FACTORS AFFECTING SUSTAINABILITY OF INCOME GENERATING ACTIVITIES AMONG WOMEN IN NYANDO DIVISION OF NYANDO DISTRICT

BY

BETH AKINYI ODINGO

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2010
DECLARATION

This Research Project is my original work and has not been presented for any award in any other University.

Signature
Beth Akinyi Odingo
L50/70590/09

Date 8/9/2010

This Research Project has been submitted for the examination with our approval as University Supervisors

Signature
Dr. Joshua Wanjare
Lecturer
School of Business
University of Nairobi

Date 12-09-2010

Signature
Mr. Michael Ochieng
Part Time Lecturer
Department of Extra-Mural Studies
School of Continuing and Distance Education
University of Nairobi

Date 9,9,2010
DEDICATION

To my mother, Jennifer Odingo and father, Peter Odingo Omore for giving me as a girl, education a gift that only a few in this world are fortunate to have received. To my siblings Edna, Esther, late George, Nora, Eric and Walter in appreciation for their encouragement, support and inspiration to further my education all for the glory of God. To my nephew and nieces Brian, Sharon and Joyce who have been very inspiring and emotionally supportive.
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<td>Academy Educational development</td>
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<td>AIC</td>
<td>African Inland Church</td>
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<td>AIDS</td>
<td>Acquired Immune Deficiency Syndrome</td>
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<td>CBO</td>
<td>Community Based Organization</td>
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<td>Human Immune Deficiency Virus</td>
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<td>IDS</td>
<td>Institute for Development studies</td>
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<td>NGO</td>
<td>Non Governmental Organization</td>
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<td>OF</td>
<td>Omega Foundation,</td>
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<td>SCC- Vi</td>
<td>Swedish Cooperation Centre .Vi</td>
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<tr>
<td>SHG</td>
<td>Self Help Group</td>
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<td>SWAP</td>
<td>Safe Water AIDS Project</td>
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This study investigated the factors that influence sustainability of Income Generating Activities (IGA) among women in Nyando division, Nyando district. This was in view of the fact that IGAs have been used as a strategy to alleviate women economic status, reduce poverty and hunger without success due to its non sustenance. A small number of women groups had been successful in achieving their economic goals through IGA but when the support from the Non Governmental Organization, Government and donors is withdrawn the number of groups dwindled and some reverted back to their vulnerable condition. The study sought to establish the factor that influence sustainability and make recommendation on how to minimize the influence. The objectives of the study was to investigate the extent to which financial, social-cultural, physical and natural factors influence sustainability of IGA among women in Nyando. Physical factors were exemplified as the physical infrastructure like transport, water, communication and tools and technology. Financial factors in the study referred to the accessibility to credit and saving for use in IGAs. The natural factors in the study were represented by the environmental and seasonality of the area. The social-cultural factors referred to the skill, knowledge, beliefs, culture, tradition, health and social status of the women. This study was conducted through descriptive survey design as it seeks out to get the respondent views and opinions. Data was collected using questionnaires and key informant interview guide. The questionnaires were administered to 72 women respondents selected from the accessible population through simple random selection. The key informants interviewed were fifteen. They were selected through purposive sampling from Ministry of Gender and Social Services, Non Governmental Organization, Community Based Organization, Faith Based Organization based in Nyando. Researcher collected quantitative data from the questionnaire. Qualitative data was collected from the Key informants' interview. The data were analyzed using a simple descriptive analysis. The data from the questionnaire were grouped under broad themes, coded and analyzed using statistical package for social sciences (SPSS) and presented using frequency tables. The study established that there is evident that financial, social-cultural, natural and physical factors greatly influence the sustainability of IGAs in Nyando division, Nyando district. Findings were that the IGAs are influenced by natural factor such as flood and drought. Financial facilities that give loans were difficult to access due to lack of collaterals and information. Social- cultural findings shows that IGAs are limited to the traditional activities which the women understand best but these activities makes minimum income for sustainability. Findings on physical factors were that the road and communication networks affect greatly IGA in terms of marketing of the produce. The study concluded based on the findings that that financial, social-cultural, physical and natural factor influence sustainability of IGAs in Nyando division. The study recommended the need for all stakeholders to consolidate efforts towards ensuring that women groups are well facilitated financially. Secondly, non governmental organization, government department, community based organization should help to dissociate income generation practices from any traditional demerits through empowerment. Thirdly diversification of IGAs should be practiced to reduce loss through floods and drought. Lastly for sustainability women IGAs should be exposed to the use of modern technology.
CHAPTER ONE
INTRODUCTION

1.1 Background of the Study

An income generating activity (IGA) according to Action against Hunger (2009) is defined as an activity that generates income for the family. The activity can include agriculture, livestock rearing, fishing, post harvest processing and services. According to Food Agricultural Organization (FAO) IGA includes both agricultural and non agricultural activities like commercial activities and handicraft. Income generating activity have been directed towards economic focus with an aim to increase the cash available into the family, improve the local economy, and strengthen the livelihood strategies so that the population is less vulnerable.

Approaches to support women income generating activities have evolved over several decades. According to Albee (1994) prior to the 1970s when welfare approaches were predominated grants were given for training on income generating activities among women. A shift in the late 1970s began to create income generating components of larger programmes and in some cases women were able to gain a better understanding of political and power structure after enhanced income. By mid 1980s disillusionment with income generating activities began to surface within many agencies feeling that they were failing to raise income and instead were an additional burden to the poor women leading to non sustenance. By the end of the decades studies revealed that the smaller the activity the greater the sustainability rates. Studies by Aaccion, (1988) as cited by Albee (1994) stated that unsustainable IGAs were due to constraint of affordable finance and this prompted the development agencies to turn their effort towards utilizing credit as a sustainability tool. Studies of women focused credit projects according to Buvinc and Yudelman, (1998) as cited by
Albee (1994) were carried out by implementing agencies themselves findings was positive economic and social benefits to the women IGAs when credit was made accessible. However, the benefits accrued depended in part on the socio-cultural and economic context which in turn affected the sustainability of the IGAs.

Large population of African countries is engaged in informal IGA to eradicate poverty and hunger. But the sustainability of their livelihood from the activities that are expected to redeem them from poverty remains doubtfully according to a study carried out in Sierra Leone. (Fofana, 2009). Sustainable livelihood is fundamental to United Nation Millennium goal (UNMDG) of eradicating poverty and hunger (UN, 2005). Sub Sahara Africa stands out prominently among regions of the world in terms of poverty (UN, 2005). According to the UNMDG report of 2005, nearly 50% of Africa’s population in 2001 lived on less than a dollar a day. The increased trend of poverty in Africa is scarring as shown by the 2008 United Nation human development index (UNHDI) report in which more than half of the Sub Sahara Africa countries are ranked at the bottom of the world (UN, 2008).

Africa's rural populations no longer live in a closed society, depending on themselves or their clan for their subsistence. Nowadays, the need to meet growing demands for facilities such as schools, health, transport and modern housing make income-generating activities essential. Rural people (men and women), individuals, groups, are involved in income generating activities in all sectors of the rural economy such as: Agricultural production focuses on crop production (cereals, cash crops, vegetables), large and small animal-raising (poultry, rabbits or pigs), bee-keeping, fish culture, etc. Processing focuses on milling, hulling, food preservation (cold storage and drying, juice, jam and bread-making), processing equipment, etc. Agriculturally related and non-agricultural activities focuses on the manufacture of
farm implements, rural construction, wood and metal workshops, masonry, welding, motor repairs, etc. Handicrafts focus on weaving, dyeing, basket-making, embroidery, shoe-making, and sewing. Commercial activities focuses on the selling of basic commodities such as salt, sugar, milk, matches and soap; the buying and selling of agricultural commodities and handicrafts; the selling of various inputs; the buying and selling of agricultural and related implements and equipment; grain shops and banks; village pharmacies. They often receive technical and financial support from grassroots extension staff, development projects, NGOs, funding and regulatory agencies but what is surprising is the sustainability level of these IGAs once the above services are withdrawn. (FAO, 1994)

According to The Hunger Project (2008), Income Generating Activities among women joined together in Self Help Group (SHG) has been an intervention to achieve the first Millennium Development Goal (MDG) “eradicating extreme poverty and hunger” in Africa and Asia. The activities ranging from sewing projects in Mexico to cow fattening in Bangladesh to enable the women increase their income, so that they can purchase the food they need to survive during periods of food shortages or escalating food prices.

Studies and lessons learnt by IFAD (2005) an international organization whose work are guided by the MDG targets affirms that several attempts have been made by different stakeholders to develop modalities for countries to achieve the goals. A few studies have specifically looked at the role of IGAs in achieving these goals. IFAD in their Strategic framework for 2002-2006 have recognized the relationship between poverty reduction and gender issues coming up with the three dimensions, first being economic empowerment where they improve women access to income earning opportunities and productive assets by providing support to women enterprise
development, organizing income generating activity and accessing micro finance education and training, market information. Findings by IFAD (2005) show that income earning opportunities to be sustainable the two dimensions of supporting the wellbeing and decision making must be integrated.

One of the social goals of Kenya Vision 2030 (2007) is Equity and poverty elimination, it aims to reduce the number of people living in poverty to a tiny proportion of the total population. Kenya Vision 2030 further states that this can only be achieved at the society level by guarantee of equality of opportunity in accessing public services and providing income generating activities as widely as possible. It hopes to achieve this by placing the citizens at a level of income sufficient to cater for basic requirements of a healthy and productive life. Some correctional measures have been introduced in order to extend such opportunities to regions and communities where they do not exist currently. Foremost amongst the measures has been an increase in the volumes of specific “devolved funds” allocated to local communities and this could lead to the sustainability of income generating activity among women in Kenya. This new country’s development blueprint covering the period 2008 to 2030 aims at making Kenya a newly industrialized country with middle income to provide high quality life for all its citizens by the year 2030. This quest is the basis of transformation in eight key social sectors; Education and Training; Health; Water and Sanitation; the Environment; Housing and Urbanization; as well as in Gender, Youth Sports and Culture, equity and poverty reduction.

Women play a critical role on economies of both developed and developing countries. The worldwide economic recession and the severe foods crisis throughout much of the sub Sahara Africa during the recent times have intensified the burden of poor women. This has made the women assume the sole responsibility for the welfare
of their families and in cases where men are forced to migrate to cities, mines, or aboard, this burden is particularly acute. Studies have shown that to overcome some of these burdens women have engaged in income generating activities (IGA) to enable them meet their practical and strategic needs. The practical needs being formulated from the immediate and concrete condition of life while the strategic needs tackle the imbalances in gender relationship and women position in the society. (Albee, 1994).

Succeeding rural development approaches share the distinct feature of taking a more holistic view on rural households. Among rural households there is a great degree of heterogeneity in asset position and in income generating activities but the question remains whether these incoming generating activities are sustainable. Rural households consist of mainly women who are engaged in a wide variety of income generating activities. They cultivate crops on their fields, work as wage laborers on other farms, or operate small business. A literature review on studies concerning the rural non-farm economy by Reardon et al. (1998) reports a non-farm income share of 42% for Africa, 40% for Latin America and 32% for Asia. For Indonesia they state that about 35% of rural incomes stem from non-agricultural income generating activities indicating their importance. However, the figure is not based on nation-wide data. It is derived from three different studies based on data from 1977, 1983, and 1987 from different regions in Indonesia. While in Nyando the IGAs are both non farm and farming because of the fluctuation of the weather. Nyando experiences severe drought dotted with periodic floods which reverse the economy gain of the women involved in IGA leading to failure of the IGAs.

Recent estimates of the number of self-employed men and women in Kenya show an upward trend, especially in the 1990s. Between 1991 and 1999, for instance, male self-employment had increased by 30 per cent. The number of self-employed
women, however, increased by a higher rate - 70 per cent (Central Bureau Statistics, 1999) Women now account for nearly half of the self-employed in Kenya. Despite this rise, research has not kept pace with the growing importance of the issue and our knowledge of female entrepreneurship in Kenya is still fairly limited (Naituli, Wegulo and Kaimenyi, 2006). This finding can be aligned to the incoming generating activities in Nyando where recorded data is not available. This has not stopped donors and government from supporting women IGAs in Nyando leading to the assumption that there is increase in number of IGAs.

Women are key agricultural producers in Kenya, as well as throughout the East Africa region. According to USAIDS (2000) women contribute 75-80 percent of all labor in food production and 50 percent in cash crop production. Women are increasingly becoming farm managers and heads of farm households, with estimates that over 40 percent of all small holder farms are managed by women in Kenya. 47 percent of micro- and small-enterprises (MSE) are women-owned. The data from USAIDS suggests that this number will continue to rise. In addition to their economic contributions, women assume the majority of responsibilities associated with raising their children. The women care for members of their family, and others in the community, who have fallen ill from HIV/AIDS, Malaria, and other illnesses. It is estimated that 14 percent of the adult population are HIV positive, and there are 350,000 AIDS orphans in Kenya resulting in many widows with increased workloads, stretching their financial and physical reserves to their absolute limits which needs to be replenished by income generating activities. This is also true for Nyando district which according to the National AIDS Control Council (NACC) (2005) has a HIV and AIDS prevalence of 26%, regular out breaks of Malaria and cholera which threatens
the economic empowerment in these parts of Nyando and these could be a contributing factor to IGA sustainability in this region.

Geographical the Nyando district area extend cover 1,168 km square having flat lowlands the largest lowland called Kano plains which lie in Nyando division. The lower parts are often hit by the periodic floods. The major river in the district is Nyando River which drains into the Winam Gulf of Lake Victoria and is a major contributor of sediment and phosphorus to Lake Victoria. The others rivers are Awach Kano and Sondu Miriu. (Ministry of Planning and National development Report, 2007). These geographical factors are likely to affect the sustainability of the income generating activities among women in Nyando.

Nyando District has an equatorial type of climate modified by altitude, relief and influenced by the presences of Lake Victor water mass. The main economic activities for people living in the Nyando district are agriculture, fisheries, processing of agricultural products, and small-scale commodity exchange. Commercial agriculture focuses on sugar cane, irrigated rice and small-scale horticulture and cotton. Subsistence agriculture focuses on maize, beans, sorghum, cassava, vegetables, fish and sweet potatoes. Irrigated agriculture is done on small scale along the tributaries of the River Nyando and on a large-scale in parts of the Kano plains. Small-scale trade is much more important livelihood sources in Nyando. Rural residents in Nyando indicated that the primary occupation of women is small business, including hawking, selling at the market, and frying fish, while the primary occupation of men is informal employment. (Mungai, Swallow, Mburu, Onyango, and Njui). These major activities influence the choice for income generating activity and hence sustainability.
There are high incidences of consumption poverty in the Nyando district rating 66% and poverty incidences of 48% according to Kenya Integrated Household Budget Survey of 2005/06. HIV/AIDS prevalence is particularly high in Nyando with an estimated rate of 28% leading to a sharp decline of population stratum all these are likely to influence the sustainability of income generating activities among women.

