Figure 1: Conceptual Framework of Women Self-Help Groups



Source: Researcher (2013)

2.7.1 Operational Definitions

Profiles of self-help groups

Composition of the groups i.e. year of formation, objectives of the groups, membership, and income generating activities.

Characteristics of member participants

Socio-economic variables i.e. age, education, occupation and family income of the member participants.

Level of participation

Individual member's contribution towards the effectiveness of the group.

Socio-economic benefits

The benefits acquired from participating in self-help groups.

External support

The level of assistance from external sources i.e. micro-finance institutions, aids from government, NGOs and FBOs.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

This chapter describes the procedures and methodologies that were employed in this study. It gives details about the site, the study design, methods and tools of data collection, as well as the manner in which the data was collected.

3.2 Site Description

This research was conducted in Trans-Nzoia County. Trans-Nzoia County is located in between the Nzoia River and Mount Elgon and its centre is the Kitale town. It covers an area of 2495.5km². The average rainfall is 11,200mm per annum. The county has a highland equatorial type of climate with fairly distributed rain throughout the year which gives the county a favorable climate for both agriculture and livestock production.

Agriculture is the leading economic activity in the County due to its large scale maize farms. Other economic activities include horticulture, wheat farming and commerce with Kitale town being the main commercial hub. The County host's tourist attraction sites such as Mt. Elgon National Park, Kitale Nature Conservancy and Saiwa Swamp National Park. Trans-Nzoia County has more than 100 active self-help groups in the rural areas. The study was conducted in Saboti constituency because participation in self-help groups is highest.

3.3 Research Design

A research design is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure (Clare Selltitz, et al, 1962). It is therefore a plan for collecting and utilizing data so that desired information can be obtained with sufficient precision or so that a hypothesis can be tested properly. The research design employed for the study is the case study approach. According to Nachmias (1992), a case study entails an observation of a single group or phenomenon at a single point in time, usually subsequent to some phenomena that allegedly produced change. The case study is therefore an empirical

inquiry that investigates a contemporary phenomenon within its real life context; when the boundaries between phenomenon and context are not clearly evident; and in which multiple sources are used (Yin, 1993). The case study was used in carrying out this research because the phenomenon under investigation is a current issue having impacts on the development of the country.

3.4 Target Population

Target population is understood as the large population from which a sample is selected. A sample can be seen as a small proportion of a population that is selected for observation and analysis (Brinker, 1988). In this study the target population were the active rural women who participate in Self-help groups.

3.5 Unit of Analysis and Unit of Observation

A unit of observation is the subject, object, item or entity from which we measure the characteristic or obtain the data required in the research study (Mugenda and Mugenda, 2003). In this study each group official or member in the sample was a unit of observation.

According to Mugenda and Mugenda (2003), unit of analysis refers to those units that we initially describe for the purpose of aggregating their characteristics in order to describe some larger group or abstract phenomenon. Units of analysis are therefore the individual units about which or who descriptive or explanatory statements are to be made. This study employed self-help groups as units of analysis.

3.6 Sampling of Units of Study

This study relied on probability and non-probability sampling in the form of convenience and purposive sampling to ensure representativeness of the target population. Convenience sampling was used in selecting the area of the study. Purposive sampling was used in selecting the key informants who had vital information on the functioning of the self-help groups.

3.6.1 Sub-sites

A sample is the sub-set of the population from which the data will be collected to enable the researcher gain a basis for generalization (Nachmias, C.F & Nachmias, D. 1995). In this regard a single member of the sampling population is referred to as a sampling unit. Convenience sampling was used to select Saboti Constituency because it was convenient for the researcher and also participation in self-help groups is highest. Saboti constituency was established in 1988 and has a population of 69,945 according to the 1999 Census by KNBS. The high population in the constituency can be attributed to the sub-division of large farms which have attracted a substantial in-migration of people searching for land and also job opportunities which exist in the small and large scale farms and industries that are coming up. The main food crops grown in the constituency are maize, beans, and wheat.

3.6.2 Women Self-Help Groups

The study adopted the multistage sampling technique. Multistage sampling is a technique where sampling is sequentially done across two or more hierarchical levels (Battaglia, 1994) for instance first at County level, district level and finally the individual level. The approach was used due to the expansiveness of the study area. The first stage was to cluster the study area i.e. Trans-Nzoia County into three Constituencies namely Saboti, Kwanza and Cherangani. In consultation with the official at the Social Development Department the researcher picked Saboti Constituency as the study site. Saboti Constituency was picked purposively because participation in self-help groups is highest. The researcher used purposive sampling method in determining the self-help groups to be selected. In total 5 groups which were formed after the year 2004 were selected from the list.

3.6.3 Members of the Self-Help Groups

Members of the self-help groups are a homogeneous group of rural poor voluntarily formed to save whatever amount they can conveniently save from their earnings and mutually agree to contribute to a common fund from which to lend to members for productive and emergent credit needs. Having sampled 5 self-help groups the researcher

used simple random sampling technique to select the members involved in the research. The sample size was drawn from 5 self-help the researcher drew a list of the women members and a systematic sampling technique was employed to sample 12 representatives from each group, 10 being members and 2 leaders, giving a sample size of 60 women members. The sample size was comprised of the officials and self-help group members.

3.7 Case Studies

According to Nachmias (1992), a case study entails an observation of a single group or phenomenon at a single point in time, usually subsequent to some phenomenon that allegedly produced change. In this research one case study was employed, Maisha-Bora self-help group was chosen because the members had been together for long and they had also achieved some of their goals, and their existing projects had become a success and therefore there was need to seek more information from them in order to understand the nature and performance of women self-help groups better.

3.8 Methods and Tools of Data Collection

This is an exploratory study which identified and established the characteristics of women self-help groups and how they performed in Saboti Constituency, Trans-Nzoia County. Both primary and secondary sources of data were considered for the study. The sources of data were the key informants who consisted of officials of self-help groups and members of the self-help groups. The primary data was collected through personal interviews techniques on the basis of semi-structured interview schedules. Each respondent was interviewed separately to avoid influence and interferences of other respondents.

Data was also obtained through observation. According to Koul (1992: 168), observation is the process in which one or more persons observe what is occurring in some real life situations and they classify and record pertinent happenings according to some planned scheme. The researcher used observation method to verify some of the data collected from the group members. This included checking out the income generating activities

undertaken by the self-help groups. Also assessing the performance of the activities and how the activities have been distributed. The secondary sources of data were obtained from journals as well as self-help group reports.