Like any other project the income generating activity as a project among women face the challenge of sustainability which could be attributed to several factors that are social-cultural, natural, financial and physical.

1.2 Statement of the Problem

Incoming Generating Activities have been incorporated in programmes of poverty reduction by NGOs and CBOs operating in the Nyando division. The objectives of starting the IGAs supported by CARE Kenya, Swedish Cooperative Centre- Vi (SCC-Vi), Academy Educational Development (AED), African Inland Churches (AIC), Safe Water Aids Project (SWAP) and Omega Foundation (OF) have been to raise small holder income, increase food security, protect environment and enhance living condition. IGAs to meet their objectives need to be sustainable and operate in an environment that is not influenced by financial, social-cultural, natural and physical factors. This is also in line with one of the objectives of Nyando District Poverty Reductions Strategy Paper 2005-2008 (2005) which states “increase the ability of poor to raise their own income.” IGA is viewed by Rogers and Youssef, 1988 (as cited by United Nation Population Funds, 2005) as an entry point for channels of communication and vehicles by which women can meet their needs. UN (2005) affirms that IGAs provide effective ways to address inequalities in the areas of
health, education and nutrition when they increase household income and are sustainable.

IGA is documented as a strategy to eliminate poverty and hunger both in the MDG and Kenya Vision 2030. Increasing income generating activity for women through the group or individual is a strategy which has been identified by different governments, non governmental organization (NGO), community based organization (CBO), donors over a period of time world wide. The objective of IGAs has been to contribute to a sustainable rural economy that will strengthen the social and economic fabric of the community and ultimately play a role in economic development of the country but this has not been the case. The importance of increased monetary contribution from a sustainable IGA among women in developing countries is well documented. Blumberg (1998), states that the women earn and control money from IGAs. These money leads to improved family welfare, function as shock absorber in times of economic stress and is essential for survival of the family. The consequence of non sustenance of IGAs is women reverses back to their disparity position which makes them vulnerable.

Studies on the performance of Kenyan women groups during an evaluation by the Netherlands Development Cooperation (1998) showed that a small number of women groups had been successful in achieving their economic goals through IGAs. The status of the members in their families and community had also been liftied but immediately the financial and technical support was withdrawn the number of groups that could sustain the income generating activities dwindled. Case Study carried out in Nyando by SCC-Vi (2008) identified challenges of sustainability of IGAs which are agro forestry based as climate variability and finance. Omega Foundation (OF) in their impact assessment of IGAs (2007) in Nyando reported lessons learnt for
sustainability of IGAs such as posho mills, tailoring, horticultural and poultry farming as social, financial empowerment and technical support. The OF reported floods and drought, limited skills and knowledge and experiences of group members as influencing sustainability of IGAs such as rice framing and tree seedling farming. Another challenge for sustainability identified by SCC-Vi, OF, SWAP and AED on IGAs was marketing of the IGA products when roads are impassible and long distance to potential market hence reduced profit. AIC annual report (2009) reported that sustainability of IGA among women in Nyando which included petty trading, rice farming and cereal trading failed due to the prevailing high poverty rates, social status of women and myths surrounding micro financing of the IGA. The report states that the poverty rates are so high that women supported financial to start IGAs ends ups channeling some of the money for basic needs thus reducing the amount available for the IGA.

If the sustainability of IGA is not looked into than the hope to use it as strategy to eliminated poverty and hunger in the MDG will not be achieved and this will make the government of Kenya poverty index to stagnate. In view of this there was a felt need to establish the factors that influence the sustainability of Income Generating activity among women in Nyando division, Nyando district.

1.3 Purpose of the Study

The purpose of this study was to establish the factors that influence sustainability of Income Generating Activities among women in Nyando division, Nyando district.
1.4 Objectives of the Study

In this study the specific objectives were:-

1. To investigate the extent to which financial factors influence sustainability of income generating activities among women in Nyando division.

2. To explore the level at which social-cultural factors influence income diversification and sustainability of income generating activities among women in Nyando division.

3. To establish the extent to which physical factors influence sustainability of income generating activities among women in Nyando division.

4. To determine the level at which natural factors influence participation of women and sustainability of income generating activities run by women in Nyando division.

1.5 Research Questions

The study seeks to answer the following questions concerning sustainability of income generating activity among women.

1. What extent do financial factors influence sustainability of income generating activities among women in Nyando division?

2. What are the social cultural issues that influence diversification and sustainability of income generating activity among women in Nyando division?

3. Which physical factors influence sustainability of income generating activity among women in Nyando division?

4. How do natural factors affect participation and sustainability in income generating activity among women in Nyando division?
1.6 Significance of the Study

Income generating activities among women according to the UNAID Organization (2000) should have an impact on the women’s livelihood which in turn is reflected in the family and community at large if the IGA is sustainable. In Nyando Division most NGO supporting IGA have witnessed the IGAs failing to meet their objectives due to non sustenance.

It is hoped that this study will yield data and information that will be useful for proper planning and decision making at the government, NGO and CBO levels to bring about improved strategy for implementation of IGAs that would lend to sustainability. The findings and the recommendations of the study will be useful to the managers of the NGO, government and CBOs as they will base their decision and action on concrete knowledge on issues of sustainability of IGAs among women supported by research findings. This will improve the sustainability of IGAs leading to improved earning and livelihood among women.

The result would have a policy implication in a wider context hence contribution of study to national policy on economic empowerment of women for a sustainable development. Potential income generating activities among women in the Nyando organizations will be able to have an impact on the woman and their family’s health, personal safety, economy, education of children if these study results are utilized. The study hopes to open gaps for further research on specific factor and how the factors influence IGA sustainability.
1.7 Basic Assumptions of the Study

The basic assumption of the study is that there are factors influencing sustainability of IGAs among women. It was upon this assumption that the study sought to establish the factors influencing sustainability of IGAs among women in Nyando division, Nyando district.

It was assumed that adequate data was available and research participants would cooperate and not have a research fatigue with increased number of CBOs and NGOs operating in this area. It was assumed that the study if undertaken would add value to women in making informed choice for future IGAs. The study also assumed that the results obtained from the sample population would reflect the whole locality population.

1.8 Limitations of the Study

Limitation of the study according to Kombo and Tromp (2006) are challenges anticipated or faced by the researcher during the study which could influence the scope of the study, data accessibility, and unanticipated occurrence. Researcher had foreseen possibility of being faced with environmental challenges when collecting the data as Nyando is flood prone and this would cause the potential respondents to relocate. During the research this was not the case and therefore there was no need to follow the respondent to places of relocation. The other limitation was the applicability of the result from a rural setting to peri-urban setting; however these results could be used in similar rural settings. The research was carried out in Nyando division in Nyando district and among women only; hence the finding of the study had to be generalized to reflect the factors influencing sustainability of IGAs in the entire district among other vulnerable groups.
1.9 Delimitations of the Study

Delimitation of the study is the purposeful actions to reducing the study population and area to be surveyed to manageable size. The study was conducted in Nyando division covering the six locations. The study was conducted in 72 groups selected from 250 registered women groups with the Ministry of Gender and Social Services in Nyando division. The choice of women was because they are expected to assume the sole responsibility for the welfare of their families and in cases where men are forced to migrate to cities, aboard, or die this burden is particularly acute. For triangulation 15 key informants from Ministry of Gender and Social Service, NGO and CBO operating in the location were interviewed selected through purposive sampling. The study was specifically to determine the factors that influence sustainability of IGAs among women in Nyando division.
1.10 Definitions of significant terms used in the study

**Income Generating Activity**
This refers to any activity that generates income for the family and aim to increase the cash available to the family, improve the economy, and strengthen the livelihood strategies so that the family is less vulnerable.

**Income**
Income refers to the output of activities it measures both cash and in-kind contributions. All the goods and services produced in activities are valued at market producer prices regardless of their use. Income excludes windfall gains and other such irregular and typically onetime receipts. Income receipts are available for current consumption.

**Sustainability**
Refers to the action of ensuring that the activity supported, benefits are realized, maintained and continue after supporter exits.

**Financial Factors**
Refers to finance availability and accessibility provided by the networks, micro finance institute and banks through the women groups and their savings.

**Social- Culture**
Refers to the social status, knowledge and skills while culture and tradition refers to the norms and values of the society.

**Natural Factors**
Refers to the environment, access to property and seasonality.

**Physical Factors**
Refers to physical infrastructure and tool and technology. The physical infrastructure are roads, public transport, water and communication.
1.11 Organization of the Study

The study was organized in five chapters. Chapter one being the introductory chapter which focused on the background of the study, statement of the problem, purpose of the study, objectives of the study, research questions, significances of the study, limitation and delimitations of the study, basic assumption of the study and definition of terms used in the study. Chapter two covered literature review introduction, and what is incoming generating activity. It than roles outs into financial factors and sustainability of IGA, social-culture and sustainability of IGA, natural factors and sustainability of IGA and physical factor and sustainability of IGAs. The chapter then establishes the theoretical and conceptual framework, which is the foundation of the analysis to fill the knowledge gap. Chapter three described the methodology used for the analysis throughout this work having an introduction, research design, target population, sample selection, size and sampling techniques, research instrument, validity of instrument and reliability of instrument, data collection procedures, data analysis techniques and ethical consideration. Chapter four comprises data analysis, presentation and discussions along the four thematic areas of finance, social-culture; natural and physical factor influencing the sustainability of IGAs. Chapter five comprises summary of findings, conclusions and recommendations of study.
CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviewed literature based on related studies on the factors affecting sustainability of income generating activities among women which include physical, economic, natural and social-cultural factors. The chapter than established the theoretical and conceptual framework, which are the foundation of the analysis to fill in the knowledge gap.

2.2 What is an Income Generating Activity

Income generating activity has no single definition that exists. Albee(1994) defines income generating activity as a process used to secure income by individual or group through their own effort. This would include initiatives as diverse as small business, sewing, credit and saving and any other initiative that affect the economic aspects of the peoples' lives through use of economic tool. The International labor organization’s resolution (2003) on the other hand defines IGA as any activity that generates income, the income could be in cash or in kind and are received by the household or by individual members of the household at more frequent intervals, but exclude windfall gains and other such irregular and typically one time receipts however the income should be available for current consumption.

Most organization and donors supporting IGAs have done so for different reasons. The major reasons being to reduce rural poverty and hunger, build self reliant among participants and reduce vulnerability of women which are brought about by the global challenges like food crisis and climate change currently affecting the world. High food prices means that the poor women has to spend larger proportion of their
income on food while women and girls living in areas affected by desertification and deforestation have to walk long to collect firewood and water which limits the time they devote to school and IGAs these challenges could lead to un sustainability of the IGA among women though not documented (Women Watch).

In Nyando division and elsewhere income generating activity has been able to provide financial benefits (primary benefit) produce small, regular amounts of cash to pay for emergency food, schooling, and hospital fees or funeral costs but this is not documented. The benefits of IGA can be better nutrition and health, leading to satisfactory and improve self-esteem while strengthening social networks.

2.3 Financial Support and Sustainability of Income Generating Activity

To ensure sustainability of IGA financial factors play a crucial role. The components of financial factor contributing to sustainability of IGA are finance availability and accessibility. Financial availability and accessibility is cited in many studies as being one of the major barriers and constraints to growth. In a study of NGOs and women small-scale entrepreneurs in the garment manufacturing sector of the textile industry in Nyeri and Nairobi by (Macharia and Wanjiru 1998 in ILO, 2008), the factors that inhibit credit availability to women include: lack of start-up (seed) capital; lack of awareness of existing credit schemes; high interest rates; lengthy and vigorous procedures for loan applications; and lack of collateral security for finance. These factors have become a major barrier to the growth potential of businesses and income generating activities owned by women.

It is recorded that more than a quarter of households in Kenya are women-headed, but only five per cent of the women own land in their own name (Feldman,
1984 in ILO, 2008). At a seminar in May 2006 "Kenya Gender and Economic Growth Assessment", a case clearly illustrating the plight of women was presented by an official from the Ministry of Trade and Industry. A loan approved for the woman applicant by the Joint Loan Scheme at the Ministry, failed to materialize because her husband refused to pledge the family's land title deeds as collateral. Owning title deeds as collateral to finance expansion is still a hurdle for most women entrepreneurs, given that property is not usually registered in their names (Karanja, 1996 in, ILO 2008). The Government is, however, moving towards solving this problem through the Session Paper No. 2 of 2005 and the Micro-Finance Bill of 2005. The latter became an Act of Parliament in December 2006. Accessibility to initial capital, even when available, is also a major hurdle for women entrepreneurs and IGAs.

It is important to note that micro credit can be a means to improve the sustainability of IGAs but it is not a goal to an end in itself other factor must be integrated. Microfinance institutions (MFIs) and commercial banks who provide the micro credit choose where they locate, thus excluding entrepreneurs in remote regions, leading to regional disparities. Credit conditions when forming a group, paying membership fees, group registration fees and joining saving plans, result in delays in accessing initial capital, thereby worsening the women's household financial burden (Stevenson and St-Onge, 2005). However, this is no longer the key barrier and constraint, but a lack of creativity, innovativeness and responsiveness (on the part of capital suppliers) that now hampers women's entrepreneurship in Kenya. Whereas many MFIs emerged to provide initial and working capital, relevance and cost-effectiveness is often inappropriate in satisfying the particular needs of women.
According to a study carried out by Action Against Hunger (2009) findings shows that the more that is invested or the more initial capital that IGA has to work with, the greater the chances of success thus sustainability. For a more vulnerable population it is preferable to initiate IGA that require lower amounts of capital. The same organization findings on sustainability says that the quantity invested if not sufficient to assure the continuity of the IGA with income generated, while producing profit at the same time than the IGA is likely to fail.

In a study carried out by Datta and Njuguna (2008) on the impact of micro credit for people affected by HIV and AIDS, findings were that frequent sickness of the beneficiaries is the most challenging factor for the IGA sustainability as the beneficiaries are often forced to use the IGA income to meet treatment related costs, and meet needs of the orphans this means that there are so many needs competing for the merger earnings for the IGA thus low sustainability despite the micro credit boost.