3.9 Data Analysis

Once data was collected from the semi-structured interviews, the data was coded and analyzed using the Statistical Package for Social Sciences and presented by the use of frequencies, percentages and charts.

CHAPTER FOUR: PRESENTATION OF DATA

4.1 Introduction

This chapter provides analysis of data collected from the field using interview guides. There is a detailed description and discussion of the profiles of the self-help groups, the characteristics of women member participants, the level of participation of the respondents, their benefits and external assistance. The results are presented in tables to highlight the major findings. They are also presented sequentially according to the research objectives of the study.

4.2 Profiles of the Selected Self-Help Groups

Objective one was to find out the profiles of the 5 selected self-help groups. The profile related to the year of formation, reasons of formation, membership, training offered, criteria of selecting leaders, meetings, pattern of utilization of savings, and Inter-loaning.

4.2.1 Year of Formation

The data revealed that 40% of SHGs were formed during the year 2004-2006, followed by another 40% during the year 2007-2009 and 20% formed during the year 2010-2012. This indicates that many of the SHGs were formed during the period of 2004-2009. During this period many women were enlightened on the benefits of self-help groups and they saw the need of joining the SHGs, for savings and borrowing loans to improve their living standards, and also for social interactions in order to share ideas with other members in the community.

Table 1: Year of Formation

Year	Number	Percentage (%)
2004-2006	2	40.0
2007-2009	2	40.0
2010-2012	1	20.0
Total	5	100.0

4.2.2 Reasons for Formation of SHGs

It is evident from the results that a large proportion of 60% SHGs were formed through self-effort whereas 40% were formed as a result of NGO motivation. This indicates that most self-help groups in the area had a goal to achieve a sense of self whereby they can experience and act themselves without help from out. This is evident from the caring relationships and healthy alliances they have with each other to make an effort to solve their problems and learn new skills and values.

Table 2: Formation of SHGs

Reason	Number	Percentage (%)
Self-efforts	3	60.0
Motivation from NGOs	2	40.0
Total	5	100.0

4.2.3 Number of Members

The size of the group plays an important role in the process of group dynamics. Large percentage of the groups 60% were having more than 20 members, followed by 20% SHGs with membership of both 16-20 and 11-15. This indicates that a majority of the SHGs have over 15 members in a group.

Table 3: Number of Members

Total number	Number	Percentage (%)
11-15	1	20.0
16-20	1	20.0
More than 20	3	60.0
Total	5	100.0

4.2.4 Training Skills

A majority of the SHGs 80% offered training on various skills in income generating activities while 20% of the SHGs offered training in community leadership. This indicates that most of the SHGs are concerned with improving the economic status of their members by offering them in skills like dairy keeping, tailoring, soap making and vegetable growing as reported by the members.

Table 4: Trainings Offered

Trainings	Number	Percentage (%)
Trainings on skills in IGAs	4	80.0
Training in community leadership	1	20.0
Total	5	100.0

4.2.5 Criteria of Selecting Leaders

The presence of a strong and dynamic leader has been identified as the most significant factor for sustainability of SHGs. The study revealed that 60% of the groups selected their leaders through election method and 40% through consensus method. This indicates that most of the SHGs believed in a democratic way of choosing their leaders.

Table 5: Leaders Selection

Method	Number	Percentage (%)
Election	3	60.0
Consensus	2	40.0
Total	5	100.0

4.2.6 Frequency of Meetings

Holding meetings is an important activity of SHGs. In this study meetings on monthly basis were observed to be a common phenomenon adopted by 60% of SHGs followed by fortnightly 20% and weekly too at 20%. It can be deduced that most SHGs prefer to meet on a monthly basis because it is during that time that the monthly contributions are made and they can also be able to discuss their problems and share new ideas.

Table 6: Frequency of Meetings

Meetings	Number	Percentage (%)
Weekly	1	20.0
Monthly	3	60.0
Fortnightly	1	20.0
Total	5	100.0

4.2.7 Purposes for Holding Meetings

Findings revealed that majority of 60% SHGs reported that the main purpose of meetings was savings and loan repayment, followed by 20% which reported purpose of meetings as enterprise related activities. Another 20% of the SHGs reported that they conducted meetings to discuss challenges. This indicates that most of the SHGs come together mainly with the objective of saving together, and managing their own funds to achieve better control over their resources and meet their credit needs.

Table 7: Purposes of Holding Meetings

Meetings	Frequency	Percentage (%)
Discussing enterprise related activities	1	20.0
Discussing challenges	1	20.0
Savings and loan repayment	3	60.0
Total	5	100.0

4.2.8 Venue of Meetings

60% of the SHGs reportedly conducted meetings at the member's residences on a rotational basis, followed by 40% SHGs who held their meetings at their leader's residences. This indicates that most SHGs were considerate of all members and that's why they considered having their meetings at the member's residences.

Table 8: Venue of Meetings

Venue	Number	Percentage (%)
Members' residences	3	60.0
Leaders' residences	2	40.0
Total	5	100.0

4.2.9 Duration of Meetings

Majority of 60% SHGs reported that the duration of meetings was 1 hour, followed by 40% who reported duration of their meetings to be 2 hours. This indicates that most of the SHGs are organized during their meetings and have fewer conflicts to solve that is why they take only one hour and they are done with contributions and other arising issues.

Table 9: Duration of Meeting

Duration	Number	Percentage (%)
1 hour	4	60.0
2 hours	1	40.0
Total	5	100.0

4.2.10 Pattern of Utilization of Savings

The data revealed that 60% of SHGs were using savings amounts for inter-loaning among group members. Apart from inter-loaning amongst groups, 40% were using savings for investing in IGAs. This indicates that most of the SHGs savings was mainly for the members to borrow in order to supplement their incomes to ensure they improve their living conditions.

Table 10: Pattern of Utilization of Savings

Pattern	Number	Percentage (%)
Inter-loaning	3	60.0
Investing in IGAs	2	40.0
Total	5	100.0

4.2.11 Interest in Inter-loaning

The study revealed that majority 80% of SHGs were not charging interest on inter-loaning among members. Only 20% of the SHGs charged interest on loans. This indicates that a majority of the SHGs had friendly loans and thus encouraged the members to borrow in order to help themselves in times of need.