2.4 Social-Cultural Factors and the Sustainability of Income Generating Activity

This study reviewed how social factors like groups, leadership, social status, decision making, knowledge and skills, labour capacity, culture and tradition influence sustainability of IGA. Studies on the development of informal women's groups in India by Sriraman (2005) shows how it is possible to avoid the 'top-down management' and bureaucracy that often contribute to the failure of other schemes. Informal self-help groups in rural areas serve to empower women. The formation of Self Help Groups (SHGs) especially among women is a strategy that has fetched noticeable results not only in India and Bangladesh but allover the world. Women
self-help groups are increasingly being used as tool for various developmental interventions and this goes for the Kenya situation.

Credit and its delivery through self-help groups have also been taken as a means for empowerment of rural women. This integrated approach, whereby, credit is only an entry point, and an instrument to operationalize other aspects of group dynamics and management, also caters to the need for social intermediation of these groups. A self-help group is conceived as a sustainable people's institution that provides the poor rural women with space and support necessary for them to take effective steps towards achieving greater control of their lives. The SHG approach has proved successful not only in improving the economic conditions through income generation but in creating awareness about health and hygiene, sanitation and cleanliness, environmental protection, importance of education and better response for development schemes. Through organizing informal self-help groups (SHGs), rural women in India are provided with credit and extension support for various production-oriented income generating activities. These activities usually include garment making, embroidery, food processing, bee keeping, basketry, gem cutting, weaving, and knitting. SHGs are self-governed, with decisions about production and marketing taken collectively, although the group leader is responsible for identifying potential marketing centers and consumers. These groups represent a new culture in rural development, breaking with traditional bureaucracy and top-down management. Informal groups empower rural women to manage rural industries and make decisions collectively for their common economic interests. (Sriraman, 2005.)

In Kenya aids, grants and credit to women are channeled through groups including the Women Enterprise Funds, K-REP, MFI and Kenya Women Finance
Trust (KWFT). Help Age International organization (2003) also supports IGAs to help improve older people’s status in the family and community and increase respect for older people as they engage in IGAs. They however argue that IGAs are unlikely to earn enough to totally support one person as old people may break down in time of extreme hardship. Help age also attest that old age people are limited by time and strength. Help Age suggests that IGA involving the old age members of the society are therefore not sustainable. For the old age one needs to plan well, therefore need of governments to look for alternative ways of supporting the old.

A study carried out in Nepal by Tuladhar (1996) on factors affecting women entrepreneurship in small and cottage industries shows that problem associated with social factors in uptake of income generating activity is the low value attached to women’s work. Whatever work a woman does is considered supplementary, part time, ad hoc and frivolous and this tends to lower women’s moral and works as a restraint on the growth of the IGA leading to failure of the IGAs.

Tuladha’s (1996) study attest that the women primary role is traditional perceived as and expected to be in the house as housewife or a mother and man are suppose to be involved in the outside activity including income generating for the family. These factors limit the women responsibility and involvement in activities outside the house hold. Role conflict and balancing time between the roles is found to a problem for the aspiring women who want to involve in IGA lending to failure of the IGA

A CARE article on women empowerment reports that women make up two-thirds of the estimated 876 million adults worldwide who cannot read or write. Girls make up 60 percent of the 77 million children not attending primary school. Education is among the most important drivers of human development according to
the United Nations Population Fund. This shows the researcher how education influences the sustainability of IGA that need basic skills and knowledge.

CARE (1990) carried out some work in Niger in the 1990s to demonstrate that education, skills, knowledge acquired through training brings about sustainability in IGAs. This work was done to assist extremely poor women in rural Niger accumulate money that they could then invest in income generating activities which looked impossible for those who must devote every penny to daily survival. CARE devised a simple methodology in which groups of 20 or so women pool their savings and make the tiniest amounts – pennies per woman per week – grow into important sums. When group members borrow from the pool, they start or expand small enterprises, from livestock rearing to market trading. Members repay their loans with interest, and the savings grow. The formation of a women’s savings group was a months-long process. A CARE staff trained members in all aspects of group governance and funds management including other trainings, slowly this built the skills and confidence until women could manage their group independently. Women were seen to gain new information on human rights, health and nutrition, childcare, food production and business skills.

CARE (1990) studied a control group that was not trained to compare the effects of training. The control groups IGAs were found to failure because of lack of training and skills. This than tells the researcher that training to attain skill and knowledge is a factor that influence sustainability and needs to be incorporated by the implementing agencies for success and sustainability of IGAs. CARE (1990) findings were that individuals must have the capability to adopt the skills and knowledge to put the skills in practice or the training is rendered useless.
A second research was carried by CARE (1990) in India among women’s savings groups created with the help of numerous organizations – CARE among them. It consisted of a random control group and one of CARE women’s self-help groups in Orissa State. Evidence shows that women who participate in our “Microfinance-Plus” projects (the “Plus” includes training in human rights, health and governance topics) experienced higher levels of empowerment than women in a random control group. Women who received credit and who sustained social, political and business-development training for more than three years displayed greater independence, increased household decision-making, more control of resources, and more equality within the home. Further, evidence revealed that women in “Microfinance-Plus” projects spent 125 percent more money on the education of their children and 43 percent more on health care. This comparative study gives the researcher a new area to consider for further research in Nyando division.

In a study conducted among the Fulani women in Nigeria by Oladeji, Olujide and Oyesolain (2006) social and culture was seen to play an important part in the choice of the IGAs thus high sustainability rates. The study reports that 53.3% of the sampled women were engaged in milk processing, 21.7% in mat weaving and the rest in hired labor this is because culturally the Fulians are pastoralist and the women have as access to the cattle which are reared by their husband. Mat making was second to milk processing because traditional they make mat for daily use in their house hold. This study can also be compared to one carried out by Shamsuddoha (2009) on dairy farming as an alternative income generating activity in Bangladesh among women. The finding was 26% engaged in vegetable farming, both dairy and poultry were 23% each, followed by bamboo making 16% and weaving 12%. The study also investigated the average income from each IGA and the findings showed that dairy
was producing more money than the other IGA in context because the dairy sector has sufficient and increasing domestic demand for its product this makes the sustainability of Dairy as an IGA very high showing how different factors influence sustainability.

2.5 Natural Factor and the Sustainability of Income Generating Activity

This reviews how natural factor like environment, land and produce, wildlife, trees and forest products, access to property resources, seasonality affect choice and sustainability of income generating activity.

A survey of 102 Rendile women around Korr town in Marsabit District of Northern Kenyan was carried out by Nduma, Kristjanson and McPeak (2001) in a study to find out if female pastoralists settled in an area with limited foods and income option are still able to diversify their livelihood option through incoming generating activities and if they can what factors affect their choice of IGA. The choices were sale of milk, based on availability and accessibility to the animals and the traditional pastoral farming. The second was collection and sale of firewood which would not be environmental sustainable hence IGA failure. The third one was small scale trading. The study finding was that sale of milk is influenced by household wealth status in terms of the number of herds a household has and where to graze them to produce sufficient milk for both sale and consumption. It was noted that the sell of milk will depend on the husband who decides how many animals to remain near the town for milking; this clearly shows the intra household separation of rights over animal and how natural factor like grazing land influence sustainability of IGA. The study conclusion was that to help sustainability of selling milk than one need to increase the ability to market the milk in terms of transportation availability and
introduce technology that improves preservation. In the firewood selling the study findings was that this is not environmental sustainable therefore IGA likely to fail. Findings also states that women have an important role to play in policies making and collective action in a society where traditional men are the once who sit in the environmental management committees. The study findings on petty trading as incoming generating were that women participation was found to increase with proximity to the centre of Korr town and decrease with age, younger women were found to be more likely to adopt this option of income generating.

According to an evaluation report from Ghana by IFAD (1998) it was noted that seasonality determine the type of IGA and its sustainability where the low-income rural families in the Upper East Region of Ghana combine a number of livelihood activities to try to make ends meet. Women usually conduct income-generating activities of one kind or another during the slower periods in agriculture. The large majority of these are traditional, low-capital input and labour-intensive activities. They cover a fairly typical range, including charcoal-selling, household-based food processing, crafts such as basket-weaving and petty trading. Women switch from one activity to another according to what is most likely to be profitable at a given time of the year. Women with childcare or other heavy domestic obligations (such as the care of the sick or elderly) may select a less profitable off-farm productive activity in order to combine domestic and productive responsibilities. This brings the researcher to a conclusion that seasonality plays a role in sustainability.
2.6 Physical Factors and the Sustainability of Income Generating Activity

This study reviews the physical infrastructure factors like transport, water, communication, technology and how it influences sustainability of IGA among women. Moniruzzaman (2008) defines physical infrastructure as structural elements that provide the framework supporting an entire structure. Infrastructure development contributes both directly and indirectly to poverty reduction having access to more income generating activities. A study on effect of physical infrastructure on income generation by Moniruzzaman (2008) states that infrastructure investments complemented by policy and institutional reforms enable markets to develop and function efficiently, thereby mainstreaming the poor. The markets are hence made accessible for sell of the products from the IGAs products and this increases the chance of sustainability.

Bid, Nanavaty and Patel in their study to assess the existing relationship between women, water and transport in the semi arid district of Banaskantha north Gujert found out that they was a linkage between the physical factors and economic and social development of the women. Transport scarcity forces women to spend long hours and waste valuable time in traveling to buy necessities and to collect water. Head loading has compounded effects on the health of the women which in turn detracts from the attention women can give to their homes, children and income-earning activities. With less attention to the IGA probability of failure is very high. The welfare of the entire community is thus affected. This study concluded that both adequate transport and adequate water facilities are essential to the rural population of Banaskantha; transportation is an important component of many other issues that affect women's lives, such as food security, empowerment through employment and
access to medical care and thus the IGA choice. Other fruitful areas of enquiry would be the relationship between water, transportation and housing construction and transport used in rural migration. Transport is a key component for sustainable economic development among rural populations. While this was in India this is true for the Kenya situation from observation the rural women spend most of her time collecting water and fire wood for cooking for the household member and the girl is also actively involved leaving little time for income earning activity.

2.7 Theoretical Framework

According to Kombo and Tromp (2006) theoretical framework is a collection of interrelated ideas based on theories. Theoretical framework accounts for and explains the phenomena, attempting to clarify why things are the way they are, based on the theory. This study will be modeled on the theory of sustainable livelihoods approaches. The theory was developed by Scoones in 1998 as the first formalized sustainable livelihood framework and later adapted by the Institute for Development Studies (IDS). Since its inception into mainstream development approaches, the Sustainable Livelihoods Approach theory has been adopted into different applications and altered in an effort to improve livelihood. Other Frameworks have built on the IDS Sustainable livelihoods Framework and share basic characteristics and component. (DFID, 1999)

The theory has been used by different scholars and development agencies. Mummidi (2009) adapted the sustainable livelihood approach theory in two of his studies one tilted as'' Women and Income Generating Activities: Understanding Motivation by Prioritizing Skill, Knowledge and Capabilities.” And ”Microfinance Paper Wrap Up: Women and Income Generating Activity: Understanding Motivation
by Prioritizing Skills, Knowledge and Capabilities.” The study was carried out in Villupuram district of Tamil Nadu, India. Findings of the study were: there is a need to take into account skills, knowledge and capabilities of the women in order to understand why women develop IGAs and why the IGA succeed or fail. The second finding was that skills, knowledge and capabilities result from a permanent dialect between institution especial social norms and individual behaviors. Third finding was that motivations underlying women involvements into IGA vary form making ends meet to making money and this is the drive behind sustainability of the IGA. Lastly the analysis reveals that the heterogeneity of women in term of behaviors, constraints and opportunity vary with age, position within the lifecycle, kinship relation, caste and personal experience. Mummidi (2009) concludes that it is valuable to use sustainable livelihood approach theory to understand the roots of a women motivation, what pushes women to withstand the shock of income generation or what factors lead to failure or success women of the IGAs.

The only meaningfully way to study sustainability of IGA is in the context of its contribution to poverty alleviation by providing income to the immediate family hence an improvement of life for the whole community. IGA is documented as a strategy to eliminate poverty and hunger both in the MDG and Kenya Vision 2030. Increasing income generating activity for women through the group or individual is a strategy which has been identified by different governments, non governmental organization (NGO), community based organization (CBO), donors over a period of time world wide.

Sustainable livelihood theory is an approach that tries to capture and provide a means of understanding the fundamental causes and dimensions of poverty. The basic components of a Sustainable Livelihoods Framework consist of livelihood
assets which are the natural, physical, human, social and financial. Natural asset refers to land, water, and environment. Physical assets refer to basic infrastructure water sanitation, energy, transport and communication. Human assets refer to health; knowledge, skills information, and ability to labor social assets refer to social resources like relationships of trust, group members, networks and access to institutions. Financial assets refer to financial resource available in terms of saving, pension and remittances. The theory emphasis the relationship of the assets to give an outcome of increased income, well being and reduced vulnerability when shaped by the right polices, institution and process. (DFID, 1999).

As adapted in this study the sustainable livelihood theory holds that the assets influences livelihood. The sustainable livelihood approach seeks to improve the lives of the women by looking at how their assets influence sustainability of their IGAs to have a sustainable livelihood. In the application of the Sustainable livelihood approach theory to this study on factor influencing sustainably of IGA among women financial, social- cultural, physical and natural were identified as the variables that would influence sustainability of IGAs. The following regarding the sustainable IGAs were identified: Investigating the extent to which financial factors influence sustainability of income generating activities among women in Nyando division. Exploring the level at which social-cultural factors influence income diversification and sustainability of income generating activities among women in Nyando division. Establishing the extent to which physical factors influence sustainability of income generating activities among women in Nyando division. Determining the level at which natural factors influence participation of women and sustainability of income generating activities run by women in Nyando division.
2.7 Conceptual Framework

The researcher formulated the conceptual framework, which is the foundation of the study to be undertaken. The framework for the relationships between variables was constructed as below. It attempts to conceptualize the relationships between the independent variables for the study which are financial, natural, physical and social-cultural factors and dependent variable which is the sustainability of income generating activity among women.
Figure 2.1: Conceptual Framework for the Study

Independent Variables

Financial factors
- Savings
- Access to credit
- Availability to credit

Social-cultural factors
- Social status
- Formal and informal groups
- Cultural and tradition
- Knowledge
- Skills

Natural factors
- Environment
- Access to property resources
- Seasonality

Physical factor
Infrastructure
- Transport
- Shelter
- Water
- Energy
- Communication
Tools and technology

Sustainability of Income Generating Activities among Women

Policies
- Government
- NGO
- International Funders

Intervening variable
The financial factor is conceptualized as saving, accessibility and availability to credit. Social-cultural factors are conceptualized as social status, formal and informal groups, cultural and tradition, knowledge and skills of member. Natural factor are conceptualized as seasonality, environment and access to property resources. The fourth factor physical is conceptualized as transport, water, shelter, communication and tool and technology. It is theorized that the independent variables which are financial, social culture, natural and physical factors directly influence sustainability of IGA among women in Nyando division. However, the result may be confounded by polices of government, NGO and international funders as the intervening variable.