Table 11: Interest in Inter-loaning

Response	Number	Percentage (%)
Yes	1	20.0
No	4	80.0
Total	5	100.0

4.2.12 Action on Defaulters

The study revealed that a large percentage of SHGs 60% banned the members who failed to pay the loans while 40% of the SHGs imposed fines for failing to pay the loans. It can be deduced that most of the SHGs are strict and only deal with members who follow all the rules and regulations on inter-loaning, in order to ensure smooth running of the SHGs.

Table 12: Action on Defaulters

Action	Number	Percentage (%)
Banning	3	60.0
Fines	2	40.0
Total	5	100.0

4.3 Characteristics of Individual Women Participants

Objective 2 was to examine the characteristics of individual women participants in self-help groups. The women members sampled were 50 in number, and their leaders were 10 in number. The characteristics were age, education, marital status, occupation, ethnic background, religion and family income.

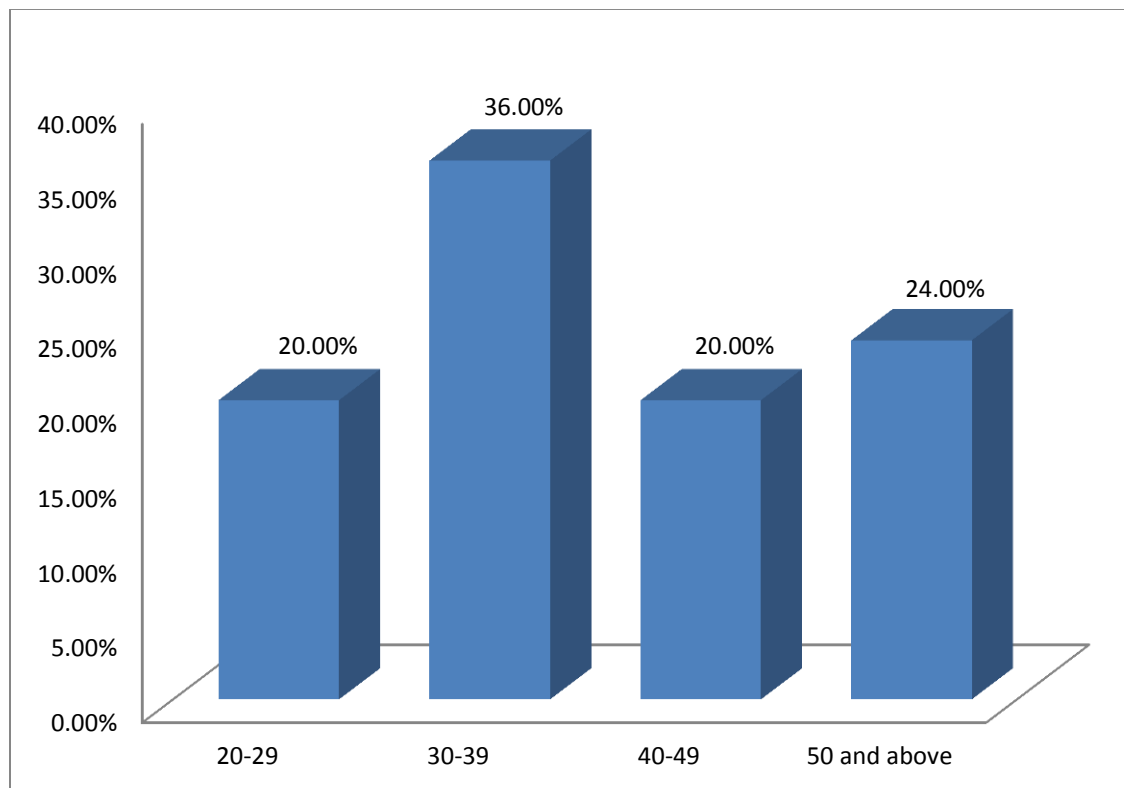
4.3.1 Age of Respondents

Majority of 36% of the SHGs members were aged between 30-36, indicating that majority of SHGs enroll its members in the most productive age group because in this age group women are active and therefore engage in group activities for socio-economic benefits, followed by 24% who were above 50 years. 20% was for both aged between 40-

49 and 20-29 respectively. People aged 20-29 years are more likely to be continuing with education at different levels hence the low number of respondents in this category.

For the leader's majority of them 40% were both in the age group 30-39 and 40-49 respectively. This indicates that leadership opportunity is given to mature women as exemplified by the large percentage of ages 30-39 and 40-49.

Figure 2: Age of the Respondents



n=50

4.3.2 Education

Education plays a very crucial role in the social and economic development of women. An analysis of the educational status of the leaders of the SHGs shows that 60% had acquired college level of education, followed by 20% who studied up to secondary level, and another 20% primary level. A majority of the members of the SHGs 58% had acquired secondary level education, followed by 24% who had acquired college level education. Only 18% had acquired primary level education. These results indicate that

most of the SHGs leaders are chosen on the basis of their level of education, because at college level one has skills and is able to organize and manage a group effectively. On the other hand the majority of the SHGs members having secondary level education can be as a result of early marriages in the rural areas and so one is not able to continue with their education and also lack of enough funds to educate people up to college level.

Table 13: Educational Status of Respondents

Education	Leaders		Members		Total	
	Number	%	Number	%	Number	%
Primary	2	20.0	9	18.0	11	18.3
Secondary	2	20.0	29	58.0	31	51.7
College	6	60.0	12	24.0	18	30.0
Total	10	100.0	50	100.0	60	100.0

4.3.3 Marital Status

A large majority of the leaders and SHGs members were found to be married i.e. 60% and 56% respectively. This indicates that most of the members join the self-help groups in order to improve the living standards of their families. Also it might be due to the system of early marriages practiced in rural areas. Only 34% of both the leaders and members were unmarried. The results further revealed that 32% and 18% of the SHGs members and leaders were divorced and widowed respectively.

Table 14: Marital Status of Respondents

Marital status	Leaders		Members		Total	
	Number	%	Number	%	Number	%
Married	6	60.0	28	56.0	34	57.0
Single	1	10.0	12	24.0	13	22.0
Divorced	2	20.0	6	12.0	8	13.0
Widowed	1	10.0	4	8.0	5	8.0
Total	10	100.0	50	100.0	60	100.0

4.3.4 Occupation

Agriculture was predominantly the occupation that most SHGs members belonged to i.e. 62%, and this is as a result of the pieces of land they own and also the favorable climate of the area which makes farming activities to thrive, followed by 30% in commerce and 8% in industry. A majority of the leaders too belonged in agriculture at 50% followed by commerce at 40%. Only 10% of the leaders engaged in industry.