2.9 Summary of the Literature Review

Income generating activities are designed to assist the target group become self-sufficient, and reduce poverty and hunger if only the IGA is sustainable and this is evident from the literature review. The review has shown various donors, NGOs funding IGAs among women. Development strategies such as the MDG, Kenya Vision 2030, Kenya Poverty Reduction Strategic plan also has IGAs as a means of reducing poverty and hunger and making women self-reliant. The review also revealed that there are concerns among the Donors that these IGAs despite the support are not sustainable after the support is withdrawn. The review revealed that there are factors that influence sustainability of these IGAs. One being finance in term of credit accessibility and availability. The second is the social cultural mainly the states of the women in the social setting, groups formation, culture and tradition of the members. The third is the natural factor that is the seasonality and environment. The fourth is the physical factor mainly infrastructure like transport, water, communication and shelter. The factors form the independent variables influencing the sustainability of
the IGA among women which is the dependent variable shown by the conceptual framework of the study.
CHAPTER THREE
RESEARCH METHODOLOGY

3.1 Introduction

This chapter discussed the research design, target population and sample selection, size and sampling procedures, research instruments, validity and reliability of instruments, data collection procedures data analysis techniques, and ethical consideration.

3.2 Research Design

Research design according to Orodho (2003) as cited by Kombo and Tromp (2006) is the scheme, outline or plan that is used to generate answers to research problems. This study will be conducted using descriptive survey design. This is a method used for collecting information by interviewing or administering a questionnaire to a sample of individuals. Mugenda (2008) also confirms that descriptive survey design is used when collecting information about peoples’ attitudes, opinions, habits or any of the variety of education or social issues. Key (1997) attest that descriptive research is used to obtain information concerning the current status of the phenomena to describe “what exits” with respect to the variables or condition in a situation. The principle behind the descriptive design is that it describes what, how or why something is happening. In this study the research problem was the sustainability of the IGAs among women which was the dependent variable while the factors that affected sustainability such as finances, physical factor mainly infrastructure, socio-culture, and natural factors were the independent variables. The descriptive statistics obtained after the survey were utilized to describe, organize and summarize data obtained to come up with a conclusive answer to the
problem of sustainability of IGAs among women in Nyando Division, Nyando district. The qualitative data was collected from the interview of the key informants while quantitative data was collected from the questionnaire administered to the women group representatives. The design was selected for this study because of the economical nature of the design, its rapid ability of data collection and ability to understand a population from using part of the population.

3.3 Target population

This study was conducted in Nyando division of Nyando district in Nyanza province. Nyando Division boarded to the east by Kericho district, to the west by Kisumu West district, to the north by Nyakach district and to the south by Muhoroni division of Nyando district as shown in the map in annex VI. Nyando division had six locations namely Kakola, Kochogo, Onjiko, Wawidhi, East Kano and Awasi and eighteen sub location. According to the 1999 census, the total population of the older Nyando district which constituted of Nyakach, Miwani, Muhoroni and Nyando stood at 299,930 with a population density of 270 people per km squared. According to the demographic census 1999 the population of the Nyando division was 64,512 distributed among the location as shown in the table below:
### Table 3.1 Nyando locations, population and density

<table>
<thead>
<tr>
<th>Location</th>
<th>Population</th>
<th>Density per Sq area</th>
<th>Km</th>
</tr>
</thead>
<tbody>
<tr>
<td>Awasi</td>
<td>15,241</td>
<td>70.1</td>
<td></td>
</tr>
<tr>
<td>Kakola</td>
<td>18,634</td>
<td>23.3</td>
<td></td>
</tr>
<tr>
<td>East Kano</td>
<td>6,670</td>
<td>48.8</td>
<td></td>
</tr>
<tr>
<td>Kochogo</td>
<td>7,870</td>
<td>17.9</td>
<td></td>
</tr>
<tr>
<td>Onjiko</td>
<td>8,482</td>
<td>36.3</td>
<td></td>
</tr>
<tr>
<td>Wawidhi</td>
<td>7,615</td>
<td>52.9</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>64,512</strong></td>
<td></td>
<td><strong>270</strong></td>
</tr>
</tbody>
</table>

(Source: 1999 census)

The population of Nyando division could further be disaggregated into 30,571 male and 33,940 females with an average of 14,029 household with an average of 4.6 persons per household in an area of 249.3 km square and density of 259 persons per Km square. The choice of Nyando division was determined by the familiarity of the researcher with the locality hoping to reduce time and cost of the research. The study population was women living in the rural Nyando and operating within a registered group. The registered women groups in Nyando division were 250 women groups according to the Social Service 2009 register, Nyando office. Each women group had a membership of between 15 to 30 members with varying ages of 20 to over 65 years as group members. Women were of different categories widows, divorced, separated, married, single living within a home stead but involved in IGA at group level. The assumption was all respondents had IGAs at group level. The study also targeted the key informant mainly the government line ministry personnel in the Ministry of...
Gender and Social Services officers, Ministry of Agriculture, Ministry of Youth and Sports at district, division, NGOs and CBO representative who operated in Nyando and work with the women in implementing IGAs like AED, Omega Foundation, SCC-VI, Care Kenya, AIC church, IDCCS.

3.4 Sample Size and Sample Selection

The study adopted simple random sampling technique to select the sample. The simple random technique selects a sample without bias from the target or accessible population. It is mainly used to select random or representative samples. It was used to select the women groups which were the sample units and each respective woman within the selected group was the respondent. This sampling technique was appropriate because it gave all individual in the defined population an equal and independent chance of being selected as a member of the sample. According to Kombo and Tromp (2006) the sample yields research data that can be generalized to a large population. This method also permits the researcher to apply deductive statistics to the data. Caution was taken when using this method not to be bias and get over or under representation.

The study also employed purposive sampling or judgmental sampling to select the key informants who were the government line ministry, NGOs, CBO representative in Nyando and working with the women to implement IGAs. Purposive sampling is where the researcher consciously decides who to include in the sample (Oso and Onen, 2008). The technique was used to collect focused information. This sampling technique was appropriate because it enabled the researcher use their judgment to select a person which best enabled the researcher answer the research question to meet the objective. According to Saunders, Lewis, and Thornhill (2007)
this form of sampling is used when working with very small samples and researcher wishes to select cases that are particularly informative. It was preferred for this study because it saves time and money and selects only useful cases.

According to Mugenda and Mugenda (2003) 30% of the target population should be able to give a representative data for the entire population. The registered women groups were 250 by the end of the year 2009 as captured in the register of the social services office Nyando district. The 30% of 250 gave the researcher a total of 75 groups as the sample size to work with. For even distribution within the division which had six location and three sub-locations each giving a total of 18 sub-location the study therefore selected at random 12 women groups per location and 4 groups per sub location to be interviewed for the group IGA giving a total of 72 groups to be administered questionnaires. Respondents were group members. The key informants were fifteen in number.

The selection was done through simple random selection where the list of groups were generated and desegregated into location than sub location. The names of the groups were then written in papers put in a box and four picked these were the ones to be administered for the questionnaire. For the key informants the government line ministry personnel in the Ministry of Gender and Social Services officers, Ministry of Agriculture, Ministry of Youth and Sports at district, division, NGOs and CBO representative who operated in Nyando and work with the women in implementing IGAs like AED, Omega Foundation, SCC-VI, Care Kenya, AIC church, IDCCS were interviewed by the researcher.
3.5 Research Instruments

The researcher used questionnaires, key informant interview guides and document analysis as the main tools for data collection. The selection of these tools were guided by the nature of the data to be collected, time available as well as the objectives of the study. The overall aim of this study was to find out factors that influence sustainability of IGAs among women in Nyando. The instruments were appropriate to the researcher because they provided an efficient way of collecting responses from a large sample for quantitative analysis. The researcher used the key informant interview guide for the line Ministry of Gender and Social Services personnel at district, division and location levels and representative of NGOs, CBO and Faith based organization (FBO).

Questionnaires were administered to respondents from the groups who were literate, semi-illiterate or illiterate. The interview was person to person communication in which one researcher or assistant asked the respondent question with an intention to elicit information or opinion from the respondent and record the answer. The interview involved subjecting every respondent in the sample to the same stimuli. Main purpose of the key informant interview technique was to collect information that cannot be directly observed and to capture the meaning beyond the words. The interviews allowed the researcher gain a complete and detail understanding of the issues under research, obtain historical information and also gain control over the line of questioning. The interviews were flexible as they consisted of both open and closed ended questions. In depth information was gathered by the open ended questions. The interview was systemic giving the researcher time to investigate a particular issue before moving to the next issue. It was comprehensive because question were formulate before the interview. Care was taken so that not too much
time is taken during the interview by pre testing the instrument and assigning the appropriate time to be taken by each interviewer. The researcher or research assistant make sure the respondent is at ease so that the respondent is not too caution to feel that they are being investigated as this could affect the answer this was done by enlightening the respondent about the research and how the data will be used. This method is useful in collecting group information, attitudes perception and other factors affecting sustainability IGAs among women.

Questionnaires were used to collect data from the women groups’ representatives. Questionnaire according to Oso and Onen, (2008) is a technique for collection of items to which a respondent is expected to react in writing. Main purpose of the questionnaire is to collect a lot of information over a short period of time. Questionnaire was developed by the researcher and administered to the selected responded within the selected group to respond to them. Questionnaire was preferred because of confidentiality upheld; it saves on time and absences of interviewer bias and information can be described in writing. However because of no direct contact with the respondent any misunderstanding could not be dealt with effectively. They were no opportunity to ask for further information by the researcher in relation to the answer given. The researcher planned to overcome these difficulties by pre-testing and checking if all questions are interpreted in the same way by different respondents. The questionnaire had five parts the general information, social- cultural factors, physical factors, financial factors, and natural factor affecting sustainability of IGA.

Document analysis of academic literature was also utilized by the researcher. The document analysis technique critical examined recorded information related to the issue under investigation as already outline in the literature review of this study. It
was appropriate as it helped obtain data that are thoughtful and unobtrusive for triangulation.

3.5.1 Piloting of the Instrument

Piloting of the instrument in this study involved conducting a preliminary test of data collection tools. This was to make sure that the questions set are answerable and that the tools to be used actually work. Four questionnaires were administered to the respondent in the study area and one key informant was interviewed by the researcher and the assistant. The decision of five was as per the recommendation of Taylor et al. (2008) who recommended that a sample of three to four is better than no piloting at all. Piloting was done to identify and eliminate problems, allowing the researcher to make corrective changes or adjustments before actually collecting data from the target population. The researcher tested for the appropriateness of the wording, the adequacy of the questions in relation to the research question and time needed for completion of a questionnaire. This assisted in finding out questions that respondents don’t understand, ambiguous questions, questions that combine two or more issues in a single question and questions that make respondents uncomfortable. The data collected was also processed and analyzed to check if it yields appropriate result. The assistant was also involved in the piloting to help him familiarize with the tools and questionnaire.

Correction of the questionnaire was done for relevance and clarity as it involved translation which could easily lead to misinterpretation of the question. Some of the questions were simplified to give the right meaning.
3.5.2 Validity of the Instrument

Validity is the degree to which results obtained from the analysis of the data actually represents the phenomena under study (Mugenda and Mugenda, 2003). Taylor, Sinha and Ghoshal (2008) define validity as the success of a method in probing or assessing what it sets out to probe or assess. The research instrument was first given to the supervisors for content validity testing basing on their comments whether the full conceptual domain of the research had been covered by the questionnaire, correction was made accordingly. The supervisor evaluated the relevance of the instruments to the objective and gave direction for reconstructed were appropriate. Validity of instrument was achieved by pre testing the questionnaire and training the assistant so that all the codes are clearly understood and both the assistant and the respondent have the same understanding of the questionnaire. The pre testing was carried out among the target population several times to see if the results are the same each time and if they reflect the variables under study. The researcher made sure that the results are not influenced by researcher biases, interests or perspective. The key informant used for triangulation was to assist in cross checking the data collected and the interpretation if the data really represent the phenomenon under study.

3.5.3 Reliability of the Instrument

Reliability is the extent to which a measuring device or a whole research project would produce the same result if used again on a different occasion with the same objective of the study (Mulwa, 2006). Taylor, et al (2008) attest to the same but further explains that reliability explains that a measure is reliable to the extent that when repeated under the same condition by different researcher it gives the same
result. The researcher aim was to realize that the responses are consistent across variables. The researcher ensured that individuals do not vary in their responses if the instrument are administered a second time. This was achieved through pilot testing.

According to Taylor, et al (2008) pilot testing of a sample of 5 to 6 pilot interviews will give valuable information and should be carried out in the same condition that will be use in the research. This enabled the researcher find out if the questions being asked are the right ones to obtain the needed information. Pilot test tested the relevance of the question and tested if the respondent has the knowledge to question. The researcher reviewed the coding system as part of the pilot test and found out if the coding system will allow for data analysis.

3.6 Data Collection Procedures

This refers to the protocol that must be followed to ensure data collection tools are applied correctly and efficiently. The researcher requested for a research permit from the Ministry of Higher Education to allow the research to be carried out in Nyando division of Nyando district targeting 72 women respondents from registered women group and 10-15 key informants from the NGOs, CBOs and line Ministry operating in the division. The data was collected by the researcher and research assistants using questionnaire and key informants interview guide. Researcher obtained permission from the chiefs of the location where research was to be carried out. Researcher sent advance letters to the sample respondent explaining the purpose of the study. The pre field work logistic included the researcher coming up with a written terms of reference of all parties involved. The research assistants was trained and involved in testing the questionnaire to be used making correction and coming up with a final copy.
The second stage was the field logistic, which refers to how the researcher distributed the questionnaire and carried out the key informant interview. The researchers prepared enough copies of the questionnaires, distributed and arranged for the collection on the agreed date. The interviews were carried out by the researcher and the assistants in different location on the agreed dates using the Key informant interview guide and answers recorded down.

The third stage was the post field work where logistics included getting the questionnaire safely to the office where the researcher than codes, does the entry and carry out the analysis with an assistant.