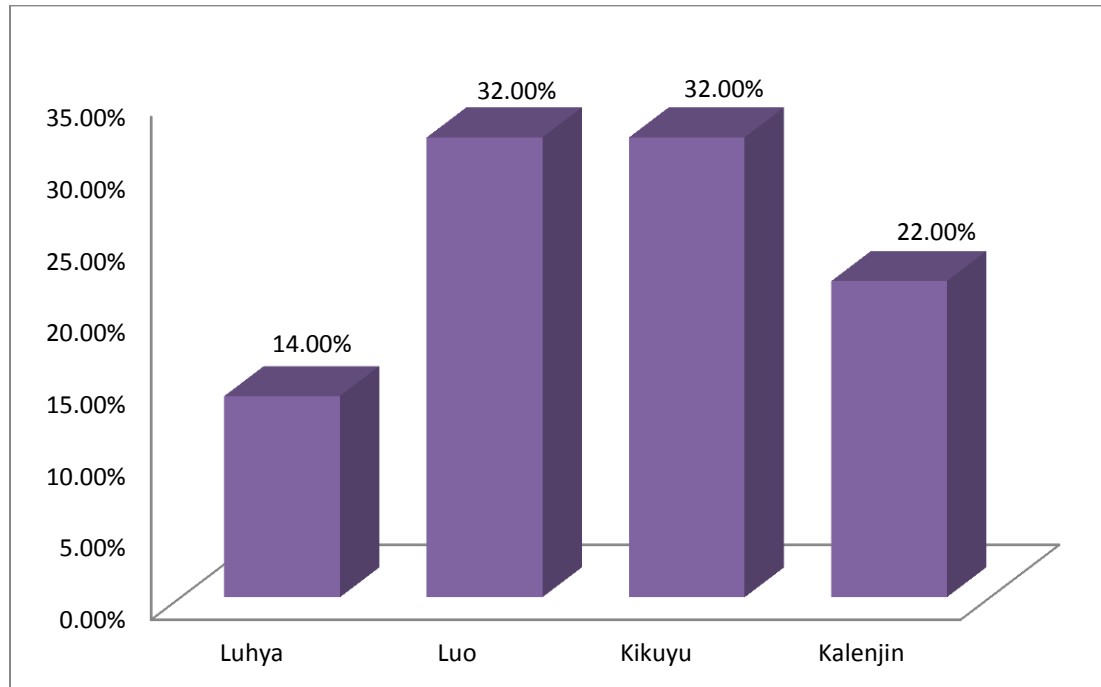
Table 15: Occupation of Respondents

Occupation	Leaders		Members		Total	
	Number	%	Number	%	Number	%
Agriculture	5	50.0	31	62.0	36	60.0
Industry	1	10.0	4	8.0	5	8.3
Commerce	4	40.0	15	30.0	19	31.7
Total	10	100.0	50	100.0	60	100.0

4.3.5 Ethnic Background

In trying to examine the dynamics of SHGs, ethnic background was identified to be a very important variable. The study revealed that most of the members of the SHGs in Saboti Constituency are predominantly Luhyas and Kalenjins both at 32%, followed by Luo at 22% and only 7% for the Kikuyu ethnic group. On the other hand a majority of the leaders 60% were Luhyas, followed by 20% Kalenjin, and both Kikuyu and Luo at 10%. This is as a result of the County having the two tribes i.e. Luhya and Kalenjins as inhabitants for a very longtime.

Figure 3: Ethnic Background of Respondents



n=50

4.3.6 Religion

Most of the self-help groups are formed along religious lines. 98% of the members reported to be Christians while the remaining 2% were Muslims as shown in the Table 16. The same applied to the leaders having a majority of 90% as Christians and only 10% as Muslims. This is as a result of the many Christian churches built around the area.

Table 16: Religious Background

Religion	Leaders		Members		Total	
	Number	%	Number	%	Number	%
Christianity	9	90.0	49	98.0	58	96.7
Islam	1	10.0	1	2.0	2	3.3
Total	10	100.0	50	100.0	60	100.0

4.3.7 Family Income

Findings from the study indicated that majority of 44 % of the SHGs members had family income of above Kshs.10,000, followed by 32% who reported to have an income of Kshs. 7000-9000 per month. Only 24% of the respondents reported to have an income of Kshs.4000-6000. This indicates that most of the member's decision of joining SHGs is to improve their income through borrowing loans to support income generating activities and also to improve their living standards.

Table 17: Family Income

Amount(Kshs)	Number	Percentage (%)
4000-6000	12	24.0
7000-9000	16	32.0
10000 and above	22	44.0
Total	50	100.0

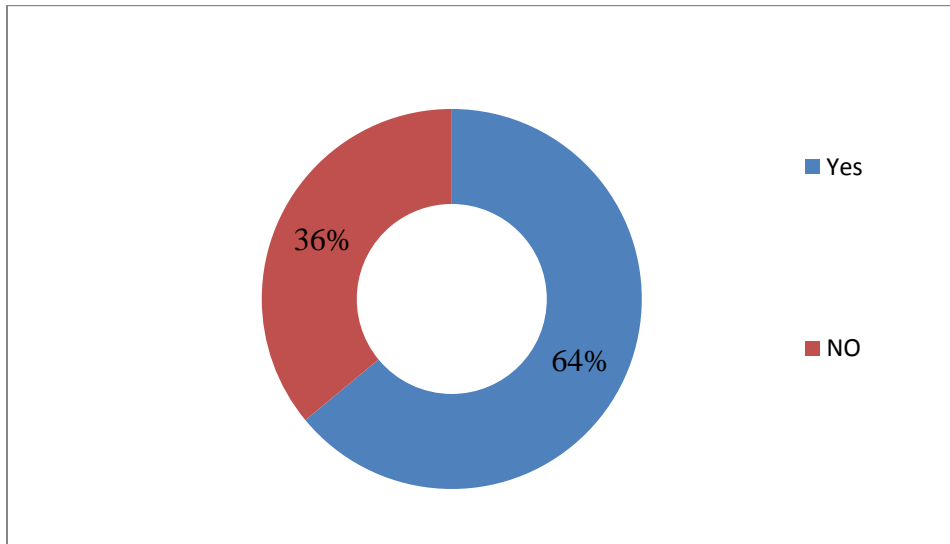
4.4 Level of Rural Women Participation

Objective three was to find out the level of rural women participation in self-help groups. This was studied on the basis of attendance of meetings and the contributions that members made, and their access to credit facilities.

4.4.1 Attendance of Meetings

Regular attendance of members in the meetings of SHGs is essential for smooth functioning of the group. It was one of the indicators that ensured the active participation of the members in the group. Majority of 64% SHGs members regularly attended the meetings followed by 36% who attended the meetings irregularly.

Figure 4: Attendance of Meetings



4.4.2 Contributions

Findings in the table revealed that 76% of the SHGs members contributed in cash, and only 24% were found to be contributing labour. This indicates that members are willing to contribute cash towards the course of their groups. A majority of the members 99% reported to be paying registration fee of Kshs.50, and the monthly contributions for savings. This confirms that the members are active and concerned with the well-being of the group which builds the spirit of the group and enable the members to achieve their economic goals.

Table 18: Contributions

Contribution	Number	Percentage (%)
Cash	38	76.0
Labour	12	24.0
Total	50	100.0

4.4.3 Amount Contributed

Majority of the SHGs both at 40% reported that their members were saving in the range of Kshs. 400-700 and 800-1100 respectively on a monthly basis. Only 20% of the SHGs saved in the range of Kshs.1200-1500. This indicates that most of the member's monthly income was less and that's why the monthly saving figure could not rise above 1200.

Table 19: Amount of Contribution

Amount	Number	Percentage (%)
Ksh.400 -700	2	40.0
Ksh.800 -1100	2	40.0
Ksh.1200 -1500	1	20.0
Total	5	100.0

4.4.4 Access to Credit

Access to credit encourages active involvement and participation of the members. 99% of the SHGs provided credit facilities to their members. A majority of 60% SHGs offered their members access to credit in the range of Ksh.5000-10000, followed by 20% of the SHGs who both offered credit to their members in the range of Ksh.11000-15000 and Kshs.16000-20000 respectively. This indicates that most of the SHGs offered short-term loans to their members who in turn are able to repay the amounts within the given time without difficulty.

Table 20: Amount of Credit Accessed by Members

Amount(Kshs.)	Number	Percentage (%)
5000-10000	3	60.0
11000-15000	1	20.0
16000-20000	1	20.0
Total	5	100.0

4.5 Income Generating Activities undertaken by the SHGs

Objective four was to find out the income generating activities undertaken by the Self-help groups. This was studied on the basis of the year of start of the IGAs, the IGAs undertaken and the marketing channels of the IGAs products.

4.5.1 Year of Starting IGAs

The data revealed that a majority 60% of the SHGs started their income generating activities in the year 2007-2009. During the year 2004-2006, 20% income generating activities were started, while another 20% was recorded for the year 2010-2012. This indicates that most of the SHGs started their IGAs one year after their formation, after having chosen the right activities suitable for their members and also after gaining enough capital to start the activities in order to improve their economic situations. 100% of the SHGs reported that the main source of funds for starting the IGAs was from savings.

Table 21: Year of Start

Year	Number	Percentage (%)
2004-2006	1	20.0
2007-2009	3	60.0
2010-2012	1	20.0
Total	5	100.0

4.5.2 Income Generating Activities

The type of economic activities undertaken by the SHGs differed in nature and 100% of the members reported that the SHGs had helped them undertake income generating activities. The findings revealed that 40% of the SHGs were engaging in Dairy keeping activities, 20% in Tailoring activities, another 20% in both vegetable growing and soap preparation. This indicates that the various SHGs engaged in IGAs in which they were

able to afford and access their raw materials and also had good demand in the particular areas and also give good profits.

Table 22: Income Generating Activities

IGAs	Number	Percentage (%)
Dairy keeping	2	40.0
Tailoring	1	20.0
Vegetable growing	1	20.0
Soap preparation	1	20.0
Total	5	100.0

4.5.3 Marketing Channels of IGAs Products

The data revealed that 60% of the SHGs were marketing their products within home, followed by 40% who had ties with retailers who helped them in marketing of their products. This indicates that most of the members' homes act as marketing places i.e. they do not have proper marketing channels where they can market their products.

Table 23: Marketing Channels

Marketing Channels	Frequency	Percentage (%)
From Home	3	60.0
Ties with Retailers	2	40.0
Total	5	100.0

4.6 Benefits of Participating in SHGs

Objective five was to find out the benefits women member participants gain from joining the SHGs. Majority of the SHGs members and leaders 40% and 44% respectively reported to have increased their income after joining the self-help groups and as a result their living standards had improved. As far as improvement in technical skills was concerned the data revealed that 30% of the leaders and 28% of the members agreed that their technical skills were improved. After joining the group women overcome shyness

and freely expressed their views within the group, family and various organizations, the data revealed that 20% of the leaders and 24% of the members had gained confidence. Only 10% of leaders and 4% of the women members had improved their decision making skills on the purchase and sale of assets. It is evident from the findings that a majority of the participants economic situation had improved as a result of the improved income, however it is noted that most of the women members do not have an upper hand on the sale and purchase of assets which is mostly done by their husbands.

Table 24: Benefits of Participating

Benefits	Leaders		Members		Total	
	Number	%	Number	%	Number	%
Improved income	4	40.0	22	44.0	26	43.0
Improved technical skills	3	30.0	14	28.0	17	28.0
Confidence in dealing with people	2	20.0	12	24.0	14	24.0
Purchase and sale of assets	1	10.0	2	4.0	3	5.0
Total	10	100.0	50	100.0	60	100.0