3.7 Data Analysis techniques

Data analysis entailed separations of the data into constituent parts or elements and examination of the data, to distinguish its component parts or elements separately and in relation to the whole. This being both a qualitative and quantitative research based on the respondents views and opinions the simple descriptive and inferential analysis will be used. The researcher coded the data from the questionnaire to be used for quantitative analysis and group them under broad themes and convert into frequency counts. The data was collected, cleared by researcher, coded based on samples collected, place the coded material under the major themes and topics identified then develops a summary report. The coded data was analyzed using statistical package for social sciences (SPSS). Descriptive statistics such as frequencies, and percentage were used. The analyzed data was presented using frequency table and direct quotation to present findings; finally discussion of results was presented. The Key informant data was used for inferential analysis to aid draw conclusions concerning the relationship and difference found in the research results.
where the researcher used the simple statistic from the SPSS to draw conclusion about
the population from which the sample was drawn.

3.8 Ethical Consideration

Mulwa (2006) describes ethical standards as the standards of behavior
and practical procedures that researchers are expected to follow. Sunders, Lewis and
Thornhill (2007) on the other hand relates research ethic to questions about how
research topic are formulated and clarified, how research are designed and finally how
researcher gain access, collect data, process, store, analysis and write up findings in a
moral and responsible manner. In every research the researcher should endeavor to
ensure that ethical requirements are upheld in the study. The first ethics on the
procedure of entry into the community was by seeking a permit from the Ministry of
Higher Education to conduct the research, followed by letters of transmittal to the
different groups who were to participate in the research.

According to Oso and Onen(2008) the major ethical issues to be
considered during research are informed consent, privacy and confidentiality,
anonymity and researcher responsibility. Informed consent was managed during the
study by making sure the respondents or interviewees have been adequately informed
about the purpose and procedure of the study. Respondents were informed that they
participation in the research is voluntary. The researcher made clear what was agreed
and honored the agreement. Privacy, confidentiality and anonymity of the respondent
was maintained by not recording the identity such as the name of the respondent
during the interview. Confidentiality was maintained by not sharing private
information collected from the respondent by being honest and open to the respondent
and not taking down the name. Researcher responsibilities were managed by the
researcher by being able to accept the consequence of the research by honestly presenting and discussing the findings and being able to defend the findings.

Patent rights of the author of materials used were protected by the researcher by making correct reference to avoid plagiarism. Positives contribution came out of the researcher study in terms of knowledge and human understanding that could be shared.

The researcher made sure the final presentation did not compromise the dignity and reputation of the society where date was collected.
CHAPTER FOUR
DATA ANALYSIS, PRESENTATION, INTERPRETATION AND DISCUSSIONS

4.1 Introduction

This chapter presents the study findings which were analyzed, interpreted and discussed in line with the objectives under the following thematic areas: financial factors and the sustainability of IGA, social-culture and the sustainability of IGAs, natural factors and sustainability of IGA and physical factors and sustainability of IGA.

4.2 Response Return Rate

The study intended to collect and collate data from a total of 72 participants, who were selected from 250 registered women groups and 15 key informants drawn from the Ministries of Gender, Children and Social development, Ministry of Sports and Youth Affairs, Non-Governmental Organizations, Community-Based Organizations, Faith Based Organization with interest in women-centered activities.

Table 4.1 presents proportions regarding how the two different study groups responded.

Table 4.1: Response Return Rate

<table>
<thead>
<tr>
<th>Respondents</th>
<th>Issued Questionnaire</th>
<th>Returned Questionnaire</th>
<th>Proportion (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women Group Representatives</td>
<td>72</td>
<td>72</td>
<td>100</td>
</tr>
<tr>
<td>Key Informants</td>
<td>15</td>
<td>14</td>
<td>93</td>
</tr>
<tr>
<td>Totals</td>
<td>87</td>
<td>86</td>
<td>98</td>
</tr>
</tbody>
</table>
Out of a total of 87 issued questionnaires 86 were returned, representing a total response return rate of 86(98%). The response return rate for the Women Group Representative was 72(100%) and 14(93%) for the Key Informants. The responses derived from these completions were used as a basis for ultimate deductions and recommendations.

To ensure this high response return rate, the simple random sampling technique was used to select the 72 groups from the register of women from the Ministries of Gender, Children and Social Development Nyando office to be sure of the groups’ existences. The records gave the location of the groups, when they were registered, where they are located and what their main activity is. The researcher worked closely with the social services office, the chiefs and their assistants to give direction to the groups’ location. The research assistant was a local resident, well respected and recognized local community mobilizer in Nyando. The researcher also took advantaged of the familiarity of the area having worked in the area with a women organization for the last two years. Both the researcher and the assistant made a follow up of the questionnaire issued. The respondents were allowed to respond whether they were active or inactive at the time of responding. The choice of the respondent was left open and not restricted to a particular official within the group.

The high response return rate from the Key informant was achieved because of the purposive sampling technique which made sure the researcher only selected those who would give focused information to answer the researcher.
4.3 Demographic Characteristics of Respondents

Prior to analysis of the study’s findings on major predictor variables, a number of demographics were considered in order to assist the researcher to deeply understand the dynamics that women IGAs faced in the district. These data, basically of preliminary nature, focused on predominant forms of IGAs, participation of women in the groups’ activities, age of participants, marital status, average family sizes, length of groups’ existence and sources of financing. Findings regarding these items are presented in the sub-section that proceeds.

4.3.1 Forms of Income Generating Activities

To generate income, women engage in all sorts of on-farm and off-farm economic activities in order to be self reliant. Forms of IGAs gives a background of what activities women are involved in the study area hence what factor would influence the choice and sustainability of the IGA.

The study considered the forms of income generating activities and the preference level. The question put to the respondent was to list the IGAs in the groups in order of preferences.

Four key forms of IGAs were found to be dominantly preferred by the women groups in Nyando district. However, these activities were not practiced at equal proportions as reflected in table 4.2.
Table 4.2: Forms of Income Generation Activities in Nyando District

<table>
<thead>
<tr>
<th>IGAs Preferred</th>
<th>Preference Level</th>
<th>Preference Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture Activities</td>
<td>23</td>
<td>32</td>
</tr>
<tr>
<td>Handicraft Activities</td>
<td>19</td>
<td>26</td>
</tr>
<tr>
<td>Commercial Activities</td>
<td>17</td>
<td>24</td>
</tr>
<tr>
<td>Processing Activities</td>
<td>13</td>
<td>18</td>
</tr>
<tr>
<td>Totals</td>
<td>72</td>
<td>100</td>
</tr>
</tbody>
</table>

From the research findings, it was evident that agricultural activities attract more women groups which stood at 23(32%) than other IGAs. This was followed by 19 (26%) who were involved in handicraft, leaving 17(24%) and 13(18%) of the groups with commercial and processing options respectively.

This finding agrees with Shamsuddoha’s (2007) which established that Bangladeshi rural women principle income generating activities are agricultural based. Shamsuddoha’s (2007) study recorded vegetable farming ranking the highest at 26%, followed by dairy and poultry both 23%, bamboo works and handicrafts 16% and weaving 12%.

These findings from Kenya and India gave an indication that the major investments that attracted women were of traditional description with little inclusion of modern range of investment options. The women were involved in activities that have potential to generate income. However within the chain from production to sales they may face difficulties that dissuade them from expanding the activity. A proper identification of the obstacles and viable solution can have an impact on income generation.
4.3.2 Women Personal characteristics in the Groups

Personal characteristic of women was studied to help understand the dynamics of the group. Theses characteristic could be important factors to consider for the sustainability of the IGA.

The respondents were asked which age group they belonged to, marital status, average family size and level of education. The findings were presented in the table 4.3 below to show distribution of respondents according to their age, marital status, average family size and level of education.
Table 4.3: Distribution of Sampled Nyando Women’s Personal Characteristics

<table>
<thead>
<tr>
<th>Variables</th>
<th>Frequency</th>
<th>Percentage%</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A Age Range</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than 30</td>
<td>10</td>
<td>13</td>
</tr>
<tr>
<td>30-45</td>
<td>17</td>
<td>24</td>
</tr>
<tr>
<td>45 and above</td>
<td>45</td>
<td>63</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>72</td>
<td>100</td>
</tr>
<tr>
<td><strong>B Marital status</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married</td>
<td>40</td>
<td>56</td>
</tr>
<tr>
<td>Single</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Widowed</td>
<td>32</td>
<td>44</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>72</td>
<td>100</td>
</tr>
<tr>
<td><strong>C Average Family Size</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1-3</td>
<td>7</td>
<td>9</td>
</tr>
<tr>
<td>4-6</td>
<td>20</td>
<td>28</td>
</tr>
<tr>
<td>6 and above</td>
<td>45</td>
<td>63</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>72</td>
<td>100</td>
</tr>
<tr>
<td><strong>D Level of education</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No formal education</td>
<td>36</td>
<td>50</td>
</tr>
<tr>
<td>Primary education</td>
<td>23</td>
<td>32</td>
</tr>
<tr>
<td>Secondary education</td>
<td>13</td>
<td>18</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>72</td>
<td>100</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td>72</td>
<td>100</td>
</tr>
</tbody>
</table>
It was revealed that 45(63%) of the women group members were of age above 45 years, 17(24%) between 30 and 45 years, and only 10 (13%) were below 30 years of age. This depicted a picture that women groups and subsequent investments were a preserve of the aged with minimal entry slots for the young. The implication of this findings is that majority of the women in the groups are within less economic activity ages.

Evidences from the findings revealed that 72(100%) of the respondent of the women in IGA groups were in married status out of which 32(44%) were widowed. It could therefore be inferred that the majority of Nyando women group members are married, the 44% widowed could be having a high possibility of overdependence on group proceeds to help them fend for their dependants.

Majority of the respondent 45(63%) have six family members and above, while 20(28%) have a family size of 4 to 6 members and a small minority of 7(9%) have a family size of 1 to 3 members. The implication is that the majority of members have big family to fend for.

From the table it is evident that 36(50%) of the respondents have no formal education. The other 50% is distributed to 23(32%) primary education and 13(18%) secondary education. The implication of this is that majority of the group members are illiterate hence likelihood of not knowing how to read and write is high.

The conclusion is that IGA among women in Nyando is a preserve for aged, married women with an average of six family members and have no formal education.

This finding contradicts Oladeji, et al (2006) which established that IGA among Fulani women in Oyo State, Nigeria was a preserve for women of age 30-40 years, married but with one to three children and have at least quaranic education.
The findings of Oladeji, et al (2006) differs with the findings in Kenya, Nyando in that the rural Fulani women is in their economic productive stage of life, few dependents, still married hence ability to diversify their IGAs unlike the women of Kenya in their unproductive stage of life, majority widowed and have large families hence high dependence rate, few chance of diversification hence low sustainability rate of the IGA.

4.3.3 Operational Length of the Women Groups

The numbers of years of existence of any group gives an indication of how successfully they have operated building cohesion among members hence an effective group which is able to implement IGAs in a sustainable way.

The respondents were asked for how long they have operated as a group. Findings were recorded in Table 4.4 below to present duration of operation of the women group with varying existence lengths.

Table 4.4: Operational Length of the Women Groups in the District

<table>
<thead>
<tr>
<th>Length of Existence</th>
<th>Frequency</th>
<th>Proportion (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; 1yr</td>
<td>21</td>
<td>29</td>
</tr>
<tr>
<td>1 - 4 yrs</td>
<td>33</td>
<td>46</td>
</tr>
<tr>
<td>5 - 8 yrs</td>
<td>11</td>
<td>15</td>
</tr>
<tr>
<td>9 - 12 yrs</td>
<td>7</td>
<td>10</td>
</tr>
<tr>
<td>Totals</td>
<td>72</td>
<td>100</td>
</tr>
</tbody>
</table>
The findings showed that different women groups in the district had been in operation for varying durations with the longest operation persisting for between 9-12 years 7(10%). Nevertheless, the majority of the groups were new in existence having operated for 1-4 years 33(46%) followed by below one year existence of 21(29%) and 5-8 years existence of 11(15%).

This finding is in line with a study conducted by Parida and Sinha (2010) on performance and sustainability of self help group in India which found that out of 961 self help groups 56.4% have been in existence from 3-5 years and 43.5% for more than 5 years. Long term performance was linked to members’ social economic development and empowerment and thus less reliant on government and NGO for support. Literacy, although positive was statistically insignificant as a factor for existences.

These findings from India and Nyando shows that majority of groups operate for up to 5 years than the group start disintegrating. These result shows that they must be some underlying factors that lend to disintegration of groups after five years and this could influence the sustainability of the IGAs in the women groups. This was extensively highlighted by the key informants as a predominant impediment to success in sustainable income generation. Social services officer Nyando a key informant revealed that most times the groups are formed after members get idea from an external entity such as government or non governmental organization that support will be provided through a group, this leads to quick group formation and when these support is discontinued the group disintegrate hence sustainability of the IGAs they are carrying out at time of disintegration.
4.3.4 Overall Participation of Members in Groups

The initial activity in any women groups often focuses on group participation. The importance of collective action for sustainability in groups cannot be over emphasized.

With respect to active participation of women in their income generating activity it was determined how respondent would grade the participation of members in their IGAs.

In this subsection, respondents ranked the groups’ participatory success differently basing their considerations on individual commitments. Table 4.5 shows how the rankings were spread.

Table 4.5: Overall Participation of Members in the Groups

<table>
<thead>
<tr>
<th>Considered Rank</th>
<th>No. of Responses</th>
<th>Proportion (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Excellent</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>Very good</td>
<td>12</td>
<td>17</td>
</tr>
<tr>
<td>Good</td>
<td>25</td>
<td>35</td>
</tr>
<tr>
<td>Fair</td>
<td>18</td>
<td>25</td>
</tr>
<tr>
<td>Poor</td>
<td>14</td>
<td>19</td>
</tr>
<tr>
<td>Totals</td>
<td>72</td>
<td>100</td>
</tr>
</tbody>
</table>

An aggregate of 25(35%), representing the majority, ranked their group’s participatory as good as opposed to 3(4%) and 12(17%) who ranked it as excellent and very good respectively. There was another portion of 14 (19%) who ranked participation as poor.
This study finding differs with Coppock et al (2005) study on women groups in Arid Northern Kenya which found out that out of 16 groups interviewed 10 had excellent participation of members. For these groups participation meant attending meetings, contributing labour to regular group activities and actively supporting important community development or social cultural function.

From these findings it can be concluded that participation is one of the pillars on which sustainability of IGA is built by women from the northern eastern. Participation brings group members together thus reduced abject failure of IGA among women. This is a lesson that Nyando women should adopt for increased success of the IGAs.