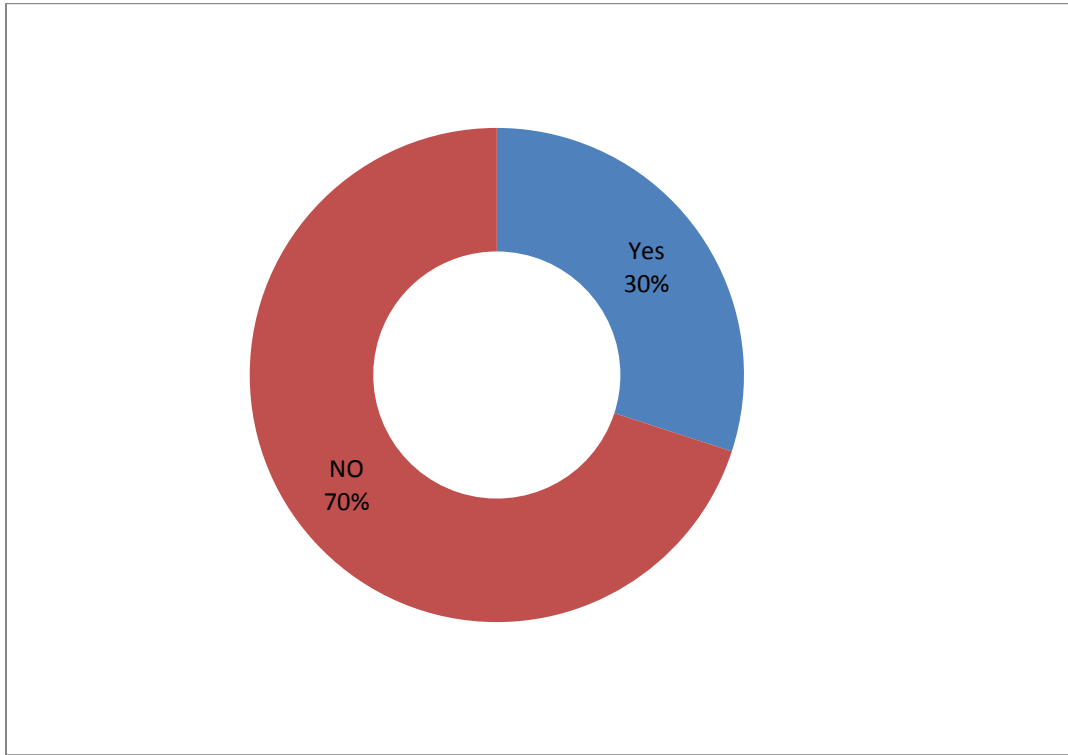
4.7 External Assistance

Objective six was to find out the external assistance the self-help groups get from external sources.

4.7.1 Loans from Micro-Finance Institutions

SHGs after registration can be able to get loans from micro-finance institutions. But in this study results revealed that 70% of the SHGs did not take any loan from external sources while 30% borrowed loans from micro-finance institutions. This indicates that most of the self-help groups depend majorly on their savings to carry out all their functions.

Figure 5: Loans from Micro-Finance Institutions



4.7.2 Micro-Finance Institutions

A majority of the self-help groups 100% reported to be getting external assistance in form of loans from the KWFT. This indicates that this micro-finance institution had friendly loans to the self-help group members thus encouraging the members and groups to borrow loans.

Table 25: Micro-Finance Institutions

Bank	Number	Percentage (%)
KWFT	1	100.0
Total	1	100.0

4.7.3 Amount of Loan Taken from Micro-Finance Institutions

It was found out that the amount of loan taken by SHG members from micro-finance institutions ranged between Kshs.10000-20000 at 83%, followed by 21000-30000 at 17%. This indicates that most of the members do take short-term loans to boost their income generating activities as opposed to the long-term loans.

Table 26: Amount of Loan Borrowed

Amount(Kshs)	Number	Percentage (%)
10000-20000	10	83.0
21000-30000	2	17.0
Total	12	100.0

4.8 Conclusion of Key Findings

The findings establish that there are several women self-help groups in Saboti Constituency. The various groups differ in nature as a majority of them are formed along economic lines while the rest being socially inclined. The size of a group plays an important role in the process of group dynamics. Majority of the groups had above 20 members and most groups selected their leaders through election method while a few selected their leaders through consensus method. Monthly patterns of meetings were adopted by a majority of the SHGs, and were conducted at member's residences on a rotational basis. The SHGs were using savings for inter-lending amongst group members, a larger majority did not charge any interest on inter-lending, and for the SHGs members who were found defaulting on loan payment a majority of them were banned from the groups. On the characteristics of the members, a majority of the members were found to be in the age group 30-39, and 40-49, these two categories are considered to be the most productive period in a person's life indicating that SHGs enrolled its members in the most productive age group. Most of the members belonged to the Luhya and Kalenjin ethnic group, and were Christians. An analysis of the educational status of the respondents revealed that a majority had received secondary level education, and only a few had received college level education. Most self-help group members were married and were

over 30 years of age. Agriculture was the most predominant occupation and it is as a result of the favorable climate of the area for farming activities. The groups through their activities empower their members who participate in them. A variety of strategies that are geared towards the improvement of living conditions and standards of their members include access to credit, skill training and income generating activities. Participation in income generating activities has equipped the members with skills such as tailoring, soap preparation, dairy farming and vegetable growing. The members use the skills domestically and even generate income in order to make ends meet. The financial position of most of the women participants had improved after joining SHGs. They also felt more confident in dealing with people, they said that they had developed courage to speak with men both in the family and outside. As far as improvement in technical skills was concerned quite a good number of the respondent's technical skills had improved.

CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter summarizes the findings of this study and provides conclusions from the study and gives recommendations for further study.

5.2 Summary

The findings in chapter four reveal a great deal of information about the various groups as far as the nature of the groups, membership, activities they engage in, and how the group operates and other dynamics. The groups have rules governing the operations of the groups on participation, use of savings, and penalties. The group activities include regular meetings; contributions in cash and labour. Most of the self-help groups have at least three officials i.e. chairperson, treasurer and the secretary.

Women self-help groups have proven to be a key avenue from which women can be empowered. The objectives set for the study which included the characteristics of self-help groups and the benefits of participating in them have been achieved through the study. The study revealed that self-help groups empower members by awakening self-assertiveness and confidence among them, increase their income level, help them acquire skills; participate in decision making at home and in their communities. Data for the study was collected from the self-help group's members and their officials. The data was collected by use of interview guides and analyzed using SPSS. To empower more women the nature of self-help groups should be improved and there should also be sensitization of women on the significance of participating in Self-help groups, in order for them to be members. The study concludes that self-help groups empower women by undertaking income generating activities which make them economically independent and decision makers.

5.3 Conclusion

The formation and springing up of women groups especially in developing world has become a tool of accelerating development of communities particularly in the rural areas. Self-help groups have been instrumental in empowering women especially at the grassroots' level. SHGs are small informal associations created for the purpose of enabling members to reap economic benefit out of mutual help, solidarity and joint responsibility. Some of the basic characteristics of SHGs include small membership size and homogeneity of composition which bring about cohesiveness and effective participation of members in the functioning of the group. The group based approach not only enables the poor to accumulate capital by way of small savings but also helps them gain access to formal credit facilities. Through women participation in SHGs there are improvements realized in terms of most of the group members acquiring skills, improving their living conditions and enhancing their participation in decision making among others. The overall development of a human society depends upon the level of actualization of the peoples potentialities. Empowered women in a society enhance the realization of the required development.

5.4 Recommendations from the Study

Issues of community organizations are critical in the development of Kenya .Stemming from the above findings; the study proposes the following recommendations:

- a. There is need to improve the nature of self-help groups in Trans-Nzoia County. The study recommends the formulation of a common policy for self-help groups which will help to better co-ordinate their activities and promote effective collaboration among groups.
- b. There is also need for regular supervision by the department of social services to direct the group's activities to help them realize the objectives of self-help groups.
- c. There is also need for public awareness and education to encourage women in Saboti Constituency to join Self-help groups. The media together with the various

self-help groups should play a lead role in educating public and their members on the relevance of the group's activities.

- d. There is need for the financial institutions to provide loans which are attractive to Women's groups to help in the empowerment of women in Saboti Constituency. This would improve members' socio-economic development as interest rates will not be subjected to the forces of demand and supply.
- e. There is need for leaders of the various groups to link up with national movements of social change as this will help the groups solicit ideas and broaden their networks to make their impact more recognized.

5.5 Areas of Further Study

There is need to carry out a comprehensive future study on the following.

- a. The same study may be undertaken in the rest of the constituencies.
- b. The extent of achievement of objectives of self-help groups could be assessed and researched.
- c. The extents of participation of group members in various activities need further research.
- d. Training needs of self-help group members should be identified to provide skill based training.

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APPENDIX I
LETTER OF AUTHORISATION



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October 3, 2013

TO WHOM IT MAY CONCERN

RE: LINDA NABUYA OKELLO - C50/ 60228/2011

This is to confirm that the above named is a bona fide M.A. student in the Department of Sociology and Social Work. She has presented her project proposal entitled: **"Performance of Women's Self Help Groups; Their Characteristics and Functioning in Saboti Constituency, Trans-Nzoia County."**

Linda is required to collect data pertaining to the research problem from selected organizations to enable her complete her proposal which is a requirement of the Masters degree.

Kindly give her any assistance she may need.


Dr. Robinson M. Ocharo
Chairman, Dept. Of Sociology & Social Work



c.c. Prof. O. Chitere - Supervisor

APPENDIX II

INTERVIEW SCHEDULE FOR WOMEN MEMBERS

I am Linda Nabuya Okello from the University of Nairobi, and I am conducting a study on women self-help groups to understand their group characteristics and performance in Saboti Constituency, Trans-Nzoia County.

MEMBERS OF THE SELF HELP GROUPS

A: CHARACTERISTICS OF THE RESPONDENTS

1. Age of Respondents
 - a) 20 – 29yrs []
 - b) 30 – 39yrs []
 - c) 40 – 49yrs []
 - d) 50yrs and above []
2. Educational Level Attained
 - a) None []
 - b) Primary []
 - c) Secondary []
 - d) College []
 - Any other, specify.....
3. Marital status
 - a) Married []
 - b) Single []
 - c) Divorced []
 - d) Widowed []
4. Are you the household head?
 - a) Yes []
 - b) No []
5. Religious affiliations
 - a) Christianity []
 - b) Islam []
 - b) No religion []
6. Ethnic background
 - a) Luhya []
 - b) Luo []
 - c) Kikuyu []
 - c) Kalenjin []
7. What is your occupation?
 - a) Agriculture []
 - b) Industry []
 - c) Commerce []
 - d) Others []
8. Position held in Self Help Group.....

9. Family income.....

B: PARTICIPATION OF WOMEN MEMBERS

1. When did you join the Self Help Group?
2. What were the motivating factors for joining Self-help group?
 - a. For improving economic status
 - b. For getting loan
 - c. For economic independence
 - d. For social interactions
 - e. For skilled training
 - f. Savings.
3. Have your expectations been met?
If Yes/No Explain.....
.....
What are the activities of the Self-help group?
4. What is your level of participation?
 - a) High [] b) Average [] c) Low []
5. Do you make any contribution to the self-help group?
 - a) Cash [] b) Material [] c) Labour []
6. Do you have access to credit from your group?
 - a) Yes [] b) No []

If yes, above, how much.....
7. Which of the following conditions apply in securing loan for your group
 - a) Collateral [] b) Guarantor []
 - b) Group member [] d) Others []
8. Do you pay membership fees?
 - a) Yes [] b) No []
9. What is the main activity your group undertakes to improve your status?
 - a) Skill training [] b) Enterprise development []
 - c) Community leadership [] d) Welfare activities []

10. Have you received education and training from your group?

a) Yes [] b) No []

If yes, what kind of training.....

11. Do you attend meetings regularly?

a) Yes [] b) No []

12. Does your self-help group undertake income generating activities?

13. Does your self-help group undertake educational/capacity building activities?

C) MEMBER BENEFITS

1. Has your family financial position improved?

a) Yes [] b) No []

2. Has your self-assertiveness and confidence improved in dealing with people?

a) Yes [] b) No []

3. Has your technical skills improved?

a) Yes [] b) No []

4. Has your living conditions improved?

a) Yes [] b) No []

5. Are you concerned with the general welfare of your family?

a) Yes [] b) No []

6. Has your participation in development activities in the village improved?

a) Yes [] b) No []

7. Do you engage in organizing social/cultural functions in the village?

8. Has your participation in welfare activities improved?

9. Do you share your views in the family?

a) Yes [] b) No []

10. Do you purchase and sale assets?

a) Yes [] b) No []

D: EXTERNAL ASSISTANCE

1. Has your self-help group taken any loan from micro-finance institutions?

a) Yes [] b) No []

If yes, how much loan.....

2. From which bank did the self-help group availed the loan?

3. Does your self-help group get any other support from outside? What type of support?

4. How does your group secure credit for its members?

a) Micro-credit institutions [] b) Money lender []

b) Bank [] d) Specify

APPENDIX III
INTERVIEW GUIDE FOR LEADERS OF SELF HELP GROUP

I am Linda Nabuya Okello from the University of Nairobi, and I am conducting a study on women self-help groups to understand their group characteristics and performance in Saboti Constituency, Trans-Nzoia County.