4.4 Financial Support and Sustainability of Income Generating Activity

These factors constituted the first objective of the study which sought to investigate to what extent finances influence sustainability IGAs in the district. The key parameters used for the attainment of this objective included accessibility to credit facilities, borrowing capacity and management of IGA proceeds.

4.4.1 Accessibility to Credit Facilities

Access to credit can significantly increase the ability of women groups with little saving to start income generating activity thus improve their livelihood. The women financial support would ensure sustainability of their IGAs.

Based on this, the study prudently sought to find out if credit facility was easily accessible to potential borrowers. Ease of accessing credit is depicted in the table 4.6 below.
Table 4.6: Ease of Accessing Credit for the IGAs

<table>
<thead>
<tr>
<th>Ease/Difficult to Access</th>
<th>Favorable No. of Groups</th>
<th>Proportion (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very easy to access</td>
<td>14</td>
<td>19</td>
</tr>
<tr>
<td>Fairly easy to access</td>
<td>22</td>
<td>31</td>
</tr>
<tr>
<td>Difficult to access</td>
<td>36</td>
<td>50</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td><strong>72</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Findings were 36(50%) of groups felt it is difficult to access credit facilities. Only 14(8%) of the groups had absolute ability to accessing credits for more investments while 22(31%) had partial potential to access credit. This reality heavily excluded most women entrepreneurs from achieving their income targets due to constrained resource endowment. Informants from the Ministry of Gender attributed the high number of groups’ inaccessibility to credit to knowledge deficits that overwhelmed most rural-based organizations.

This finding is in line with the African Inland Church report (2009) which found out that 50% of the groups they support in Nyanza province have difficulty in accessing Credit. The balance 50% who had used credit the majority 70% had used informal credit through the government line ministry and NGOs. The inability to access credit is deeply grounded on lack of collaterals, record keeping, and demonstration of sustainability, unpredictable leadership and inadequate market for their produce.

This could deny the groups a chance to use the funds available from both the government and the micro financing institute in Nyando to enhance their IGAs and aim at sustainability of the same. This lack of adequate access to credit is in turn
believed to have significant negative consequence for women outcome form the IGA hence IGA not sustainable.

4.4.2 Borrowing Capacity

Borrowing capacity of any group is an indicator of how much the group is able to input on their IGA for sustainability. The research was interested in finding out how much groups have borrowed for their IGAs.

Table 4.7 shows these variations of the amount the groups have been able to borrow.

Table 4.7: Variations in the Women Groups’ Borrowing Capacities

<table>
<thead>
<tr>
<th>Amount Borrowed</th>
<th>No. of Favored Groups</th>
<th>Proportions (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nil</td>
<td>32</td>
<td>44</td>
</tr>
<tr>
<td>Less than KSH. 20,000</td>
<td>15</td>
<td>21</td>
</tr>
<tr>
<td>KSH. 20,000 – KSH. 40,000</td>
<td>10</td>
<td>14</td>
</tr>
<tr>
<td>KSH. 40,000 – KSH. 60,000</td>
<td>9</td>
<td>13</td>
</tr>
<tr>
<td>KSH. 60,000 – KSH. 80,000</td>
<td>6</td>
<td>8</td>
</tr>
<tr>
<td>Totals</td>
<td>72</td>
<td>100</td>
</tr>
</tbody>
</table>

The study results showed that 15(21%) of the creditworthy groups were only able to access less than KSH.20,000 for their IGAs. In the remaining portion, 10(14%) got between KSH. 20,000 and KSH. 40,000 and 9(13%) got between KSH.40,000 and KSH. 60,000 while the least portion of the groups 6(8%) afforded loans ranging between KSH. 60,000 and KSH. 80,000. The small-scale loaning was facilitated by the sheer lack of collaterals and limited resources that did
not assure the lenders of timely repayments. The Balance 32(44%) did not borrow any loan.

This finding is in line with the African Inland Church report (2009) which found out that the 50% of the groups who borrowed loans 45% of them borrowed KSH 40,000, and below.

This can be interpreted to mean that the borrowing capacity of the groups are low because KSH 40,000 might not be a big investment on IGA to ensure that the IGA will give a profit that lead to sustainability of the same.

4.4.3 Managements of IGAs proceeds

The utilization of the proceeds from the IGAs by the women could lead to success or failure of the IGA hence sustainability. The group respondents were asked how they utilized the proceeds from the IGAs this took into consideration all IGAs not only the ones who obtained a loan.

The table 4.8 below shows the different uses against the corresponding groups.

Table 4.8: Utilization of the Proceeds from the IGAs by the Women Groups

<table>
<thead>
<tr>
<th>Where used</th>
<th>No. of Favored Groups</th>
<th>Proportions (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reinvestment</td>
<td>22</td>
<td>30</td>
</tr>
<tr>
<td>Other uses(basic needs)</td>
<td>20</td>
<td>28</td>
</tr>
<tr>
<td>Yet to realize proceeds</td>
<td>19</td>
<td>26</td>
</tr>
<tr>
<td>Payment of loan</td>
<td>11</td>
<td>16</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td><strong>72</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>
The proceeds from the IGAs were utilized not only for the purpose of loan repayment. A portion of groups comprising 22(30%) used the proceeds for reinvestment and diversification, 20(28%) used them for other uses, while 19(26%) were yet to realize the proceeds. The last portion of 11(16%) was used for payment of loan.

Study by Datta and Njugauna (2008) is in agreement with the finding that beneficiaries of the loan sometimes make payment of loan from other sources because some of the loan is used to meet basic needs hence the IGA is not able to generate enough to facilitate pay back. The study by Datta and Njuguna (2008) on Micro credit for people affected by HIV and Aids established that the high number of groups using the profit proceeds to reinvest and diversify is due to the group members benefitting from trainings, mentoring in micro business development, bookkeeping and saving. Another reason for reinvestment is to ensure that the orphan in the groups attend school so they is felt need to increased income through diversification of IGAs.

Proceeds from IGA have a number of uses and if as shown by the findings the largest amount is reinvested than the sustainability of the IGA are assured because they is likely to be diversification of IGAs.

4.5 Socio-Cultural Factors and Sustainability of Income Generating Activity

The second objective featured on socio-cultural factors. The objective was to explore the level at which social culture factors influence income diversification and sustainability of the IGA among women in Nyando district. To attain this, a list of parameters including extent of effects caused by traditions and beliefs, participation of
members, women-specific constraints, and health and nutrition issues was used for the study.

4.5.1 Extent to which Socio-Cultural Life Influence choice of IGA

Social-cultural influences women activity differently from place to place and country to country. The extent to which traditional and belief aspect of cultural influence choice of IGA was investigated.

The respondents were asked to what extent tradition and belief aspect of culture influences the choice of their IGA.

Table 4.9 classifies the effects of these beliefs and traditions into three extents.

Table 4.9: Extent to which Traditions and Beliefs Affected IGA Choices

<table>
<thead>
<tr>
<th>Extent</th>
<th>No. of Favorable Groups</th>
<th>Proportions (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>High</td>
<td>13</td>
<td>18</td>
</tr>
<tr>
<td>Moderate</td>
<td>25</td>
<td>35</td>
</tr>
<tr>
<td>Low</td>
<td>34</td>
<td>47</td>
</tr>
<tr>
<td>Totals</td>
<td>72</td>
<td>100</td>
</tr>
</tbody>
</table>

Less than half of the groups 34 (47%) did not feel the effects of the prevalent traditions, beliefs and cultural orientations to a large extent. This left 25(35%) and 13(18%) of them subjected to moderate and high degrees of effects respectively. These findings meant that the groups IGAs were not restricted to what tradition and belief dictates; a precedence that allow diversification for more income.

This study finding differs with Oladeji et al (2006) study on IGA of Fulani women done in Nigeria which established that income generating activity is highly
influenced by traditional and cultural. The study finding established that 53.3% of the studied groups engaged in milk processing apart from the primary occupation as an IGA followed by mat weaving 21.7%. This is because Fulani women have access to the cattle which are reared by their husband who are traditional pastoralists. The belief is that the cattle is for man and milk is for the women.

This means that in Nyando the women choice of the IGA is hardly influenced by the cultural and belief therefore high chance for diversification of IGAs for more income and sustainability unlike the Fulani women.

4.5.2 Decision level of Participation of Women in the Group Activities

When women participate in their own activities it enhances the self worth, dignity and they feel valued. These social values when developed in the women will help make informed choice of IGAs that are sustainable and are able to diversify their income.

The respondents were asked how often they participate in making decision at different level of their IGAs.

Table 4.10 shows the distribution of the respondent according to the different decision level of participation in their IGAs.
Table 4.10: Distribution of the Respondent According To the Different Decision Level of Participation in their IGAs.

<table>
<thead>
<tr>
<th>Decision level</th>
<th>Often %</th>
<th>Sometimes %</th>
<th>Do not %</th>
<th>Total %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Need and Resource</td>
<td>25(35.0)</td>
<td>20(28.0)</td>
<td>27(37.0)</td>
<td>72(100)</td>
</tr>
<tr>
<td>Identification</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Planning</td>
<td>30(42.0)</td>
<td>27(37.0)</td>
<td>15(21.0)</td>
<td>72(100)</td>
</tr>
<tr>
<td>Implementation</td>
<td>60(83.0)</td>
<td>12(17.0)</td>
<td>-</td>
<td>72(100)</td>
</tr>
<tr>
<td>Decision making</td>
<td>22(31.0)</td>
<td>29(40.0)</td>
<td>21(29.0)</td>
<td>72(100)</td>
</tr>
<tr>
<td>Policy making</td>
<td>15(21.0)</td>
<td>7(10.0)</td>
<td>50(69.0)</td>
<td>72(100)</td>
</tr>
</tbody>
</table>

A total of 60(83%) groups often participate in decision making level of their IGAs, at ‘very high’ extent, while 12(17%) only participate sometimes. This is followed by 30(42%) at planning level where 27 (37%) only participate sometimes and 15(21%) do not participated at all. The third level of decision is need and resource identification stage with 25(35%) often participating and 20(28%) sometimes participating leaving a balance of 27(37%) who don’t participate at all. The fourth level of participation is decision making of the IGA with 22(31%) often participating, 29(40%) sometimes participating and 21(29%) do not participate. The five level of participation is policy making with the least number often participating 15(21%) and 7(10%) sometimes participating leaving 50 (60%) not participating at all.

The findings differs with an evaluation study conducted by Netherlands Development Cooperation (1998) on effects of participation on women IGAs in Kenya which found out that the groups which they aided as compared with the control.
groups had more resources, better organizational capacity, improved self confidence and better social status in the household and community. This was because they fully participated in all decision levels.

Nyando women social values can be improved through participation in all the decision levels to enhance self worth which will lead to better organization capacity in the groups and better management of the IGAs hence sustainability for IGAs and diversification for more income for the group.

4.5.3 Constraints faced by Women in Running an Income Generating Activity

Social cultural have been found to limit or restrict the freedom of the women to carry out their IGAs to full potential.

The general perspective is that a number of socio-cultural barriers were highlighted that predominantly influenced the effectiveness with which groups initiated IGAs and sustained them at expected profitability.

Table 4.11 gives the five main barriers identified by both respondents and key informants.
Table 4.11: Constraints faced by Groups in Running IGAs

<table>
<thead>
<tr>
<th>Constraints Faced</th>
<th>No. of Responses</th>
<th>Proportion (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single parenthood</td>
<td>27</td>
<td>31</td>
</tr>
<tr>
<td>High level of dependence</td>
<td>23</td>
<td>27</td>
</tr>
<tr>
<td>Difficult to join group prior to marriage</td>
<td>14</td>
<td>16</td>
</tr>
<tr>
<td>Prevailing lifestyle causing low product demand</td>
<td>12</td>
<td>14</td>
</tr>
<tr>
<td>Rural set-up denying groups exposure and market</td>
<td>10</td>
<td>12</td>
</tr>
<tr>
<td>Totals</td>
<td>86</td>
<td>100</td>
</tr>
</tbody>
</table>

Single parenthood and high-level of dependence were the topmost barriers to realization of the IGAs’ objectives in the district. They contributed 27(31%) and 23 (27%) respectively to the overall barriers identified. Difficult to join group prior to marriage followed by 14(16%)prevailing lifestyle 12(14%) and rural set up denying groups exposure to market.

This study is in agreement with the Study conducted by Oladeji et al (2006) on IGAs of Fulani women in Nigeria which established that most women involved in successful IGAs were married 83 %, while 17% were single parent who put up with the responsibility of both parents therefore less time devoted for the IGAs. They operated their IGAs in the rural set up

Constraint of social nature are likely to influence the IGAs, and hence their sustainability especial being single parent.
4.5.4 Health and Nutrition

The burden of care for the sick is often overwhelming for affected households and more so for the women. Literature on terminal disease like HIV/AIDS shows that IGAs is one of the ways in which the effects of disease on the groups’ members can be mitigated.

The health and nutrition of group members was given a special consideration in the study due to immense health challenges facing the district. Particularly, the concern was that it causes distortions in the groups’ income generation, and if it did what specific reasons were attributable to its resultant events.

Responses obtained indicated that indeed the groups were concerned based on the extent to which health issues were emerging and devastating. Table 4.12 shows the respondents’ feedback.

Table 4.12: Opinion of Health and Nutrition Concerns affected IGAs

<table>
<thead>
<tr>
<th>Respondents’ Opinion</th>
<th>No. of Groups</th>
<th>Proportion (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>There is effect</td>
<td>45</td>
<td>63</td>
</tr>
<tr>
<td>No effect</td>
<td>23</td>
<td>32</td>
</tr>
<tr>
<td>No opinion</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Totals</td>
<td>72</td>
<td>100</td>
</tr>
</tbody>
</table>

The entire 45(63%) of the groups conceded that the district’ health and nutrition contributed to failure or success of the IGAs. In contrast, 23(32%) had not felt the effects while 4(5%) did not form an opinion on the same. The major effects included deaths, reduced workforce due to sick off, time wastage in non-core
activities, increased dependence levels and overall group disorientation as reported by the key informants.

The finding is in agreement with a study conducted by USAID (2002) in Kenya which establishes that the increasing number of widows and orphans resulting from high numbers of HIV/AIDS cases has significantly increased women workloads and their financial responsibility leaving little time to concentrate on their IGA.

Therefore, to encourage growth of IGAs and their sustainability, Nyando women and agencies of health/nutrition care was of great significance if addressing women issues was of importance to stakeholders.