LEADERS OF SELF HELP GROUP

- a) Name of Self Help Group..... Year Started..... Year registered.....
- b) Position in Group.....

A: CHARACTERISTICS OF RESPONDENTS

- 1. Age of Respondents
 - b) 20 – 29yrs [] b) 30 – 39yrs []
 - c) 40 – 49yrs [] d) 50yrs and above []
- 2. Educational Level Attained
 - b) None [] b) Primary []
 - c) Secondary [] d) College []
- 3. Marital status
 - b) Married [] b) Single []
 - c) Divorced [] d) Widowed []
- 4. What is your household size (Number).....
- 5. Religious affiliations
 - a) Christianity [] b) Islam [] c) No religion []
- 6. Ethnic background
 - a) Luhya [] b) Luo [] c) Kikuyu []
 - d) Kalenjin []
- 7. What is your occupation?
 - a) Agriculture [] b) Industry [] c) Commerce []
 - d) Others
- 8. Position held in Self Help Group.....

B: CHARACTERISTICS OF SELF HELP GROUPS

9. When was your group formed?
10. Is your group registered?
11. What are the membership requirements of the group?
12. How many members do you have?
 - a) 5-10 [] b) 10 – 15 []
 - c) 15 – 20 [] d) More than 20 []
13. What are the main objectives of your group?
14. Was the formation of your self-help group through?
 - a) Self-effort
 - b) NGO motivation
 - c) Government
 - d) Any other
15. Has the group been achieving its objectives?
 - a) Yes [] b) No []
16. What are the benefits derived from joining your self-help group?
17. Does your self-help group help members to undertake income generating activities?
18. What measures do you think must be put in place to help your group develop?
19. Does your self-help group encourage the habit of savings among members?
20. Does your self-help group arrange trainings for skill development?

C: FUNCTIONING OF SELF HELP GROUP

1. What criteria do you use to select group leaders?
 - a) Election [] b) Consensus [] c) Any other []
2. Do you change group leaders?
 - a) Yes [] b) No []
3. If yes, after how long do you change group leaders?
 - a) 1 year [] b) 6months [] c) 1year and above []
4. Do you keep any records for the self-help group?

A: MEETINGS

1. How often are meetings held?
 - a) Weekly
 - b) Monthly
 - c) Fortnightly
 - d) No regular schedule
2. Where do you conduct meetings?
3. What is the duration of the meetings?
 - a) 30min
 - b) 1hour
 - c) 2hours
4. For what purpose are the meetings held?
 - a) Enterprise related activities
 - b) Discuss problems
 - c) Any other
5. How many members attend the meetings?
6. Are the members fined for not attending meetings
 - a) Yes
 - b) No

B: SAVING AND INTER-LOANING

1. How much money is deposited by each member per month?
2. Have you taken any loan from bank?
 - a) Yes
 - b) No
3. If yes, how much has been taken by self-help group?
4. From which bank the self-help group availed the loan?
5. How are the group savings utilized
 - a) Inter-loaning among members
 - b) Income generating activities
 - c) Any other

C: LOAN REPAYMENT

1. Do you charge interest on inter-loaning for self-help group members?
 - a) Yes
 - b) No
2. If yes, what is the rate of interest?
 - a) 10%

- b) 20%
- c) 30%
- d) Above 30%

3. What actions are taken in case of defaulters and no repayment?

D: INCOME GENERATING ACTIVITIES

1. Name some of the income generating activities you engage in?
2. When did you start the income generating activities?
3. How do members in your group benefited from participating in income generating activities?
4. Has your group been giving training?
a) Yes [] b) No []
5. What was the source of funding to run the income generating activities?
6. Do you get any support from outside? What type of support?

APPENDIX IV

Observation Checklist

1. Income generating activities initiated by the self-help group in the area.
2. Assessment of the performance of the activities undertaken by self-help group.

APPENDIX V

Case study guidelines

1. Formation of self-help group
2. Activities undertaken
3. Benefits of joining

Case study

Maisha-bora self-help group was started in January 2005; its activities include accumulating savings, and offering short-term and long-term loans to members. It was started by its chairperson who mobilized close relatives and neighbors' and friends to form this group. The idea was passed to them by word of mouth and those willing to join were taken in until they reached the desired number of 25. The intention of forming the group was to help members save, form a cumulative fund and give loans to members from the accumulated savings for starting income generating activities. Within the first two years all members had bought dairy cows through loans taken from the group's accumulated savings.

Members in this group are expected to make a contribution of Ksh.800 per month, and as result they can access loans anytime, they have two types of loans i.e. short-term and long-term loans. Short-term loans are repayable within three months while long-term loans repayable within one year. Most members rely on income earned from sale of their farm produce and dairy products. The group has a written constitution and it is registered with the department of social services, so as to enable the members open a bank account. Group meetings are held once every last Friday of the month, in any of the members home. Members are expected to attend all meetings and failure to attend attracts a fine of Kshs.50, while late comers are fined Kshs.30. In a typical meeting they start with prayers followed by a roll call, before discussions and contributions take place, meetings end in prayers. Due to access to loaning, this has been instrumental in creating a saving culture amongst its members. One of the members reported that she has been saved from embarrassment of borrowing money from friends and relatives. Several of them have managed to educate their children in secondary schools with the money borrowed from

the group. Members also reported that through the group they had gained economic and financial independence from their husbands. From observations members are very good at dairy keeping, baking among other skills. In this group it is evident that there exists a very close relationship among the members, and the group meetings have been resourceful forums for sharing personal experiences amongst the members. All the members are aged above 30years, and all except 4 are married. Only 7 members in the group are formally employed and the rest engage predominantly in agriculture to earn a living. A group member Joan Chebet is the oldest member of this group; she is a 52 year old widow, a mother of three. Despite her old age she is extremely hardworking, she keeps three dairy cows. At the time of the study she reported to have woken up at 6.00am to go and collect fodder from a farm. She has two acres of land in which she plants maize and beans. In the group she is highly respected and she values being in the group because it helps her get money to improve her living standards and dairy keeping. She attends meetings regularly even during the heavy rains. According to her she is working hard this year so that she can raise Kshs. 2,000 each month to repay Kshs.15000 she borrowed from the group 2months ago.