4.6 Natural Factors and Sustainability of Income Generating Activity

The third objective was to determine the level at which natural factors influence the participation of women and sustainability of IGA. The issues under natural factors considered in the study included their net effects on IGAs, aspects of adverse seasonality, mitigating adversities and endowment with natural resources such as land.

4.6.1 Effects of Natural Factors on Income Generating Activities

A measure of vulnerability of the groups’ investments to factors beyond their control and how prepared they were in dealing with unforeseeable happenings is of importance so as to build in sustainability plan.

Respondents were asked if from their experiences natural factors influenced sustainability of the groups’ IGAs in the previous one year.
The crucial aspects of seasonality that affected the performance of the IGAs were as presented in table 4.13.

Table 4.13: Aspects of Seasonality that affected IGAs

<table>
<thead>
<tr>
<th>Aspect of Seasonality</th>
<th>No. of Groups affected</th>
<th>Proportion (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Heavy but short rains</td>
<td>34</td>
<td>47</td>
</tr>
<tr>
<td>Long dry spell</td>
<td>31</td>
<td>43</td>
</tr>
<tr>
<td>Flooding</td>
<td>7</td>
<td>10</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td><strong>72</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Heavy but short rains 34(47%) and long dry spells 31(43%) affected the operations of IGAs in Nyando district to a large extent. At a relatively low extent floods contributed to the devastations at 7(10%). Thus, apart from what women groups were freely able to eliminate in protecting their stakes, natural circumstances assisted in reducing their potential to enrich their IGAs. A total of 47(65%) concurred that their IGAs were frequently at the mercy of natural circumstances, leaving 25(35%) in isolation. This variation is probably due to greater emphasis on agricultural activities which rely on climatic conditions. This study is in line with a study conducted in Ghana by IFAD (1998) which established that seasonality play a role in choice of IGAs making the women shift from one activity to another for sustainability purpose. The women shift from on farm activities such as vegetable farming and food processing during rainy season to off farm activity during dry season such as basket weaving and petty trade.

It has confirmed that IGAs are frequently at the mercy of natural circumstances, leaving the women members in desperation of where to start again.
This variation is probably due to greater emphasis on agricultural activities which rely on climatic conditions.

4.6.2 Strategy to Overcome Adverse Seasonality

Having strategic plan to overcome adverse seasonality is to plan to succeed in IGAs and has long term sustainability.

Respondent were asked to list down the strategies they adopted in dealing with the natural disaster. Various strategic innovations were implemented in the quest of minimizing the effects caused by the natural factors on the groups' IGAs as summarized in table 4.14.

Table 4.14: Strategies adopted by Groups in Dealing with Natural Demerits

<table>
<thead>
<tr>
<th>Strategies Adopted</th>
<th>Favorable No. of</th>
<th>Proportion (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Drainage systems to manage rain water</td>
<td>36</td>
<td>50</td>
</tr>
<tr>
<td>Irrigation</td>
<td>30</td>
<td>42</td>
</tr>
<tr>
<td>Building of dykes</td>
<td>5</td>
<td>7</td>
</tr>
<tr>
<td>Doing nothing</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td><strong>72</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Towards mitigating the adverse effects caused by the unfavorable natural factors on the groups' IGAs, initiatives such as establishment of drainage systems to manage excess water 36 (50%) and irrigation to supplement moisture 30 (42%) were used as key strategies. Building of dykes was done at a low rate of 5 (7%) while 1 (1%)
of the groups preferred to do nothing at all. These occurrences raised demand for non-core activities, thus requiring members to spend extra time managing calamities while leaving core decision making out and vulnerable.

This is in agreement with Omega Foundation (2007) assessment report conducted in Kisumu and Nyando district which records that it has donated irrigation equipments to women groups as a strategy to combat seasonality influences on IGA that are agricultural based such as horticultural farming.

4.6.3 Property Endowment

Land access and availability is an important resource for sustainability of IGA. Under the natural resources, the study took yet another interest on ownership of key resources such as land.

The respondent were asked to give their opinion on the effect on lack of land. For those without, different opinions were given as to how this affected their success with respect to IGAs as shown in table 4.15

Table 4.15: Effects of Lacking Land for IGAs

<table>
<thead>
<tr>
<th>Extent of Effect</th>
<th>No. of IGAs affected</th>
<th>Proportion (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extremely high</td>
<td>12</td>
<td>30</td>
</tr>
<tr>
<td>High</td>
<td>17</td>
<td>42</td>
</tr>
<tr>
<td>Moderate</td>
<td>6</td>
<td>15</td>
</tr>
<tr>
<td>Low</td>
<td>3</td>
<td>8</td>
</tr>
<tr>
<td>Extremely low</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Totals</td>
<td>40</td>
<td>100</td>
</tr>
</tbody>
</table>
The inability to access basic natural resources was eminent with 12(30%) admitting that had ‘extremely high’ desire to own land while 17(42%) saw it as ‘highly’ significant. Less than 3(8%) and 2(5%) of the groups placed the land’s effects on IGAs as low and extremely low respectively.

This is in agreement with the study conducted by Damisa and Yahana (2007) in Nigeria which found out that land tenancy is a factor that deters women from engagement in farm based income generating activities.

This implied that though the women groups had some potential to achieve their predesigned goals, land and related natural resources denied them the much needed ability for self-satisfaction. Land does not belong to the women so they cannot use it as collateral. The women hire land hence increased input costs thus reduced profits margins from IGA and this influences sustainability of the IGAs.

4.7 Physical Factors and Sustainability of Income Generating Activity

The fourth objective of the study was to establish the extent to which physical factors influence sustainability of IGA. The physical facilities are essential components in the attainment of organizational goals. Therefore, they are needed in appropriate variety and quantity to supplement other inputs in performing the identified work. In this study, the effects of physical factors were investigated on the women groups’ IGAs using availability of essential networks, public utilities and technology.
4.7.1 Availability of Road and Communication Networks

The availability of road and communication network is an important aspect of physical facility needed for success of on farm IGAs.

The question to the respondent was the extent of effect of roads and communication network on their IGAs.

Table 4.16 gives the findings' summaries of effect of roads and communication on IGAs.

Table 4.16: Effects of Roads and Communication Networks on IGAs

<table>
<thead>
<tr>
<th>Extent of Effect</th>
<th>No. of Groups Affected</th>
<th>Proportion (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extremely high</td>
<td>40</td>
<td>56</td>
</tr>
<tr>
<td>High</td>
<td>26</td>
<td>36</td>
</tr>
<tr>
<td>Moderate</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Low</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td><strong>72</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

The majority of group respondents, 40(56%), said that the poor state of road and communication networks had an 'extremely high' extent of effect on the group’s IGAs. This was closely followed by 26(36%) who insisted that the effects were 'high' despite 4(5%) and 2(3%) who indicated that the resulting effects were moderate and low respectively. Such occurrence inhibited the groups’ potential to acquire inputs in time and transport their products marketplace, thus reducing income generation potential.

USAID (2000) in its integrated strategic plan is in agreement with the findings as it recommended that for IGAs to be sustainable the women must have access to transportation to the market for their produce. Women need to have knowledge about
market through appropriate communication. They also need to have access to tools and equipment for efficiency and effectiveness of the IGA.

Unanimously, it was accepted by the respondents that the state of roads and communication networks in the district greatly affected how the women benefited from their groups. Most often than not, the networks were pathetic and injured sustainability of the groups that depended on them for prosperity.

4.7.2 Availability of Water Connectivity

Water is every time an essential commodity in running any business enterprise. In this study, water connectivity was used to measure access to physical resources necessary for IGAs’ sustainability.

In terms of how this affected the groups’ core activities, findings were found to be as contained in table 4.17.

**Table 4.17: Effects of Low Water Connectivity on IGAs**

<table>
<thead>
<tr>
<th>Extent of Effects</th>
<th>No. of Groups Affected</th>
<th>Proportion (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very high</td>
<td>23</td>
<td>32</td>
</tr>
<tr>
<td>High</td>
<td>25</td>
<td>36</td>
</tr>
<tr>
<td>Moderate</td>
<td>12</td>
<td>17</td>
</tr>
<tr>
<td>Low</td>
<td>12</td>
<td>17</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td><strong>72</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Other than the roads and communication network, water connectivity to the site of the projects was found to be of significance. Its absence caused ‘very high extent’ effects on the IGAs according to 23(32%) of the groups, and ‘high’ extent on 25(36%) of the groups. Only 12 (17%) apiece saw its contributions as either moderate...
or low. Given that most income generating activities were agricultural, then sustainability was at stake due to the dire need for water accessibility.

This finding concurs with a study conducted by Bid and Patel (unknown) in India which found that there is a relationship between women, water, and transport. It established that water scarcity forces women to spend long hours and waste valuable time in travelling to buy water thus reducing time for the IGA and hence sustainability. On farm IGAs which require water cannot grow during the dry season due to an availability of water.

The majority of the rural areas where these groups were located did not have access to piped water and only depended on rain, the river, and shallow wells. This reduces the sustainability of the IGA.

4.7.3 Adoption of Technology-Oriented Tools

Technology keeps changing with the immense on-going research on technology. For the local women groups, several barriers are likely to prevent adoption of the changing technology.

Question was put forward to the respondent to identify which barriers affect adoption of technology most. Concerning barriers to adoption of technology in their income activities, the respondent gave a list of highly rated reasons why they would hardly incorporate it as contained in table 4.20.
Table 4.18: Barriers to Adoption of Technology-Tools in IGAs

<table>
<thead>
<tr>
<th>Barriers to Adoption</th>
<th>No. of Groups</th>
<th>Proportion (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>High cost of acquisition</td>
<td>34</td>
<td>47</td>
</tr>
<tr>
<td>High cost of maintenance</td>
<td>23</td>
<td>32</td>
</tr>
<tr>
<td>Inadequacy of skill on system usage</td>
<td>13</td>
<td>18</td>
</tr>
<tr>
<td>Lack of information of existence</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td><strong>72</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Costs associated with acquisition and maintenance, and skill inadequacy barred the groups from accessing the merits of technology to a high extent of 34(47%), 23(32%) and 13(18%) respectively. Lack of information was at the bottom at 2(3%). This can be equated with the extent caused by information gap.

This study finding is in agreement with an evaluation study conducted by Adventist Development Relief Agency(2004) in Guniea which found out that constraints to women gardening was the high cost tools of new technology. Inadequacy of skills of the technology came second.

Thus, there was need for the stakeholders to consider more exposures on effective production systems and avail them to the beneficiary groups at subsidized costs to increase profit and thus sustainability.

4.7.4 Overcoming Barriers to Sustainability

Finally a solution to these factors influencing sustainability for IGA need to be sought for and be implemented.
Based on the vastness of challenges facing IGAs in the district, it was essential then to establish how the groups managed to overcome each of them and stay afloat in running their groups' income generation. A number of strategies were presented and summarized as shown in table 4.21.

Table 4.19: Overcoming Barriers to IGA Sustainability

<table>
<thead>
<tr>
<th>Strategy Adopted</th>
<th>Level of Preference</th>
<th>Proportion (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Seeking alternative financing</td>
<td>25</td>
<td>35</td>
</tr>
<tr>
<td>Keeping sufficient stocks for low periods</td>
<td>20</td>
<td>28</td>
</tr>
<tr>
<td>Collective participation</td>
<td>13</td>
<td>18</td>
</tr>
<tr>
<td>Continual innovation using local resources</td>
<td>9</td>
<td>12</td>
</tr>
<tr>
<td>Recycling of available resources</td>
<td>5</td>
<td>7</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td><strong>72</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Alternative sources of funding, where proposal development widely featured, were the most preferred strategy at 25(35%) adopted towards sustaining the groups' IGAs. This was followed by keeping of buffer stocks to be distributed during low seasons at 20(28%) while collective participative approach and innovation using locally available resources scored 13(18%) and 9(12%) preferences respectively. At the lowest ranking, recycling of available resources to be re-used was considered at 5(7%). This demonstrated thwarted future income generation as a result of the uncertainties associated with each strategy.

This is in agreement with the study conducted by Action Against Hunger (2009) in African that established that the more finance invested the high the chance of success, however the quality to be invested by the groups will differ according to
vulnerability and the management capacity of the group the study further reveals that profitability of the IGAs should also be considered.

This consideration is for sustainability of the IGAs while at the same time produce profit for the group and the family.
5.1 Introduction

This chapter summarizes findings in the study, conclusions made from the study, recommendations and suggestions on emerging issues that need more investigations from the researcher’s perspective.

5.2 Summary of Findings

Findings showed that they are factors that influence sustainability of IGA among women in Nyando. It is evident that the women groups carry out income generating activity with agricultural activity (32%) attracting the most women, followed by handicraft (26%), commercial (24%) and processing activities (18%). Majority of the groups have been existence for four years. Members’ participation in their activity is fairly good. Personal characteristic showing majority to be over 45 year married having a family size of 6 and with majority having no formal education.

The extent to which financial factors influence sustainability of IGA is shown by the difficulty in accessing credit facilities by 50% of the studied group. Borrowing capacity shows the majority of groups (44%) not being able to borrow and the few (21%) only borrowing KSH.20, 000. The proceeds from the IGAs are however put into several kinds of uses from reinvestment 30%, loan payment 16% and other uses 28% leaving 26% yet to realize their initial proceeds.
The findings explored the level at which social culture factors influence income diversification and sustainability of IGAs in Nyando. The findings were tradition and belief as social culture aspects have low influence on choice of IGA 47%. Group participated in their IGAs activity differently having 60% member participating at implementation stage 30%, at planning 25%, at need and resource identification 22%, at decision making 22%, and only a small minority of 15 % at policy making. Findings showed social constraint influenced IGA. This included single parenthood 31%, dependence 27%, difficult to join group before marriage 14%, and prevailing lifestyle 14%, and limited exposure to market because of being in the rural set up 12%. Health and Nutrition effects on IGAs was measured and found to have 65% effect on IGAs in terms of time spent and proceeds from IGA.

The findings determined the level at which natural factors influenced participation of women and sustainability of IGA. Aspect of seasonalty were measured and findings showed that heavy and short rains have the highest effect (47%) on the IGA followed by dry spells(43%) and lastly foods(10%). Women had some strategies to overcome seasonality adversity like drainage systems 50% and irrigation 42% while only 5% build dykes. Land accessbility was measured and findings were effects of lacking land was extremely high with 30%,high with 42% and moderate with 15% while low effect took 13%.

The finding tried to establish the extent to which physical factors influence sustainability of IGAs. The findings were effects of availibility of roads and communication networks to IGA operation was extremely high 56% followed by 36% just high. Effects of water on IGAs were very high 32% and high 36 %. Barriers to adopt technology –tools in IGA were found to be high acquisition cost 47%, cost of
maintenance 32%, inadequacy of skill 18% and lack of information of existence 3%.

Groups had ways of trying to overcome barriers to maintain sustainability and this were seeking alternative financing 35%, keeping sufficient stock for low seasons 28%, collective participation 18%, use of local resources 12% and recycling of available resources 7%.

5.3 Conclusions

In conclusion, it is evident that financial, socio-cultural, natural and physical factors greatly influence the potential with which women groups sought to sustain their Income Generating Activities in Nyando district. The financial factors that to a greater extent influenced success of the IGAs included accessibility of the credit facilities and, low borrowing capacity which have negative consequences for women outcome due lack of collateral and information. Use of more proceeds on basic need might lead to reduced amount of loan repayment thus care must be taken to balance the utilization of the proceeds.

Explorations on social cultural effects on sustainability show that tacional and belief do not influence choice of IGA. The women can choice the best IGA to maximize profit. Women need to participate fully in all stage of participation from need and resource identification, planning, implementation, decision making and policy making to develop self worth and confidence in their operation to achieve maximum profit this will also help the women over come the social constraints like dependences, single parent hood and taking care of the old and sick in the society as they operate the IGAs.
Establishing the extent at which the natural factors influenced sustainability of IGA showed that seasonality has adverse effect on the IGAs and the women should be encouraged to diversify to avoid complete loss because they are carry out agricultural based IGAs. Land tenancy is a factor that the government will soon sort out so that even the women have their own land to reduce cost of hire and use land as collateral for sustainability.

The physical factors that influence IGA and its sustainability were established as poor road and communication networks which reduce access to market for produce. Majority of the groups are in areas with limited water sources and most IGAs being agricultural based needs water for irrigation which must be reliable. Tools used in agricultural IGAs were found be expensive to buy and maintain and this is a constraint to the IGAs hence reduced ability to diversify.

5.4 Recommendations

Based on the findings, the study recommendation is as follows to enhance sustainability of IGA:

1. There is need for all stakeholders to consolidate effort towards ensuring that women groups are well facilitated financially through knowledge dissemination, subsidizing credit, establishing effective links to channel government funds to the lowest ranked beneficiary, and enacting appropriate monitoring and evaluation mechanisms to ensure that all beneficiaries realize their goals and perfect repayments.

2. Natural resources should be made naturally available for bother genders without any manner of discrimination. For instance, acquisition of land for the
women should not be perceived as a direct competition of what men should acquire.

3. For social self worth active participation should be encouraged at all levels of the IGA from need identification to policy making.

4. The government should have all weathered road for effective and efficient marketing of the produce.

5. Diversification of IGA form agricultural based to non agriculture activities for sustainability.

5.5 Contribution to the Body of Knowledge

This study contributes to the body of knowledge as indicated in the table below
Table 5.1: Contribution to the Body of Knowledge

<table>
<thead>
<tr>
<th>Objective</th>
<th>Contribution to Body of Knowledge</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. To investigate the extent to which financial factors influence</td>
<td>The donor and NGO finance are independent of the central government coffers (one off donor funding)</td>
</tr>
<tr>
<td>sustainability of income generating activities among women in Nyando</td>
<td>hence the sustainability of the same must be synchronized with the central government’s local</td>
</tr>
<tr>
<td>division.</td>
<td>developments programmes, so that it can be in line with essential continuity of the noble</td>
</tr>
<tr>
<td></td>
<td>course of the same. Having said that, the aforementioned benefactors have been able to make</td>
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<tr>
<td></td>
<td>do with the circumstances prevailing with reasonable success. Need to ensure that amicable</td>
</tr>
<tr>
<td></td>
<td>knowledge is instilled upon the managing members of the groups.</td>
</tr>
<tr>
<td>2. To explore the level at which social-cultural factors influence</td>
<td>The gender factor that is prevalent upon the community in question delimits economic activities</td>
</tr>
<tr>
<td>income diversification and sustainability of income generating activities among women in Nyando division</td>
<td>that may be pursued to ensure sustainability. The delimitation is to the extent that they are</td>
</tr>
<tr>
<td></td>
<td>certain economic activities of preference to men and women as detected by culture and usages.</td>
</tr>
<tr>
<td></td>
<td>Women are compelled to engaged themselves to subsistence agricultural activities in the light of</td>
</tr>
<tr>
<td></td>
<td>IGA, where as men engaged themselves in more commercial agricultural activities.</td>
</tr>
</tbody>
</table>

85
3. To establish the extent to which physical factors influence sustainability of income generating activities among women in Nyando division. Due to the remoteness of the area; accessibility of the current systems, methods and technology applied around the world are unattainable in Nyando because of the poor transport and communication, technological know how, and subsequently inaccessible to current market despite the quality of the products from the IGA.

4. To determine the level at which natural factors influence participation of women and sustainability of income generating activities run by women in Nyando. The natural factors that determine the sustainability of IGAs for women in Nyando are varied, but not common to others communities. They range from extreme and irregular climatic conditions that include droughts and floods to limited land size and succession.

5.6 Suggestions for Further Research

The study suggests to future researchers to conduct further investigations in a number of essential areas which have emerged complementary to the strong wellbeing of society. Some of these areas include:

1. Government policies and how they influence IGAs initiated by rural groups.
2. Which effective participatory models can be used by stakeholders to uplift women efforts in IGAs in marginalized areas.
3. The role played by group cohesion in sustainability of IGAs among women.
4. What role technology and tools play in sustainability of IGAs.
REFERENCES


Kenya Vision 2030(2007), Nairobi, Kenya


Dear Sir/Madam,

RE: FACTORS AFFECTING SUSTAINABILITY OF INCOME GENERATING ACTIVIES AMONG WOMEN

I am conducting a research study in your divisions/location/ sub location as part of the requirement for the fulfillment of Master of Art Degree in Project Planning and Management at the University of Nairobi. The purpose of this letter is to humbly request you to participate in the study by completing the attached questionnaire.

All the information gathered will be treated as confidential.

Your assistance and cooperation will be appreciated.

Thanks in advance.

Beth Akinyi Odingo
Student Researcher
The University of Nairobi

June, 2010
APPENDIX II

KEY INFORMANTS INTERVIEW GUIDE

1. Back Ground Information:
   a) The name of the Ministry / NGO/CBO
   b) Position in the organization
   c) How long have you worked in Nyando?

2. How would you define an income generating activity (IGA)?

3. What type of IGAs do women operate in Nyando?

4. What reasons do the women groups give for starting IGAs?

5) In your opinion what are the key challenges the groups have in operating the IGAs?
   (Probe for physical, social-cultural, financial, and natural factors)

6) In your opinion how have the groups managed to cope with the challenges?

7) In your opinion what do you consider a sustainable IGA?

8) In your opinion how do you think credit accessibility/donor/government funding contribute to the sustainability of IGA?

9) In your opinion what roles do the following play in IGA operation and sustainability?
   a) Skills and knowledge of member
   b) Tradition, beliefs and culture of the community
   c) Health and nutrition of the members

10) How do natural factors affect sustainability of IGA? (Probe for seasonality, forest, access to property)

11) In your opinion does the following physical infrastructure play any role in operation and sustainability of the IGA?
   a) Transport accessibility and availability
   b) Water availability,
   c) Tool and equipments
   d) Shelter

12. Does the women group IGAs have an impact on their lives, family and community?
QUESTIONNAIRE FOR THE WOMEN GROUP

This Questionnaire is to be used by the Researcher/Research assistant when interviewing the respondent. The following questions will be asked and responses written as accurately as possible in the spaces provided after each question.

Interviewer____________________________________

Date____________________

Part 1: PERSONAL DETAILS OF GROUP MEMBERS

1. Name of the Income generating activity________________________________

(I) location _________________ ii) Sub location___________________________

(iii) Village____________________

2. Number of group members: ________ Women________ Men_____________

1) Active________________ 2) Inactive____________________

3. Status of individual members:

<table>
<thead>
<tr>
<th>Name of member</th>
<th>Age</th>
<th>sex</th>
<th>Marital statues</th>
<th>Family size</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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<td></td>
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</tr>
</tbody>
</table>
4. List the IGAs in the groups, period operated, source of fund, whether succeed or failed and reasons for fail or success

<table>
<thead>
<tr>
<th>IGA DONE</th>
<th>PERIOD</th>
<th>SOURCE OF FUNDING</th>
<th>SUCCEED OR FAILED</th>
<th>REASONS</th>
</tr>
</thead>
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<tr>
<td></td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

5. How would you grade the participation of the members in this IGA?
1. Excellent (  ) 2. Very Good (  ) 3. Good (  ) 4. Fair (  ) 5. Poor (  )

PART II: FINANCIAL FACTORS AND INCOME GENERATING ACTIVITY

6. How easy is it to get a loan for IGA?
1. Very easy (  ) 2. Fairly easy (  ) 3. Difficulty (  )

7. Have you ever accessed the government funding for IGA e.g. the women entrepreneurship fund YES (  ) NO (  ). If NO why

8. What conditions does the financial institution have in place before you are given a loan? List
1. _______________________
2. _______________________
3. _______________________

9. How much money have you borrowed to date for your IGA? _______________________

10. Do you repay your loan from your IGA proceeds?
YES (  ) NO (  ) if no
List the sources of funds for loan repayment in order of importance.

1. 

2. 

3. 

11. Are you facing any challenges in managing your cash and credit transactions? YES ( ) NO ( ) If yes, list the challenges in order of priority of how they affect your IGA

12. How else does the group use the proceed from IGA other than for loan repayment

1. Reinvest in the IGA ( ) 2. Start a new IGA ( ) 3. Distribute to members ( )

4. others specify ______________________.

PART III: SOCIO-CULTURAL FACTORS AND INCOME GENERATING ACTIVITY

13. Does traditions, beliefs and cultural practices of your community affect the choice and operation of the IGA 1. Very much ( ) 2. Slightly ( ) 3. Not at all ( )

14. Does the family assist you in your IGA? YES ( ) NO ( )

What kind of assistance do they offer (if any)?

15. What impact does your IGA have on the family?

1. Has the quality of life Improved ( ) 2. Has it remained the same ( )

3. Has quality of life become worse? ( )

16. In your opinion, what support should the family and the community as a whole provide you with to enable you progress in you IGA and improve the livelihood of your family

17. List the key barriers and constraints you face as woman running the IGA?
18. Do these barriers affect your IGA? 1. Very Much ( ) 2. Slightly ( ) 3. Not at all ( )

19. How does leadership within the group affect participation of members in IGA? 1. Very Much ( ) 2. Fairly ( ) 3. NOT at all

20. Does the skills and knowledge of members
a) Contribute to the selection of the type of IGAs YES ( ) NO ( )
b) Good management of the IGAs YES ( ) NO ( )

21. Have the group members been trained in
a) Selection of IGA YES ( ) NO ( )
b) Management of IGA YES ( ) NO ( )
c) Booking keeping for the IGA YES ( ) NO ( )


23. Would you consider health and nutrition as factor affecting participation of members in the IGA? Yes ( ) NO ( ). If yes how does it affect explain

24. Which is more successful? 1 Group IGA ( ) 2. Individual IGA ( )

25. In your opinion how do you judge a successfully IGA?

PART VI: NATURAL FACTORS AND INCOME GENERATING ACTIVITY

26. Do natural factors affect the choice and operation of IGA in your group? YES ( ) NO ( )

If Yes which ones .List them and explain how it affect IGAs

27. Which aspect of seasonality affects the success of IGA?
1. Floods ( ) 2. Heavy but short rains ( ) 3. Long dry spell ( )
28. How does your group overcome seasonality impact on the IGA?


29. Does the group have access to property resource e.g. land in case they need it for the IGA?
YES ( ) NO ( ). If NO how does it affect the choice of IGA and its success ____________________________

PART V: PHYSICAL FACTORS AND INCOME GENERATING ACTIVITY

30. Do physical factors influence the operation of the IGA? YES ( ) NO ( )

31. Does the availability of transport, roads and communication affect your IGA?
YES ( ) NO ( ) If YES how ____________________________

32. How does water availability for home consumption and other uses affect the operation and success of the IGA? 1. Very much ( ) 2. Slightly ( ) 3. NOT at all ( )

33. In your opinion does technology play any part in the success of the IGA?
YES ( ) NO ( ) IF YES how explain ____________________________

34. Does the availability of tools and equipment affect the operation of the IGA?
YES ( ) NO ( ) HOW Explain ____________________________

35. Does input availability affect your IGA? YES ( ) NO ( )

36. How does the group overcome all the barriers to sustainability?

THE END
Figure 2: MAP OF NYANDO DIVISION ADMINISTRATIVE BOUNDARIES

(Source: Ministry of planning and National Development, 2007)
Ms. Beth Akinyi Odingo  
University of Nairobi  
P. O. Box 825  
KISUMU

Dear Madam,

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on “Factors affecting sustainability of income generating activities among women in Nyando Division, Nyando District” I am pleased to inform you that you have been authorized to undertake research in Nyando District for a period ending 30th September 2010.

You are advised to report to the District Commissioner and the District Education Officer, Nyando District before embarking on the research project.

On completion of the research, you are expected to submit two copies of the research report/thesis to our office.

DR. M. K. RUGUTT, Ph.D, HSC.
FOR: SECRETARY/CEO

Copy to:

The District Commissioner  
Nyando District

The District Education Officer  
Nyando District
APPENDIX VI: PERMIT OF RESEARCH

PAGE 2

THIS IS TO CERTIFY THAT:

Prof./ Dr./ Mr./ Mrs./ Miss. BETH AKINYI ODINGO

of Address) . UNIVERSITY OF NAIROBI

P.O. BOX 825, KISUMU

has been permitted to conduct research in

Location, NYANDO

District, NYANZA

Province,
on the topic... Factors affecting sustainability

of income generating activities

among Women in Nyando Division

of Nyando District.

for a period ending... 30TH SEPTEMBER, 2010

CONDITIONS

1. You must report to the District Commissioner and
the District Education Officer of the area before
embarking on your research. Failure to do that
may lead to the cancellation of your permit
2. Government Officers will not be interviewed
without prior appointment.
3. No questionnaire will be used unless it has been
approved.
4. Excavation, filming and collection of biological
specimens are subject to further permission from
the relevant Government Ministries.
5. You are required to submit at least two (2)/four (4)
bound copies of your final report for Kenyans
and non-Kenyans respectively.
6. The Government of Kenya reserves the right to
modify the conditions of this permit including
its cancellation without notice.

GPK6055t3mt10/2010

(CONDITIONS—see back page)